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# Immigrating to **Brazil**

By Romasa Storey





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## Preface

We were living a fairly normal life in London. We had considered emigrating before and had nearly bought a house in Galle at the southern tip of Sri Lanka. However, the Government there had decided to impose a 100% property tax on foreigners buying land so we did not proceed. This was just as well because a couple of months later Galle (and probably the house which we had nearly bought) were hit by the Tsunami. An idyllic tropical island paradise going for a song off Nicaragua turned out to be a battleground for armed encounters between the owners of the paper title and the local population, who claimed customary rights over the land. We stopped looking and, instead of emigrating, we decided to content ourselves with buying an old Rolls Royce and spent a small fortune on going to see one in North Wales and having it tested. We reckoned that it was over-priced and returned home. Then we found the website of a car broker who deals, nearly exclusively, in Rolls Royce and Bentley motor cars. We almost went to view a magnificent two door RR Silver Cloud III with 'Chinese eye' headlamps. However, before we got that far, the broker telephoned us and said that he had to be quick because he was telephoning us on his mobile telephone from Brazil. Brazil! Suddenly, the penny dropped. This might be a place to live. Some research suggested that Brazil is what the rather arrogant 'western world' calls an 'emerging economy'. Famously rich in natural resources (now even oil has been found there), vast and beautiful, it merited our further consideration. This book is the result of our direct experience of coming to explore and to live in Brazil. It has not been an easy process; not least because it is a country with certain confusions and contractions and mixtures of irreconcilable differences (such as the practice of voodoo, acceptance of petty pilfering and the neglect to marry by people who are Roman Catholics or, increasingly, members of evangelical congregations and even Jehovah's Witnesses).

The aim of this book is to make moving to Brazil easier for others than it has been for us. We aim to cover those who wish to move to Brazil permanently or for just a part of the year. However, even moving house in the same town or city is stressful enough – without moving countries and continents, seven thousand miles from all that has been familiar for all of our adult lives. Therefore, it would be foolish to claim that this (or any book) can make the process of *full* emigration completely painless.



## Chapter 1 - Introduction

Brazil's recent history, something of its people, its geography, administrative structure and its climate.

Brazil is the fifth largest country in the world, after (in order) Russia, Canada, China and the USA. It has a land area of 8.5 million square kilometres and a population of 188 million people. Brazil was discovered by Portuguese explorers, headed by Pedro Alvares Cabral in 1500. Before this its population comprised Amerindians. It was gradually colonized by the Portuguese and exploited originally for its hardwoods. Later, sugar cane and coffee were added to the produce. Mining for gold and precious stones, including diamonds was important. Precious stones are still mined in the state of Minais Gerais (meaning 'General Mines'): importantly, emerald, aquamarine, topaz (including precious Imperial topaz) and tourmaline.

The country's wealth was built on the enslavement of the indigenous population and, later, of Africans. Slavery was officially abolished (late) in 1888, as a result of a law called the Golden Law of Princess Isabella, of whom there is a statue (presumably in gratitude) just opposite the former Meridian Hotel (now the Iberostar) in Copacabana, Rio de Janeiro. This law was enforced with help from the British Navy which blockaded the ports, particularly in the North East where, as Peter Robb tells us in 'A Death in Brazil', the importation of slaves clandestinely continued for a while, the 'imports' being called 'chickens'.

At first Brazil was simply a colony of the Portuguese. The official language is Brazilian Portuguese which differs from European Portuguese much as American English differs from the Queen's English. There are language courses and compact discs which offer an opportunity to learn each version of the language. Minority languages are spoken as first language amongst some small residual pockets of the original population. These include Tupi, Guarani, Kaingang, Caraja, Caribe, Tucano, Arara, Terena, Bororo, Apalai, Canela, Nadeb. There is also German (spoken by 1.5m), Italian (spoken by 0.5m), Japanese (spoken by 0.4m) and Korean (spoken by 37,000).

After the Brazilian Empire of the Portuguese, there was an independent Brazilian Empire, but still under a member of the ruling Portuguese royal family, the House of Braganza. On 15th November 1881, a military coup imposed a federal republic. Owing to its great natural riches, after this time, many immigrants from Europe, the Middle East, Japan and Asia swelled a population which had already become genetically mixed by interbreeding, between the indigenous population, the Portuguese and Africans.

As well as their language, the Portuguese brought with them their religion: Roman Catholicism. Brazil is said to have the largest Roman Catholic population of any country. However, there is a twist on this because there is a growing evangelical Christian church movement which is attracting numbers of people who are, anyway, often caught between the strict doctrines of the Roman Catholic Church, their own inclinations (marriage is optional, even for those having families and petty theft is commonplace and apparently practised without sense of wrong-doing). Brazilians are also caught up too in the voodoo practices of their

African ancestors. The Brazilian personality is difficult for 'westerners' to fathom. The people seem a friendly and happy people – and they are but this is not the end of the story because they also seem to see things only from their own particular point of view and if you happen to be bamboozled into a hard bargain by a mixture of desperate importunity, sob-story and vast over-valuation of the goods on offer (which may or may not be genuine, in any event), don't say that you have not been warned. In a similar vein, do not buy jewellery or precious or semi-precious stones from a man with a box or a stall in the street. If you have travelled in some parts of Asia you might well have encountered one type of 'con' trick phenomenon already – a helpful 'driver' appearing at the hotel steps, asking only that you pay his petrol, with an offer of visiting gem 'museums' – where, lo and behold the exhibits are for sale! Sales are pressed, at prices set according to: your nationality, where you are staying, what you are wearing, where you have been eating and any obvious give-aways like rocks already on fingers; presumably the actual market value of the item figures somewhere in the calculation but, often, it is difficult to discern where.

Another thing to watch out for is being 'introduced' to shops and tradesmen by people helpfully masquerading as Good Samaritans who 'just want to be your friend'. In fact what they are up to is to deliver a Gringo, in return for a kickback commission – which will be written into the cost of the goods or services that you purchase (which may well, in any event, be overpriced) The amount of this commission will be at least the amount of discount ('a vista') allowed for ready money (as opposed to instalment payments) and normally given to the ready money purchaser.

It is necessary to watch your possessions and yourselves in Brazil. In big cities, the threat of violence is notoriously omnipresent but if you go about carefully, it can be avoided.

It is plainly bad form for immigrants to criticize a host country or its people (after all, if you don't like them, leave!) but the purpose of the current exercise is not to criticize or to urge reform but just to advise and warn newcomers against common forms of naked exploitation.

Moreover, if you get into a scrape or dispute with a Brazilian, it will be a most extraordinary other Brazilian who will not, as a matter of course, be inclined to support his countryman; although such people, especially amongst the more educated and those who have travelled outside Brazil, do exist.

There is not so much racial discrimination here – not least because there is such a mixture of races which comprise the Brazilian people - but there is an open bias against 'Gringos' - except when striking deals – and, also, a scarcely concealed resentment shown by some people.



Brazil is easily the biggest country in South America and borders all of the others, except Chile and Ecuador. It stretches from the equator to just over 30° south (at the longest 2731 miles) and (at the widest – 2684 miles) nearly 35° east to about 75°west. There are five climatic regions in Brazil: equatorial, tropical, semi-arid, coastal and sub-tropical. Plateau cities such as Sao Paulo, Brazilia, Bello Horizonte have milder climates, averaging 63°F. The average annual temperature in the Amazonian rainforests is around 80° F and temperatures over 90°F are rare. Rio de Janeiro, Recife and Salvador on the coast have warm climates, balanced by the constancy of the Trade Winds. In the south of Brazil (around Porto Allegre) the climate is sub-tropical and frost is not unknown, the seasons are more noticeable. In addition there are mountain ranges, in between, where snow and frost are often found. The hottest part of Brazil is the North East where, between May and November (the dry season), temperatures of 104°F have been recorded. Along the coast from Recife to Rio de Janeiro mean annual temperatures range from 73°F to 81°F.

The seasons in Brazil are the reverse of those in the Northern hemisphere. Spring is September 22nd to December 21st, summer is December 22nd to March 21st, autumn is March 22nd to June 21st and winter is June 22nd to September 21st.

The Amazon is the world's largest river in terms of volume of water and second longest (3,115 miles long), after the Nile. Of this 2,246 miles are in Brazil.





## Chapter 2 - The 26 States of Brazil

The country is broken down into twenty six states (Estados) and one District containing the capital – Brasilia. The states are based on historic borders. In alphabetical order, they are as follows:

Acre, Alagoas, Amapa, Amazonas, Bahia, Ceara, Espirito Santo, Goias, Maranhao, Mato Grosso, Mato Grosso do Sul, Minas Gerais, Para, Paraiba, Parana, Pernambuco, Piaui, Rio de Janeiro, Rio Grande do Norte, Rio Grande do Sul, Rondonia, Roraima, Santa Catarina, Sao Paulo, Sergipe, Tocantins and then there is the Distrito Federal.

Below is a snapshot of information on each state which may be useful before deciding which states to investigate further for living or investing in.

### Acre



Acre is in the north west of Brazil and it is largely Amazonian jungle, and the size of Tunisia or the size of the state of Georgia in USA. The capital city is Rio Branco meaning 'white River.' It is inhabited by indigenous people who speak one of the few remaining indigenous languages, Panoan. In terms of relative wealth, it relies mainly upon the production and exportation of rubber.

### Alagoas



This is a small state in north eastern Brazil, between Pernambuco and Sergipe and the relative size is the same as Haiti or the state of Massachusetts in North America. The capital city is Maceio and the state has a population of just over 3 million people. The racial makeup here is 97% white and 3% mixed. The state relies mainly on the production of sugar cane and tobacco for its economy.

## Amapa



This lies in the extreme north, bordering French Guyana, at the mouth of the Amazon river and is largely rain forest. It mainly produces iron, bauxite (used in the manufacture of aluminium) and other ores. Its capital city is Macapa and is the size of Greece and bigger than the state of New York in the USA.

## Amazonas

The largest state in area, it is located in the north and borders Peru, Colombia and Venezuela. It is mainly rain forest. The highest mountain in Brazil, Pico da Neblina (at 2994 m above sea level), is located here. The whole state is 1 570 947 square kilometres in area and it has a population of 3.3 million people. The capital city is Manaus. It is nearly the size of Iran in the Middle East or the state of Alaska in the USA.

## Bahia



Bahia, pronounced "Baa'eeaa", is on the north eastern coast. The capital city is Salvador with a population of over 13 million. It is bigger than France and comparable in size to the state of Texas in the USA. This is the fourth most populous state in Brazil and 62% of its population is of mixed race but only 0.5% is

indigenous. This is the main producer of cacao which is used to make cocoa and chocolate.



## Ceara



This is located on the north eastern coast and its capital is Fortaleza. In terms of size, it is bigger than Nepal, in Asia, and comparable in size to the state of Iowa in the USA. It has a very varied environment and lies between the Brazilian highlands and the sandy coastal plain. It has mangroves, jungle, scrubland and tropical forest. The long dry season causes much of the scrubland to be barren and brown. The large beaches are a major tourist attraction

and the beaches fall into two groups: 'Sunrise' and 'Sunset' coast where the climate is hot and humid although this is tempered by the Trade Winds. The uplands are dry and hot in the day but cool at night. There is a rainy season from January to June and a dry season from June to January.

## Espirito Santo



This lies on the south eastern coast of Brazil, its capital being Vitoria. It is larger than Denmark in Europe and twice the size of the state of New Jersey in USA. It has a population of 3 million some of which are the indigenous people called Capixabas. There is a big German, Italian, Spanish and Gypsy influence in this state.

## Goiás



This lies in the centre of Brazil in the Brazilian highlands and has a population of 4.8 million. It is larger than Finland and twice the size of state of Florida in the USA. The land is ideal for cattle and fowl rearing and it boasts around 18 million head of cattle and 80 million fowl. There is also mineral production and food processing.

## Maranhao



This lies on the north eastern coast and is the size of Vietnam and twice the size of the state of Georgia in the USA. The northern part of the state is forested and the southern part is in the Brazilian highlands. Nevertheless, it has a population of 5.6 million and its capital is Sao Luis which is a World Heritage Site.

## Mato Grosso



This is in the western part of Brazil and neighbours Bolivia to the south west. It is nearly as big as Venezuela and larger than the states of New Mexico, Arizona and Nevada put together in the USA. The name means 'thick jungle' and is the site of some of the worst deforestation in the world. It is a farming state

and most of it is cattle raising. The Bororo Indians live in this region amongst a total population of 2.3 million. The remoteness of the area led Captain Percy Fawcett (1867-1925) to search for lost cities and is where he disappeared maybe because it is said to be the location of access to the interior of the earth in hollow earth theories.

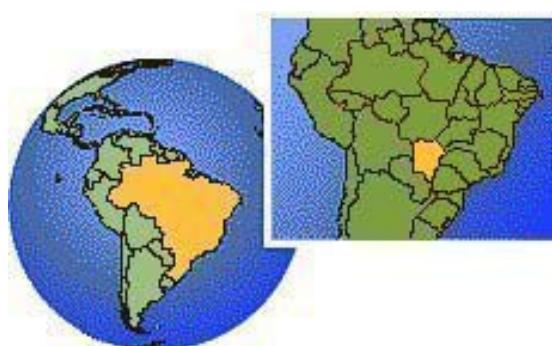
Pantanal is an area in this state. It is home to a known 3,500 species of plant, 650 species of bird, 400 species of fish, 100 species of mammal and 80 species of reptile. It measures 68,000 square miles and it is one of the world's most productive habitats. Annual floods, fed by tropical rains create a giant nursery for aquatic life. As the waters recede in the dry season, the Pantanal attracts a great influx of birds and other creatures. Considered to be one of the hemisphere's greatest phenomena, the bird species are particularly diverse and the region is an important migratory stop-over point, used by birds from three major migratory flyways, bringing ospreys from the Antarctic areas, wood storks, from the Argentine Pampas to the south and flycatchers from the Andes to the west. The Pantanal is also renowned for the high concentration of animals, making it a paradise for naturalists, photographers and tourists. The density of life is considered to be the largest in the tropics; even greater than Amazonia. This includes the highest population of crocodiles in the world, with numbers put at 10 million. In the



In the 1970s 1 million skins a year were illegally poached. The Pantanal continues to be the best place to see jaguars, giant river otters, giant anteaters and armadillos, the endangered maned wolves and marsh deer. Hunting is proscribed throughout Brazil. There have been 15 species of parrot, including the blue and yellow macaw, the blue-fronted amazon, the green-winged macaw and the red-shouldered macaw. The Pantanal remains one of the best environments to see the endangered hyacinthe macaw; the largest member of the parrot family. Many reports have also put the scarlet macaw in the state of Mato Grosso. Other species commonly encountered include the anaconda, howler monkey, capucine monkey, ocelot, cougar, tapir, great egret, snowy egret, rosette spoonbill, the jaburu stork (the symbol of the Pantanal). With its variety of ecological landscapes, from terrestrial forests, seasonally inundated grasslands to perennial lakes, the Pantanal is a complex of eco-systems.

One of the threats to the Pantanal from human activities, includes uncontrolled recreational fishing, illegal hunting and smuggling of endangered species. Despite this, the government of Brazil is encouraging tourism here.

## Mato Grosso do Sul



This is in the south west and neighbours Paraguay and Bolivia, is bigger than Germany and is larger than the state of New Mexico in the USA. Its name means 'southern thick jungle'. It has a population of 2.2 million and the capital is Campo Grande. Again, this area is primarily a farming state.

## Minas Gerais



This is in the western part of the south east and is the second most populous state, and is bigger than Kenya in Africa or France in Europe and is twice the size of the state of Colorado in the USA. Its capital is Belo Horizonte and it has a population of 17.9 million. It is famed for many colonists seeking gold and gems, including diamonds. The chelengk (hat rosette) given to Admiral Lord Nelson after the Battle of the Nile by the Sultan of Turkey was encrusted

with Brazilian diamonds. It has a more native culture than its neighbouring states such as Sao Paulo and Rio de Janeiro which are altogether more cosmopolitan, although there has been a great influx of Italians and central Europeans. It is regarded as being the most religious state, with a mix of Roman Catholicism and Evangelical Churches. The great Brazilian footballer Pele comes from this state. Over half of the population are of Portuguese

or Italian descent and a third are of mixed race. Now it is also a great producer of milk, coffee and electronic goods, as well as minerals and Fiat and Mercedes Benz have factories there. The north east of this state is relatively poor but attracts foreign traders for the semi-precious stones such as topaz, aquamarine, amethyst and tourmaline. Immigrants from this state favour settling in Boston USA.

## Para

This is in the north of Brazil and borders Guyana and Suriname. It is bigger than South Africa and over four times the size of the state of Arizona in the USA. The capital is Belem and has a population of 5.1 million. It is mainly tropical forest which is part of the Amazon rain forest.

## Paraiba



This is on the north eastern coast. The capital is Jaoa Pessoa and the population is 3.5 million. This state produces mainly leather products, beef and sugar cane and is a major tourist destination. The finest tourmaline crystals come from this state.

## Parana



This is in the southern part bordering Paraguay and Argentina. The capital is Curitiba and has a population 9.1 million. It was settled by gold prospectors and three quarters of the population are white European from Germany, Italy, Poland and the Ukraine. Early in the twentieth Century there was a wave of immigration from Japan, the Lebanon and Syria.



## Pernambuco



This state is in the north east with a narrow coastal area. The coast was once covered by a forest but this is now in stands of sugar cane. In the centre of this state there are still semi-deciduous pernambuco forests. Pernambuco is a reddish, tropical, hardwood much sought after for its appearance and qualities which are favoured for, amongst other things, the making of violin bows and cabinet making. The capital of this state is Recife and there is a population of 7.9 million.

Pernambuco was the site of internal unrest and insurrections in the nineteenth Century and a revolution in 1817 when there was a purported declaration of a Republic by rebels, following the lead of the USA and France. This was the first attempt to establish a Brazil independent of Portuguese government. The main industries there are the growing of sugar cane and its conversion into alcohol for both human consumption (in the form of a white rum called Cachaca, pronounced "cashassa") and for motor vehicles. There is probably little difference in the taste between the two! Tourism is also a major source of revenue.

## Piaui



This state is in the north east with a short coastline and is the size of the United Kingdom. The capital is Teresina and it has a population of 2.7 million. There are important archaeological sites in this state dating from pre-historic Amerindian civilization.

## Rio de Janeiro



This is not just the famous city of The 'Carnaval' (before Brasilia was built, virtually overnight in 1960, it was the old capital) but also a state in the south east of the country with a famous coastline and landmarks, the size of Switzerland in Europe and nearly twice the size of New Jersey. Its tropical climate is home to 14.3 million. The population is about half white European (Italian and German) and mulattos account for over a third. Amerindians account

for 0.3% and ten per cent are black. The state boasts both mountains and plains and the coast is carved by the bays of Guanabara, Ilha Grande and Sepetiba. There is forest, lagoons and vegetation. Surprisingly, there is also room for agriculture, comprising production of sugar cane and coffee. The capital city is an important port, exporting petroleum and steel. It is also a cultural centre with theatres, cinemas, an opera house, luxurious hotels and cosmopolitan restaurants. Tourism is flourishing owing to the grand setting of the city and its famous landmarks: the Sugar Loaf mountain, the statue of Christ, Copacabana and Ipanema beaches. Otherwise in the state is the historic city of Petropolis in the mountains and also the coastal, tourist cities of Angra dos Reis, Cabo Frio and the isthmus of Buzios (made famous in the 1960s by a short visit made there by Brigitte Bardot). Other cities along the stretch of coast known as the region of the lakes (really enormous sea-fed lagoons), such as Saquarema are encouraging tourism. Although people of the city of Rio are known as 'Cariocas', those in the rest of the state are called 'Fluminenses'.

## Rio Grande do Norte



This is a state in the north east of Brazil and is dominated by the coastline and is famous for its beaches and sand dunes. It is also said to have the cleanest air in South America. The capital city is Natal and the population is 2.7 million people. Until the 1980s, sugar and cattle raising provided livelihoods but

since then tourism has become of major importance. It still produces 70% of Brazil's melons and great quantities of mangos and cashews (the nuts which grow on delicious edible fruits that can also be made in to juice). The state is also home to the world's largest cashew tree, which was planted in 1888 and which spreads out to cover 7,300 square metres and produces 80,000 cashews a year! The ocean waters are laden with salt which is garnered. In the 1970s petroleum was discovered in Natal and it is the biggest land-based producer of it in Brazil.



## Rio Grande Do Sul



This state lies in the South of the country and is the size of New Zealand. The Jacui river is one of the largest in the state, with a course of nearly 300 miles.

## Rondonia



This state lies in the north west and borders Bolivia. The capital city is Porto Velho and the population is 1.2 million. This area is mostly Amazon rainforest but since the 1970s about 60% has been deforested; that is to say 120,000 square kilometres. Its main activity is still, however, the exportation of wood. There are here also almost extinct races of people who speak a language called Karipuna amongst the twelve or so of them left; the survivors of

the Akuntsu people were most recently located in 1995 when they numbered seven. Eleven years later they were down to six.

## Roraima



This is in the north and borders Venezuela and Guyana and is the size of Bulgaria and Cuba put together or comparable in size to the state of Minnesota in the USA. Its capital is Boa Vista and it's the least populated state with 324,000 people. There is an annual mean temperature of 26°C and is definitely tropical as most of the area is within the Amazon rainforest. The state is still rich in gold, diamonds, cassiterite (a tin oxide and the chief tin ore of today), bauxite

and copper. The equator bisects the state. The indigenous tribe, the Macuxi are in strife with the Yanomami over these mineral deposits. The Monte Roraima National Park is situated 2,727 metres above sea level around one of Brazil's highest mountains, the Tepui Monte Roraima.

## Santa Catarina



This is in the south of the country on the Atlantic coast and borders Argentina and is the size of Portugal in Europe or Indiana State in the USA. The capital is Florianopolis and the population is 5 million. Santa Catarina is regarded as a European-influenced state in Brazil: the people are descendants of Portuguese,

German and Italian immigrants. It is said to enjoy the highest standard of living in Brazil. 92% of the population is white, and 35% are of German descent; 30% are Italian; 22% are Portuguese and 5% are Polish, Russian and Norwegian; 8% are 'other'. Tourism is its biggest source of revenue.

## Sao Paulo



This state is in the south east and is bigger than the United Kingdom. The capital is the city of São Paulo and the population of the state is 40 million. It is the most populous country sub-division in the western hemisphere. This is the richest state in Brazil; producing cars and airplanes; providing service industries,

financial and commercial businesses and producing commodities such as textiles, oranges, sugar cane and coffee. The GDP is US\$550 American billion a year and this makes it one of the biggest economies in Latin America. The population is the most diverse in Brazil, including: 15 million of Italian descent, 7 million of Spanish descent, 5 million of Christian Lebanese and Syrian descent, 4 million Japanese (the largest outside Japan).



## Sergipe



This state is located on the north eastern Atlantic coast and, geographically, it is the smallest state. The capital is Aracaju and the population is 1.7 million. Inland the state is savannah and the coastline is mangroves, swamps and sandy beaches. It produces mainly sugar cane (amounting to 1.4 million tons of sugar annually). In the 1930s outlaws were there; amongst them Virgolino Ferreira da Silva – 'The King of Bandits' who terrorized the state for a decade,

he was later beheaded by the police and his head was displayed on a pole in a village square.

## Tocantins



This is land-locked in the mid-north and is comparable in size to the state of Colorado in the USA. The capital is Palmas and the population is 1.1 million. The economy is based on cattle-raising and pineapple plantations. It is home to 20 archaeologically important sites. There is a plan to construct a north-south railway through Brazil – which would make this Brazil's fastest-growing state.

## Distrito Federal



This is the state department, which houses the country's modern capital of Brasilia which was built very quickly, from 1963-1964. It is a land-locked area, bordering Goias and Minas Gerais. It has a population of 2.3 million and an economy, which relies on service industries and provision of administrative resources. The population is a mixture of 44% white, 48% of mixed race and 6% black.



## Chapter 3 - VISAS

There are seven main types of visas, which permit entry into Brazil:

- tourist visas;
- business visas;
- technical visas;
- student visas;
- cultural visas;
- investor visas;
- retirement visas, and

Permanent Visas.

I will deal with each in turn:

### Tourist Visas

Citizens of the following countries are exempted from the requirement to apply for a tourist visa to visit Brazil. However, such visas (or exemptions) permit entry for 90 days, for limited purposes, which are described below and, if the purpose of your visit includes anything outside the usual meaning of tourism (including amateur sporting or artistic events), you should apply for a different type.

#### ***Exempt Countries***

Andorra, Argentina, Austria, Bahamas, Barbados, Belgium, Bermuda, Bolivia, Chile, Columbia, Costa Rica, Denmark, Ecuador, Finland, France, Germany, Great Britain, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Malaysia, Morocco, Monaco, Namibia, Netherlands, Norway, Paraguay, Peru, Philippines, Portugal, San Marino, Slovenia, South Africa, Spain, Surinam, Sweden, Switzerland, Trinidad and Tobago, Uruguay, Vatican State, Venezuela.

Moreover, extensions may be granted, subject to a small fee, by the Delegacia de Estrangeiros (Foreigners' Department) in the local office of the Policia Federal (Federal Police), for a further period of 90 days in any 12 month period from first entry into Brazil. It is permissible to make multiple entries on these visas. **If you apply for this extension, make sure that you take with you:** your passport, your return flight ticket, your disembarkation card; a valid international credit card (or other proof of means) and have to hand the name of someone whom you have met in Brazil who would be prepared to speak for you, should the need arise. Remember that Brazilian bureaucracy is slow but it is carried out according to the book. If you forget one of the documents, mentioned above, you will probably be turned away. You would then need to return with all the correct paperwork or become 'irregular'. An irregular over-stayer in Brazil is not an illegal immigrant. It just means that the Policia Federal may serve a notice on you to leave the country within 8 days from the date of the service of the notice. If you disobey such a notice, then you become illegal and may be subject to deportation. Moreover, in any event, for every day that you over-stay, you are subject to a fine on leaving of R\$ 8 per day, subject to a maximum



of 100 days – a grand total of R\$800 per person. There is a little-known judicial discretion, exercisable by the judges, to extend a temporary visa by up to 60 days from its prospective expiry date. However, this discretion is exercised very sparingly and is intended to meet wholly exceptional circumstances.

#### ***Countries, which are not exempt***

Countries whose citizens must apply for a tourist visa include: Australia, Canada, Japan, Mexico, Nigeria, Poland, Russia, South Korea and the USA. Application forms are available on the websites of the Brazilian Consulates in the countries concerned. To find the websites just search 'Brazilian Consulate' and then the capital city of your country. The fees vary slightly but are in the region of US\$ 30-110. You will need to submit a passport with at least six months to run, an application form, a passport photograph, and a copy of a return ticket showing dates. Moreover, if you are not staying in an hotel, you will need to send a notarized invitation letter (available from a notary public), from your host stating his or her citizenship or visa status, occupation and address, how and when they first met you and details of the intended activities in Brazil. Lecturers need to send a signed letter of invitation from a Brazilian institution. If you are married to a Brazilian citizen, you must produce your marriage certificate. Applications by minors must be signed by both parents whose signatures must be notarized. Sometimes too there is a service fee per passport processed.

## **Business visas**

You will need a valid and signed passport which will be valid for at least six months from the arrival in Brazil and have at least two blank pages left; an application form can be down-loaded from the website of the Brazilian Consulate General in your home country. This needs to be completed and signed, accompanied by a recent passport photograph and a business letter from the applicant's company, addressed to the Consulate of Brazil, stating: the employer and describing the job and the title of the applicant; the precise purpose and description of the applicant's assignment in Brazil; the financial responsibility of the applicant; dates of stay; name and address of the organization to be visited; contact name and title of contact person in Brazil. The letter must be signed by a company official.

There must also be an invitation letter from the Brazilian company, which must be on the company letterhead, addressed to the Consulate of Brazil in the applicant's home country; stating the purpose of the trip to Brazil. The letter must be signed and include the signatory's job title, job description and company address.

Fees for a business visa, depend on the country of origin. In the USA there is a visa fee of US\$170 per passport and a service fee per passport – again,



depending on the country of origin – and in the USA it is US\$60 per passport.

## **Technical visas**

The procedure for these is the same as for the business visa, except that you need to download two application forms and provide two photographs and the Ministry of Labour in Brazil must approve the applicant's visit. Only after approval has been granted can the process of obtaining a technical visa start.

Fees for technical visas vary according to country of origin but in the USA it is US\$210 per passport plus a service fee which, again in relation to the USA is US\$60.

## **Student visas**

Passport requirements are the same as for tourist and business visas. Two application forms must be downloaded and completed and two passport photographs provided. All applicants over 16 years of age must provide a signed good conduct police report from their country of origin. The letter must originate from the main police department from the city in which the applicant has resided for the past year. The report is valid for ninety days only.

The fee for a student visa is payable according to country of origin. In the USA it is US\$150 per passport plus a service fee of US\$ 60 each.

Each student needs a consent / authorization letter, from both parents or legal guardians; the signatures must be on the application forms; in any case the signatures must be notarised by a notary public.

There must be an enrolment letter from a Brazilian Government Agency or an authorized academic institution or an international co-operation organization letter of invitation, confirming the applicant's acceptance or registration, enrolment situation and a description of courses and activities, scholarship or means of support and names, addresses and qualifications of the persons who will be financially responsible for the applicant while in Brazil. The person without a scholarship or financial aid must show proof of means of support. The Consulate accepts bank statements, family financial support letters or documents showing other sources of income.

There must be proof of international health insurance.

There must be a signed letter from a university, school or other academic institution in the country of origin, on official letterhead, explaining the precise purpose of the study or course; whether it is part of the student's curriculum programme, including a statement of financial responsibility for the applicant while in Brazil.



The applicant must include a copy of a round trip ticket reservation or e-ticket reservation.

## Cultural visas

The passport requirements are the same as above. There must be two application forms (downloadable from the website of the Brazilian Consulate General in the applicant's home country) and two passport photographs, together with a letter from the applicant's sponsor, including a statement of financial responsibility whilst in Brazil and the letter must be on the sponsor's letterhead. This must be sent in the original and a facsimile copy is not acceptable. If the applicant is to remain for more than 90 days, there must be a police record check issued by the applicant's local police department. The fee for the visa varies from country to country of origin but for the USA it is US\$170 per passport plus a service fee of US\$60 per passport.

## Investor visas

Brazil's National Immigration Council (NIC) lowered the amount of investment needed for obtaining a permanent residency in Brazil to US\$50,000 on 6th October 2004. This investment can be made by investing in real estate and by satisfying the following conditions. The investor needs a copy of his passport, proof of address in his home country and a power of attorney to enable the process to be begun in Brazil. The usual method is to form a Brazilian company, following which a bank account is opened. US\$50,000 is transferred from the investor's account abroad to his new corporate account in Brazil. In order to begin this process it is necessary to apply for a Brazilian tax number (called a CPF number). Banco Central do Brasil (the regulatory State bank) issues a certificate, that the money has been brought from abroad, after which the visa application is filed in Brazil and once approved by the Ministry of Labour, the visa will be issued but the visa will be sent for collection by you to the Brazilian Consulate in your country of origin. Entry to Brazil with the visa must be effected within 90 days of issue. The visa is subject to review after five years.

It is certainly advisable to have professional advice in relation to these processes. The Consulates-General of countries represented in Brazil often have lists of professionals who can help with the technicalities involved.

Moreover, when you are buying real estate in Brazil, note two things: first, there are estate agents advertising properties on the internet and they often seek to charge the buyer a commission, of up to 5%; whereas when buying through a Brazilian agent in Brazil it is only the vendor who pays commission. Secondly, never use a lawyer (called an Advogado in Brazil) unless he



has been personally recommended to you by someone that you know and trust or who is on a list held by a Consulate General or is a member of an internationally recognized firm of lawyers. It is also worth noting that we know of at least one instance where property has been advertised for sale fraudulently and unsuspecting foreigners have transferred funds to Brazil and the 'vendor' then ran off with the money, leaving no trace - and there being no title to the property for sale. One of the Advogados whom we used tried to dupe us into transferring him an extra R\$10,000 to pay taxes which he had vastly inflated in order to defraud us of the difference. In the event, he simply failed to account to us for the remaining R\$8,000 which he already had. We counted our lucky stars that, for some reason, he had not chosen to run off with much more. When such things happen, there is little point in expecting much redress from the police or the professional organizations. They will take statements and contact details and then, one suspects, file it all in the cylindrical filing cabinet under the desk or, at best in the tray marked 'LBW' - Let the Blighters Wait.

When you are dealing even with Brazilian professionals, do not be surprised if they do not turn up for a pre-arranged meeting and, even if you travel a couple of hours to keep an appointment, and your adviser does not show up. Do not be surprised either if they do not trouble to call you to cancel. After a stiff protest on an answer phone or by e-mail, after a couple of days, they will reply with a long shaggy-dog story about a dead relative and a mad rush across the country to console an aged widow or something of the kind. The apologies will be profuse and insincere - because some (not all, but some) do this kind of thing as matter of course. If you express disbelief and further disappointment, they may well shrug and smile resignedly and say 'This is Brazil'.

## **Retirement visas**

Applicants for a permanent retirement visa must be over 50 years of age and can prove officially a monthly pension of the equivalent to US\$2,000 per person or for a family of a maximum of 3 persons. For each dependent above 2, an extra US\$1,000 income per dependent per month must be shown. There must be sent an authenticated copy of the applicant's passport (i.e. notarized before a notary public), a certified copy of each person's birth certificate, any marriage certificate, evidence from the applicant's local police department that the applicant has no criminal record and a notarized letter from the institution responsible for paying the retirement pension, a notarized declaration from the applicant's local bank agency that they will transfer the pension to a bank account in Brazil. There is a charge by the Brazilian Consulate in the applicant's home country of the equivalent of US\$20 for each document. Once the visa is approved, the applicant must attend the Brazilian Consulate General in the applicant's home country to have the visa issued. The original passport, two passport photographs, two visa application forms and a visa fee, which varies from country to country but for the USA is US\$200. If the applicant does not attend in person there is a US\$10 absence fee. The first entry to Brazil must be made within 90 days of issue and the applicants must register with the Federal police within 30 days of first entering Brazil. If the applicant leaves the country for more than two years in a row it expires.



## Permanent Visa

Apart from the investor and retirement visas mentioned above, there are the following other routes to obtaining permanent residency in Brazil:

1. The applicant must be a researcher or high level professional specialist, showing a document from a Brazilian research institution, manifesting its interest in the services of the researcher, a CV and appropriate academic references and diplomas;
2. The applicant must be an administrator, manager or director of a start-up company, which means a non-Brazilian company which has been in business outside Brazil for at least five years preceding the application. The foreign company must give a power of attorney to its new legal representatives in Brazil, to set up the company in Brazil;
3. The applicant must be the administrator, manager or director of a professional or business corporation. This category covers inter-company transfers;
4. The applicant must be married to a Brazilian citizen and apply to the Ministry of Justice, via the Regional Federal Police Office, or to a Brazilian Consulate abroad and provide evidence of the matrimonial union. Immigration officials will effect a surprise visit to the couple's home, to ensure that the marriage is not a marriage of convenience, the principal purpose of which is fraudulently to obtain a residence visa;
5. The applicant must be a foreigner with Brazilian offspring. Application is made to the Ministry of Justice via the Regional Federal Police Office or to a Brazilian Consulate abroad. The offspring should be economically dependent on the applicant and be under their guardianship, or
6. The applicant must be able to show that they are joining a family member who is a Brazilian citizen or holder of a Brazilian permanent visa; the applicant's spouse and unmarried children under 21 years or 24 if in higher education, an incapacitated child, an unmarried orphaned sibling under 21, a grandchild or great grandchild, under 24 unmarried orphaned siblings in higher education, incapacitated sibling, grandchild or great grandchild, or the applicant's parents may also be covered.



## Chapter 4 - Why and how to buy Real Estate in Brazil

The first question is why buy land in Brazil at all and, ancillary to that, for what personal objective? The second is where? The third is how to go about it?

There are many general reasons for buying real estate in Brazil; whether to live there more or less full time, as a holiday destination or as an investment or rental opportunity. The first general reason is that, in comparison with western economies, it is extremely cheap. It is cheap because, despite the presence of the internationally active HSBC, mortgage-lending has not caught on. This, in turn, results from the fact that interest rates in Brazil on borrowed money are high – somewhere around a minimum of 1% per cent. per month is payable by the banks for money invested with them - in comparison with between 3-8 per cent. per annum in North America and Western Europe. Plainly, when they lend money out, they charge more than this and so people cannot afford long-term borrowing. Accordingly, prices are geared to the local economy and the ability to pay and it is not unusual to be able to purchase a house and land for even a twentieth of the cost of a comparable property in North America or Western Europe. This means that, for an investment of US\$100,000, you can get a house which, in any reasonable location in North America or western Europe, would set you back US\$2,000,000 – and the North American and European comparables probably would not be as well built (even allowing for the Brazilian weakness for plugs and bare electrical wires in bathrooms, showers and even in the garden). Moreover, the typical Brazilian construction of steel and concrete frames, solid concrete capping beneath the wood and tiled roof, concrete floors at all levels and minimal use of structural wood in the infrastructure and no use of plasterboard, chipboard and other flimsy reconstituted materials, means that, unlike the concrete and plasterboard constructions, being thrown up, with a life expectancy about equal to the mortgages necessary to purchase these monstrosities, by speculative builders (and, already with disastrous consequences) on flood plains all over modern Britain, Brazilian houses are built to last. Near the thundering and windswept south Atlantic coast - they need to be: here there is no room for shoddy workmanship, skimping on materials use of kiln-dried or unseasoned soft woods and all the devices employed by development companies to maximize instant profits, at the expense of future generations.

In the Brazilian economy, briefly described above, people design and build their own houses, apart from the depressingly increasing number of companies which specialize in building 'condominiums' for foreigners or 'Gringos' - who are too afraid to immerse themselves in the society in which they have, otherwise, chosen to live. How does even a local Brazilian bank manager, on say, R\$ 1,000 a month (equivalent to US \$ 500), manage to build his own house – answer through thrift and buying a plot of land and then building his house gradually, as time and circumstance will allow – buying the materials a few at a time and carefully laying them down. This is how it used to be done everywhere - before the money-lending big banks and the commercial organizations and the employers and the developers got a strangle-hold on people's lives for a 10% deposit and then the rest at an exorbitant rate of interest over 25 years – most of a working life; creating, in the process, a different kind of slavery from that on which Empires such as the Portuguese



Empire, at least more straight-forwardly, brought men's noses to the grating grindstone of enforced effort to make profits for another.

There is another important factor in deciding to invest in Brazil. Many economists refer to Brazil, Russia, India and China as the likely world economic leaders in the coming century. In Brazil's case this results from the fact that there are still enormous natural reserves here and the renewable resources of timber, sugar cane, coffee, fruit etc.; most important of all, there has been the discovery of petroleum on and off shore. This is having profound influences, especially on the local coastal economies which are due royalties for the extraction of the petroleum. Once the 'usual deductions' have been made and have slipped neatly into back pockets, there will be enough left to improve the towns along the Atlantic seaboard and it will become less relevant that North America is taxing out of the market the possibilities presented by the conversion of motor car engines to alcohol made from sugar cane in Brazil.

With improvements in the infra-structure, will come tourism and the better shops and restaurants, which tourists and investors and immigrants will demand. At the moment there is a great difference between say a town such as Saquarema in Rio de Janeiro – with its wonderful landscape and setting (but poor roads and pavements and no top notch shops, bars or restaurants) and equally spectacular Buzios, a little to the north - 'discovered' by Brigitte Bardot in the 1960s and popularized overnight to be transformed into a cosmopolitan tourist destination. Now Buzios has everything that a tourist could want: from a cinema (showing at least some films in English), a variety of restaurants (selling everything from top-end sea food to steak or chicken and chips plus the ubiquitous pizzas), clothes' shops (selling designer clothes, sunglasses, shoes), good tobacconists (selling all brands of local and American cigarettes and even Havana cigars), jewellery shops and even furniture shops. With similar improvements in other areas such as Saquarema, land prices will, inevitably, swiftly increase, not least because more and more foreigners will bring their money and purchasing-power into the equation. Of course, one should bear in mind that any society which is bought out of its land – or those of them left - (such as in scenic coastal towns all over the world) inevitably will grow an unease leading to resentment and this is a factor to be borne in mind. For example, there are places in the South West of England, such as Fowey, in Cornwall, which are jam-packed in the summer season but rather, sadly, deserted ghost towns out of the high season.

Overall, there are, then, many sound economic reasons for buying land in Brazil.

However, once you are satisfied as to the above reasoning, you need to decide the personal purpose of buying land in Brazil: is it for permanent resi-



dency, a holiday home, a rental income or just land investment? There are no restrictions (except in relation to vast swathes of agricultural land) on foreigners buying land in Brazil in their own names. However, if you do buy any land, without applying for permanent residency, be aware that you will be, strictly speaking, limited to spending a maximum of six months of a year in Brazil. Since this is largely a matter of personal choice, there is little guidance that can be given on this aspect.

Once you have decided on the purpose of buying land in Brazil, you will then need to find the correct means for doing so. Land in Brazil is subject to State registration. The location of the local Land registry can be found from the offices of the Prefeitura (or local authority). It is necessary, having found a property to purchase to have searches done in the Court system and Company Registry to find out whether the title is unencumbered by unpaid taxes, law suits against the owner (whether an individual or a company) or any dispute as to title. It is important to exercise the utmost care and never could the latin maxim caveat emptor ('let the buyer beware') have a better application.

Estate agents in Brazil have to be members of a professional organization and carry a membership and identification card with a number called a CRECI number, establishing their qualifications and right to practise. Every agent should be able to produce his (or her) card on request for inspection. Often these agents are perfectly well qualified to carry out all necessary searches and prepare the documents and deal with the money transfers.

If you are buying property through a Brazilian company established by you for the purpose of securing permanent residency, it is of the utmost importance that you follow procedures prescribed by the Banco Central do Brasil for the transfer and the tracing and certification by the Banco of the money, which must come from abroad and demonstrably be an inward investment by you in the company. Except for dependents, the minimum amount of investment in the company per person is the equivalent of US\$ 50,000. On sums brought into Brazil by bank transfers, there is a tax of 0.38%. It used to be the case that you had to invest US\$200,000 and also to employ at least 10 Brazilian workers to qualify for permanent residency status. However, this has been lowered to the level stated and there is no longer a need to employ anyone. Some professionals here have not caught up with this change and you need to be on the qui vive to ensure that the advisers that you use are on the ball. Brazilian lawyers are called 'Advogados' (broadly translating to 'Advocates'); however, the Brazilian legal profession is, like the profession in North America, a unified profession of lawyers who are theoretically qualified to handle both Court work and paper work. If you decide to use a Brazilian lawyer (and you will really need to do so to establish a Brazilian Company), be prepared for the fact that many of them set 'Gringo' levels of fees for foreigners, which few but the richest Brazilians could possibly afford and you will end up paying as much as (maybe more than), rates of fees payable in Western Europe and North America to effect even simple land transactions when you use a lawyer.

When you register the title to the land, there is a purchase tax called ITBI which is 2% of the value of the purchase. In addition, in relation to some oceanfront properties, there is another tax called marine tax (laudemeo) which is 5% of the land value (disregarding the value of the buildings), according to a statutory valuation. There is additionally an an-



nual local tax levied, by the local government authority (the Prefeitura), as in many places, for the provision of local services, such as rubbish collection, roads, schools, medical centres, hospitals and so forth. This depends on the size of the house and varies but it is not a great deal. If you sell the house, there is, for residents, a capital gains tax of 15%, which, however, does not bite on the money if it is re-invested. Personal income tax in Brazil (which applies on world-wide income if you are resident in Brazil) is graduated up to a maximum of 25%. There are import duties which range between 0-22.5% on certain goods (higher rates apply to such things as automobiles), although there is no duty on importing household goods from storage, provided that you have a right to bring things into the country as a permanent resident; although you must bring the goods into the country not less than 3 months and not more than 6 months, after obtaining your visa. What may or may not be brought into the country is dealt with by any good relocation firm. Shipping by air is not a good idea as shipping anything in this way, except medical supplies for own consumption attracts a tariff of 60% on the free on board value between US\$51-US\$3,000. Personal importation of cigarettes and alcohol is banned. Personal goods, comprising passenger baggage, are exempt from tax. However, the above is subject to the exception that, provided there is permission from the Brazilian Consulate in the country of origin, persons transferring residency to Brazil are exempt from import duties.



## Chapter 5 Cost of living in Brazil.

The currency of Brazil is the Brazilian Real (plural Reis) - R\$ – pronounced respectively, 'Hayawl' and 'He'eyezh' – and rough conversion rates, at the time of writing, are R\$1 = \$US 0.5, and R\$1 = GB£ 0.25, and R\$1 = Euro 0.375 or US\$1 = R\$1.95, GB£1 = R\$3.94 and Euro = R\$2.66. The Real is currently strong against these and other currencies. In 2005, the exchange rate to the GB£ was R\$5 = GB£1.

Doing a comparison of two families living in a five bedroom beach house which has been purchased for cash, produces the following:

A frugal family can survive on just over R\$1,000 a month and an extravagant family would be spending R\$6,000.

### Utilities

Water comes in various ways, for various purposes: it comes bottled (most expensive) for drinking and is about R\$4 for a 20 litre tub which you invert over a simple dispenser or a more expensive one with a cooler. There is street water which some local governments (Prefeituras) send through certain street pipes several days a week and is siphoned off on a metre system and stored in underground cisterns. This is quite cheap – about R\$15 for 10,000 litres and is drinkable. There is artesian well water which is good enough for bathing and washing but you would not want to drink it – not least because each house has its own sewerage system – basically a deep pit which filters and drains the effluent away into the earth. Well water costs the amount of the electricity to raise it by pump into storage cisterns.

Gas comes bottled in Calor gas cylinders. These cost about R\$35 each for the standard size cylinders and, if used for just cooking, last well.

Electricity is supplied by a company called Ampla and is expensive. For a house as described, without the mitigation of cost occasioned by solar panels, the cost per month is likely to be in the region of R\$350 (assuming use of a refrigerator, iron, TVs, computers and normal lighting).

Landline telephone services are connected through Embratel and Telemar and Inmartel. For normal usage making national and international calls to landlines and mobiles the approximate cost is in the region of R\$400 a month. A frugal family would use a local pay-as-you-go mobile and the computer. There are also prepaid cards which represent heavily discounted calls and may be purchased (as may mobile phone cards) at news stands and in some shops and the Post Office (called the Correios). Public payphones are situated all over the place and take prepaid cards which you slide into a reader.

There are various internet providers (such as Netterra, which provides an excellent service) and the cost depends on speed of connection which can be up to 150 mbps and beyond – between R\$75 and R\$100+. There are also many internet cafes which provide cheap access to the internet for occasional users.



Domestic staff cost about R\$500 a month per person and each worker will work around 8-9 hours a day for 5 or 6 days a week, cooking, cleaning, scrubbing, brushing, washing, ironing etc. Details of workers' rights are given in Chapter 6. Moreover, until you get any permanent residency which you may need to live all year round, as an investor, you will need to engage a company administrator who is a Brazilian. This pay is open to negotiation but the tasks are not too onerous.

Alcohol and cigarettes are cheap in the retail shops; although prices of alcohol in smart restaurants and hotels rival North American and West European prices. In the retail shops there is reasonable red and white wine from Southern Brazil (outside the tropics) where grapes seem to grow tolerably well. One very usual wine is Almaden and it costs about around R\$15 a bottle. There is also available better Chilean and Argentinean wine which can cost up to R\$40 a bottle and there is also imported wine from Italy, France and Portugal. Proper Spanish sherry is very difficult to come by but red and white ports are sold. Locally made spirits such as gin (made under the English brand name Seager's) is about R\$15 a litre. Imported spirits are much more expensive. Cigarettes are typically R\$2.5 a packet and there are also cigars and pipe tobacco. Imported cigars are at international prices. Beer – lager by Skol and Brahmin Chopp and Antarctica is cheap. There is also malt beer and black beer – like sweet Guinness or Mackison – all these are about R\$1.5 for a small bottle.

A boozy moderately extravagant family will spend R\$1,000 a month on alcohol; whereas beer-drinking moderates will spend R\$400 a month.

Tea (except the green tea) is not worth drinking unless it is imported. Although there is a local brand which boasts the name 'Lipton', Sir Thomas would turn in his grave to behold it. Even though the song tells us that 'There's an awful lot of coffee in Brazil' it seems to be sold on the basis that the best is exported for profit (unlike in Colombia where the best is kept for the Colombians).

Running a car: there are three different fuels in Brazil: petrol (gasolina), alcohol (alcool) and gas. Petrol is the most expensive, followed by alcool and then gas.

Medical care: There are free (and efficient) local walk-in health centres (with doctors and nurses) and free basic hospitals; for example, they can set a broken bone in old-fashioned plaster. However, there is no nationally organized health service and it is best to secure family health insurance which can be had for around R\$300 a month to cover the cost of private medical care and private hospital treatment.

Incidentally, most areas also have a fire service (Bombeiros) and a free am-



bulance service (Ambulancia).

Home entertainment: Television sets, radios and HiFi and electronic equipment (except computers which are the same price as in North America and western Europe) cost the same in Reis as they do in US\$ and GB£. Sky TV costs about R\$100 a month. If you watch the TV, you will need this as Brazilian TV is dire – news programmes, punctuated with soaps (novellas), blind date-type programmes and one channel devoted to cattle! DVDs cost to buy between R\$12-30 each, depending on the film, and they can be rented on a daily basis for between R\$3-4. There are cinemas in some bigger centres, even provincial centres, with many films in English/American and the cost of entry is about R\$8 per person in the provincial centres.

House upkeep: if you buy a house right on the Atlantic coast, be prepared for much more upkeep because of the potentially strong winds (in fact the famous Trade Winds) and sea air and spume which the Brazilians call ‘marazia’ – it is extremely corrosive, especially of metal although the oily Brazilian hardwoods fare well. Moreover, before you plant a garden facing the sea you need advice on which plants will withstand the sea air: many do not: our roses, fruit trees, orchids, bougainvillea and other tender items were burnt to a crisp. House insurance against all the usual risks is based, ultimately, on the cost of rebuilding the house and the premium is set at about one thousandth of this cost. Insuring against theft of goods is difficult and levels of insurance offered are low. The banks all offer insurance schemes, including car insurance (which does not seem to be compulsory), although there is an annual emissions’ check carried out on all cars (well, supposed to be carried out on all cars).

Groceries and home cooking: almost every house has a barbecue (churrascaria) which is in regular use for beef, pork sausage and salami, chicken and fish, including shell fish, which includes crab, lobster, prawns, wet fish, including snapper, bass, sole and other big oily fish with local names, such as pargo and anchova. Meat and fish are cheap. For example large prawns are R\$12-13 per kilogramme. Beef is a favourite meat and is very good; lamb is not easily obtainable everywhere; there is bacon and ham (both from the pig and from the turkey) and, of course, chicken. The staple Brazilian diet comprises: rice, beans, eggs, farofa (grated manioc) – sometimes made into feijoada by mixing in chopped pig offal and end pieces (we have heard all pieces!). Fruit is very, very cheap and often you can pick it off the wild trees overhanging public roads – coconuts, mango, papaya, Japanese medlars, bananas (of which there are many different types, including savoury varieties, which are frittered and eaten with meat). There are passion fruit, strawberries, guava, avocados, tomatoes, potatoes, manioc, cabbage, salad vegetables, acerola, oranges, limes (called ‘limao’), jack fruit, tangerines, satsumas, agrivola, maracuja, cashew fruit and nuts, pine-apple, melon, apples, pears, grapes (which taste, strongly and disconcertingly (as does local wine), of jasmine). Great British favourites: there are no baked beans, Marmite or Bovril, except at exorbitant prices in big cities. The Brazilians favour for themselves a yellow mousetrap cheese which they eat sliced in a pale imitation of French bread. However, there are good imitations of cheddar, gorgonzola, roquefort, smoked cheese, edam and others with a European derivation. The biscuits are very good as is the chocolate; although the Brazilians have yet to learn the art of making great gum or boiled sweets and candy;



caramel and toffee are so-so. Ice cream is of general North American and west European standard and, although not at the luxury end of the market, in terms of quality, ice creams are expensive: a standard supermarket tub is about R\$15 which is more than in North America or Western Europe for the same quality and amount.

Clothing: ordinary Brazilians don't wear much in the way of clothes: sandals, flip-flops on the feet, shorts and a tee shirt or singlet are usual wear for everybody, except professionals, bankers, businessmen and civil servants, every day. No foreigner would much desire many of the clothes on offer. However, they are very cheap; between about a half to a quarter of the cost of similar items in North America and Europe. Suits, shirts and ties and city shoes are generally nothing like the same standard as those from London, Paris or New York. Therefore, do your serious clothes' shopping in your normal places.

Schools: These are paid for out of local taxes and for children pre-school age the schooling is free. For children aged 6-14 the education is free and compulsory. Higher education, including at degree level is free at state universities but not compulsory.



## Chapter 6 - Where to buy – Report on Coastal Regions

### **The state of Rio de Janeiro**

#### **Central Rio**



The central areas of the city of Rio de Janeiro include Copacabana, Ipanema, Leblon, Botafogo, Barra da Tijuca and Santa Teresa. Copacabana is probably the most famous area, although thanks to Frank Sinatra's recording of the song The Girl From Ipanema, that too has a degree of fame. Some parts of Copacabana are sleazy. Although others, such as the area around the Copacabana Palace

Hotel, are not. Ipanema neighbours Copacabana but does not really have a sleazy side – or, at least, to the same degree. Consequently, property prices reflect this. Leblon, Botafogo and Barra da Tijuca are lesser known but have some of the most expensive real estate in Brazil. For example you could buy a two bedroom luxury apartment in Copacabana for US\$400,000; a one bedroom penthouse apartment in Ipanema for US\$500,000 and US\$600,000 would buy you a four bedroom apartment in Leblon. A three bedroom apartment in Botafogo is likely to cost you US\$300,000; the same goes for Flamengo. But if you're after a house in Barra da Tijuca you can look to pay US\$1.3 m upwards. This is a newer area compared with the others. Santa Teresa has some

of the most beautiful houses, architecturally, and you can buy a colonial style mansion there for around US\$600,000 - but be aware that you will be cheek by jowl with favelas all around, which means that you need extra security and be prepared to stay in at night or to proceed by private trans-



port and with great caution. Urca is another great old area, around the Sugar Loaf mountain, and very safe but little property there changes hands; the former house of famous film star and singer Carmen Miranda ('I, I, I, I, think you're great') is situated there and now occupied as a private family home, still with spectacular views out across the bay. However, there is currently available a house for sale

in Urca with seven bedrooms, for US\$1.2 m, overlooking the Sugar Loaf mountain (surely one of the great landmarks of the world). There is a website which deals in central Rio properties called [www.rioapartments.com](http://www.rioapartments.com), selling anything from a one bedroom flat to a seven bedroom mansion, and everything else in between.



#### **For out-of towners**

Teresopolis is in the hills to the north and cool - in both senses. A typical four bedroom





house with pool and constructed area of about 700 square metres, and land of 1500 square metres here will cost you in the region of US\$450,000.

Angra dos Reis is south of Rio de Janeiro and is something of a playground for the rich and famous. However, you can buy a very reasonably

priced property here, depending on closeness to the beach front. A three bedroom villa in a condominium here, say, 50 metres to the beach front with a pool, will cost you US\$ 145,000. A three bedroom apartment with a sea view typically costs US\$ 65,000. A four bedroom villa with a sea view typically costs US \$ 120,000



and a five bedroom house with a sea view and a pool typically costs US\$ 150,000. Although renowned for its crystal clear waters and coastal scenery, it has favelas and a nuclear power station.

See [www.onlinepropertyworld.com](http://www.onlinepropertyworld.com) .



### **North of Rio**

Towards the region of the lakes (in fact magnificent sea-fed lagoons), there are no favelas and no power plants. The area includes: Marica, Ponta Negra, Saquarema, Araruama, Arrial do Cabo, Cabo Frio up as far as Buzios. You can take the scenic route along the coast or you can go on what passes hereabouts for a toll motorway.



Marica is the closest to Rio city although not very developed in terms of facilities, Ponta Negra is even less developed. A five bedroom house on the beach in Marica with a pool will set you back US\$300,000. A three bedroom house in a condominium here will cost US\$230,000.



Saquarema famous for hosting the world surfing championships in Itauna and hosting the national volleyball arenas at Jacone as well as providing the setting for a popular TV soap (novella) Luz do Sol, Saquarema lacks any developed facilities, despite its size and comparative prosperity, such as restaurants or shops of any standing, or indeed any really decent hotels. This town can claim 40 km of beach front, broken only by the rock on which stands the Church of St Nazareth. If you are looking for a beach front property or a small farm, this might well be the place to buy it. With a budget of US\$150,000 you could buy a beach front house on its sea



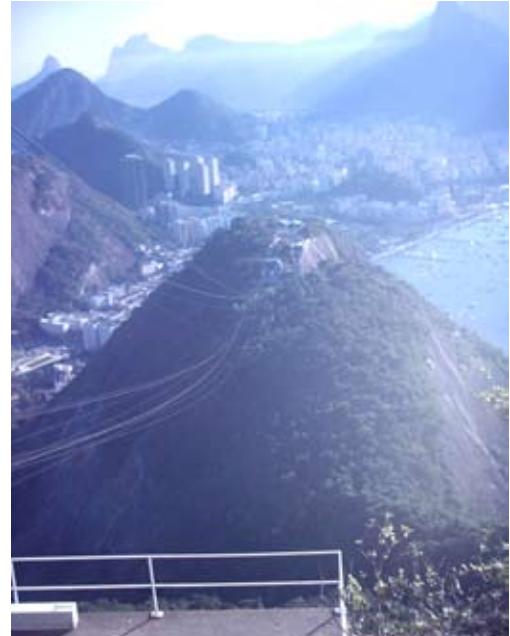


front roads of Avenida Salgado Filho or the Avenida Oceanica or US\$ 150,000 could buy you over 100 acres of land to attract eco-tourists in the hills of Bacaxa (pronounced Backashah). Alternatively, if you want to provide holiday accommodation on a small scale, US\$150,000 will buy you 2.5 acres in Sampai Correio and five houses, the principal 4 bed house, 3 small holiday cottages and a caretaker's house. The town of Araruama boasts the biggest lagoon. Unfortunately it is polluted, [www.virtuaimoveis.com.br](http://www.virtuaimoveis.com.br)

Cabo Frio has an international airport. A two bedroom beachfront property in a condominium would cost just over US\$100,000. This area boasts fine, white, seashell sand dunes and some degree of

tourist infrastructure. US\$300,000 will buy you a three bedroom house away from the beachfront.

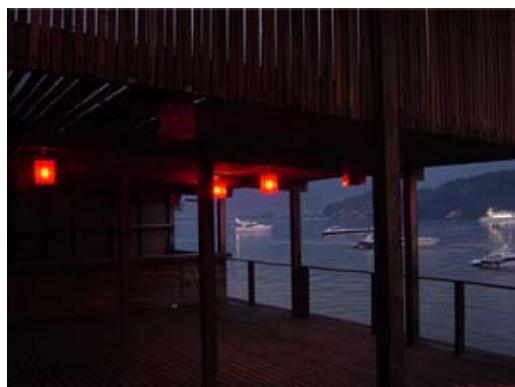
Buzios is the place for you if you are after good international cuisine and excellent shops. It has been rated by various travel articles as one of the top ten destinations in the world and is one of the most beautiful areas in the world. It is half an hour by road to Cabo Frio international airport and two hours by road to Rio de Janeiro. A big house on a plot of 1,000 square metres, with a built area of 700 square metres (over three floors) on Ferradura Beach (one of the most exclusive areas) will set you back US\$2,500,000. In this sort of area prices are much more aligned to the purchasing power of the foreign investor. Such a house would have six master suites, two family bathrooms, three reception rooms, a barbecue area, garaging for five cars, swimming pool, a boat shed and a housekeeper's quarters. This beach boasts calm, crystal clear waters all year round. With a smaller budget, a smaller, five bedroom house in the same area will cost US\$1,500,000. On the isthmus of Buzios there are twenty five beaches and the prices reflect the demand for the respective areas. At the lower end of the scale you can pay US\$150,000 for a three bedroom house in a condominium, away from the beach, in Centro, where, nevertheless, there are all the shops and restaurants. The size of the land would be about 200 square metres. However, going up to a four bedroom house on a plot of 250 square metres in such a condominium would take you up to US\$250,000. See, for example: [www.alexanderrichards.co.uk](http://www.alexanderrichards.co.uk) , [www.propertyline.co.uk](http://www.propertyline.co.uk) and [www.glocon.com](http://www.glocon.com).



## ***Buying real estate in Bahia***



Salvador is the capital of Bahia. Once a principal port for the importation of slaves into Brazil, it is no surprise that it still retains an African influence,



not just in its music but also in its food. There is a large airport and a full infrastructure of a modern city. The old town of Salvador has some wonderful historic buildings and is a major tourist destination. Some parts are very industrialized, being home to car manufacturers. Praia do Forte is a popular area for ecological tourists; it is family orientated, offering decent dining and

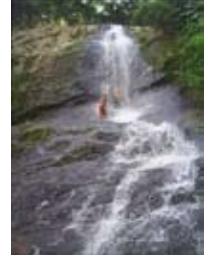
shopping but not much in the way of entertainment and is favoured as a middle-class holiday destination. Costa do Sauípe is about 65 kilometres from the airport and established itself as a major tourist destination at the beginning of the 21st Century with the opening of five 5 star hotels: a Marriott, two Sofitels, Breezes Superclub and a Renaissance; there is also a PGA golf course. This stretch of the beach is very beautiful as it offers a combination of sand dunes and lagoons.





Trancoso is another area, some 40 minutes from the ferry which joins Porto Seguro and the airport. This is considered a quiet exclusive area and a hideaway for the rich and famous. The prices here are high and a metre of beachfront land can cost up to US\$10,000. There are boutique shops, selling all the usual tourist tat and some more useful things. If you are not part of the jet set, you can buy an ordinary village house for US\$100,000.

Another destination in Salvador is Arraial d'Ajuda, which is 10 minutes by ferry from the airport and nearby Porto Seguro has all the infrastructure that Arraial d'Ajuda lacks. This area provides accommodation for the more discerning with its traditional Portuguese houses and a golf course plus good shopping facilities and restaurants. This area attracts rich Brazilians and is fast becoming an international destination. Porto Seguro is one of Brazil's oldest tourist destinations, with many small hotels and nice beaches, it is generally considered to be low to middle-end of the housing market. For example, a one bedroom flat can be bought for US\$150,000.



Recently, it has attracted large-scale investment. It is not uncommon to see almost back-to-back resorts and condominiums, offering some golf, sailing, fishing, diving, riding, trekking etc.. It also has its own shops, bank and medical services. Typically, a condominium flat costs US\$150,000 and a house on a large plot over 2500 square metres,

would cost between

US\$1m -1.5m. Generally speaking, in Salvador, a one bedroom apartment would cost US\$50,000 in a condominium away from the beachfront. A similar apartment on the beachfront could cost over US\$68,000. Such condominiums come with a gym, pool, spa and restaurants. Some developers are offering aparthotel properties for those on retirement visas. A one bedroom apartment would typically cost US\$95,000 on the beachfront. Away from the condominiums a three bedroom flat not on the beachfront costs US\$100,000. It is possible to get a penthouse with a sea view and its own pool in Salvador for around US\$150,000. A small farm of 10 hectares in Salvador can be purchased for around US\$100,000. A cashew farm of 28 hectares can be yours for US\$105,000. A small 6 bedroom hotel (pousada) can be bought for US\$120,000 in grounds of 2,000 square metres.



### ***Buying real estate in Ceara***

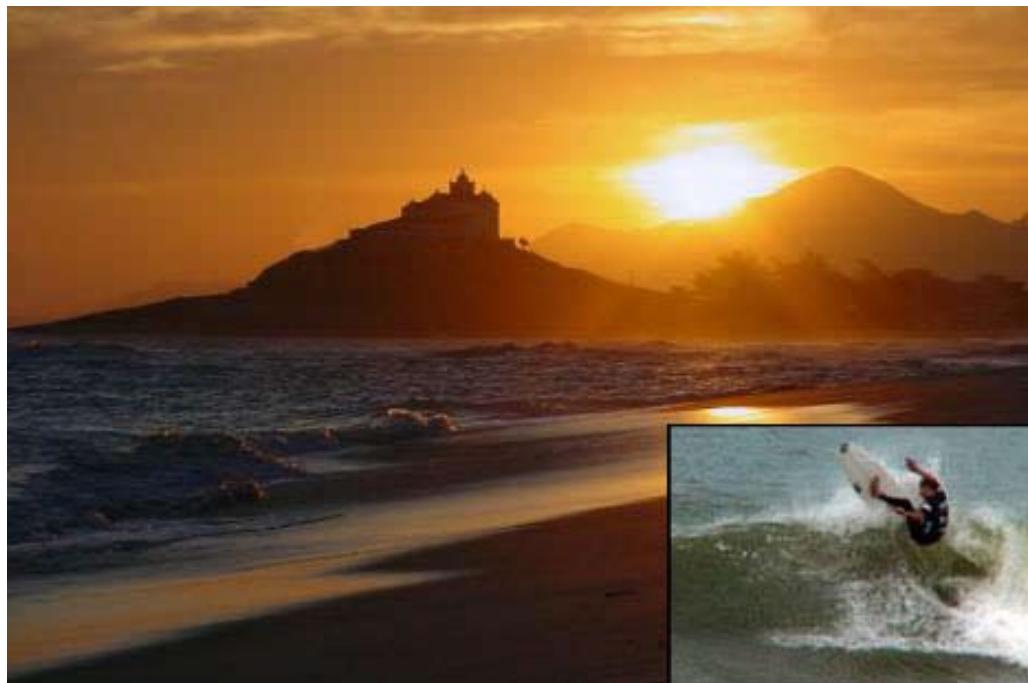
The capital is the port of Fortaleza, the history of which began with the Dutch who arrived three hundred years ago and constructed a fort there; the consequence of which is that it is rich in architecture. It has a warm and dry tropical climate, with annual temperatures of around 27' C it offers warm, bathing waters. There is a complete infrastructure, including a vibrant nightlife. This means that it is noisy – the Brazilians love noise. There are also mu-





seums, churches, forts, theatres and historical buildings. Because of all these attractions, Ceara has become a major site for developers. For those wishing to purchase a sea view apartment in a beach-front condominium with a pool, gym and sauna, for retirement or holidays, a small one bedroom apartment of

51 square metres costs US\$66,000. A two bedroom apartment would cost about US\$80,000. This type of condominium is about an hour from the airport. Many developers are offering off-plan properties such as these. Some developers are offering a cash discount of 5% of the price, otherwise, US\$2,000 will secure the property as a deposit; the remainder to be paid over 24 monthly payments. Some big developers are offering not just to sell but packages which include management of them and also rental of the property. Typically a one bedroom flat could be let for R\$100-180 per day. Other services which such developers offer, are legal assistance at a fixed cost, of approximately US\$1,200. These condominiums are popular with Europeans. As a result, European return flights to Fortaleza can cost as little as between



US\$600-1000 and a flight from a central European destination to Fortaleza is around 7 hours' flying time.

Further information about properties for sale in Bahia and Ceara can be found on [www.alexanderrichards.co.uk](http://www.alexanderrichards.co.uk) and [www.propertybond.co.uk](http://www.propertybond.co.uk) .

### ***Buying property in Paraiba***

Joao Pessoa is the capital of this state. The modern history of this area dates from the 16th Century when the Portuguese arrived in 1585. It has a rich architectural history in the Baroque style. It lies at the most easterly point of Brazil. The average annual temperature is 26°C. Besides its historic buildings, it offers warm seas and white sand. The United Nations has declared it the second greenest city in the world (the premier city is Paris). Salted meat is a speciality of Paraiba state. Of particular interest are the pool formations



especially at low tide, where you see corals and beautifully coloured fish around the islands of Areia and Vermelha, which have a sand bank of one mile long and half a mile wide. This is a very popular tourist destination and has an excellent infrastructure. It has an international and a national airport and it has attracted a great deal of European investment. In consequence

the Brazil transport Minister

will be ploughing R\$1.7 billion into the three north easterly states of Paraiba, Pernambuco and Rio Grande do Norte, to increase tourism in these states. Tourism has increased by 80% over the last three years. Many people who have visited Joao Pessoa say that it is a very tranquil state capital city.



Property in this state: there are plots of land available starting at US\$15,000, for a 360 square metre plot. They go up to US\$50,000 for a 1,200 square metre plot. These prices reflect that they are 50 metres to the beach but are in an elevated position with sea views. There are also off-plan apartments and for a two bedroom apartment, 2 minutes to the sea (and with sea views), the price is US\$60,000.

These properties are near hotels, restaurants, banks, markets, churches and shops. A completed two bedroom, two bathroom apartment can be bought for US\$83,000, with sea

views, on one floor, 70 metres from the sea. A three bedroom apartment on the same lines goes for US\$97,000. In the country away from the beach, US\$115,000 will buy a three bedroom country house in 10 acres. The house comes with a swimming pool and a barbecue area and a caretaker's cottage. For the horsey, US\$325,000 will buy you 10 acres, stables, horse



competition and training ground and a large, luxurious main house, swimming pool and barbecue area, guest house and a property-keeper's cottage. This is located 15 minutes' drive of Joao Pessoa city centre. If you really must be on the beach front, then US\$900,000 will buy you a luxury villa on the beach in 850 square metres with a large pool and seven bedrooms. See, for example: [www.propertybond.co.uk](http://www.propertybond.co.uk).

### ***Buying real estate in Pernambuco***

This comprises a comparatively narrow coastal zone in the north east of Brazil and neighbours Paraiba. It is hot with a humid climate, relieved by the south eastern Trade Winds. The inland region is high, stony and dry. There are hot days and cool nights. There are two main seasons: the dry season and the wet season; the rainy season is from March to June. The countryside is mild, because of the serra das russas mountains. Some of the towns are located over a thousand metres above sea level. The temperature



there can descend to below 5°C in winter. The capital Recife is Brazil's second largest city. Its port provides a gateway for tourists and the sun shines all year round. The tourist sector is highly developed and it boasts one of the best infrastructures for tourists and business travellers alike. Recife derives from the Portuguese word for reef, which is not surprising as coral reefs line the coast.



The beach of Boa Viagem is one of Brazil's most popular beaches in a rich district, with many fine





restaurants. Recife is sometimes referred to as the Venice of Brazil because it has many canals, bridges and narrow one-way streets. The coastline provides an interesting array of the old and new, with colonial architecture, mingling with high-rise buildings.

Other cities include Olinda and Ilha de Itamaraca and Porto de Galinhas. These are also the subject of mass investment. Porto de Galinhas is regarded as one of

the most beautiful beaches in Brazil, with warm, clear water, coral reefs, mangroves and coconut trees and has wide, long, lengths of sand. Fifty km north of Recife, is Ilha de Itamaraca. This is not just popular with tourists but also with investors. Other nearby attractions include the archipelago of Fernando de Noronha, comprising 21 volcanic islets. This attracts divers and snorkelers. There are many inns and one hotel in the area with a maximum of 420 visitors at any one time. It is a model environmental protection area. If rich architectural history is what you desire, Olinda, with its restored and preserved 17th C colonial buildings has been declared a UNESCO world heritage site.



Property on the island of Itamaraca: it is separated from the mainland by Jaguaribe River and has several beaches that are highly frequented. Other attractions include Forte Orange (Orange Fort) built by the Dutch, Praia do Sossego (Sossego Beach),

and Pontal da Ilha. For those who want to invest the minimum of US\$50,000 you could buy a two bedroom apartment for around US\$28,000 to live in and buy another two bedroom apartment or bungalow for the same price to rent out. Alternatively, a three bedroom house in a condominium by the beach costs around US\$55,000. In relation to smaller properties with little land, for a four bedroom bungalow close to but not on the beach, a small four bedroom house on 120 square metres, or just a plot of land of 360 square metres, with bendy coconut trees, white sand and crystal clear water on the beach would each cost US\$40,000. Those who wanted more land, for example of plot of 450 square metres, 200 metres to the beach with a three bedroom bungalow, costs around US\$65,000. A four bedroom house only 70 metres from the beach, costs around US\$72,000 and, even closer at 40 metres to the beach, you can buy a five bedroom house for US\$85,000. A four bedroom, two storey, beachfront house with its own pool costs around US\$100-120,000. A 400 square metre building plot on the beach is available for US\$160,000 and a 600 square metre beachfront plot





with a three bedroom bungalow is around US\$180,000. There are properties in condominiums available, which tend to be more expensive, providing also a pool, pool bar, tennis court and a football pitch. A four bedroom villa in such a condominium goes for US\$220,000. If you simply want a business opportunity, there are several small hotels (pousadas) with no more than 20 bedrooms, available for around US\$320-325,000 on the beachfront. This island is very attractive for the security conscious as you can only go the north of the island if you are a resident or a guest. There are many properties available on [www.rightmove.co.uk](http://www.rightmove.co.uk).



Other places of interest in the state is Recife itself. A two-bedroom beachfront apartment in the region of Ponta da Pedras is around US\$175,000 and a four bedroom house is around US\$245,000. One of the more popular places in Recife is Porto de Galinhas. A three bedroom condominium flat here is around US\$90,000 and a four bedroom bungalow typically goes for around US\$200,000. The area also has available luxury beachfront villas with pool and separate barbecue area for around US\$950,000. Travelling 9 kilometres out of this popular area is Ponta de Serrambi where prices are cheaper. For example, a six bedroom beachfront villa can be bought here for US\$390,000. Some of the above types of properties can be found on [www.sunshineestates.net](http://www.sunshineestates.net).

### ***Buying real estate in Rio Grande do Norte***

The capital is Natal. This is another state which is becoming very popular with Europeans. It has a sunny climate and an average annual temperature of 26'C and 400 kilometres of coastline, with shifting sand dunes, warm, clear water, lakes, coconut groves; it is popular with all kinds of domestic and international tourists all year round. The Portuguese arrived in the city in 1599 to take over from the French and the Forte dos Reis Magos is still there. There are many good hotels, resorts,





restaurants and many other leisure facilities. Nearby, Ponte Negra beach provides many simple and small pousadas. The Natal coastline is split into two areas by a delta. It used to take 40 minutes to drive around the delta but a bridge is currently under construction which obviously will have an impact on property prices. Large tracts of land are being bought by investors.

One of the traditional areas is Ponte Negra which is one of the most visited areas for tourists. At one end of the beach is Morro do Careca which is basically an enormous dune 100 metres high. There are beaches of Aria Preta, Artistas, Meio, where there are many bars and small hotels, very popular at night. There are other attractions in Natal. Twenty five ki-

lometres away is Genipabu where there is an array of enormous dunes and lakes. Thirty kilometres away is Pirangi do Norte where a boat will take you to places where you can snorkel and dive in the sea. With a nature trail, there is the second largest urban park in Brazil, comprising 1,200 hectares which has preserved a lot of the Atlantic forest vegetation. Natal has good transport links; there is an international airport there and a national airport; there are also very good 'bus links.



Properties in Natal: you can buy a two bedroom, two bathroom apartment off plan at Pirangi beach. They have ocean or pool views, pools for children too and barbecue areas plus air conditioning. These cost from US\$66,000, depending on the view, and are sold by Albany Real Estate LLP. There is some competition as other developers are offering the same type of accommodation for about the same price, all with an ocean view, see Oyster International developments at [www.oyster-international.com](http://www.oyster-international.com). A three bedroom villa in its own grounds of 450 square metres is available for approximately and they come with direct access to the gardens, consisting of the usual tropical flowers and plants, including coconut trees. Away from the condominiums, you can pay US\$90,000 for a small five bedroom bungalow, ten minutes' drive to Ponta Negra beach. For golfers, Natal golf resort has 1-3 bedroom apartments, starting at US\$90,000 and going up to US\$180,000. These prices reflect the fact that this resort has five eighteen hole golf courses, spas, riding facilities, a shopping centre, tennis courts and the Ronaldo Football Academy. These are available from Lifestyle Investments Abroad, see [www.lifestyleinvestmentsabroad.com](http://www.lifestyleinvestmentsabroad.com) . There are many such resorts in Natal, offering similar facilities. At the top end, there are three bedroom villas in a condominium, available for US\$250,000; see [www.sunshineestates.net](http://www.sunshineestates.net), [www.propertyworld.com](http://www.propertyworld.com) and [www.foxtons.com](http://www.foxtons.com).



## ***Buying real estate in Sao Paulo***

Sao Paulo is the second largest city in the world, after Mexico City with a population of roughly 20 million people. It is an industrial and commercial centre and not an especially beautiful place. There has been a change in the

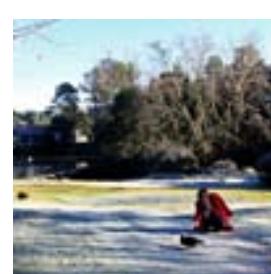


city's economic profile in the last ten years away from a purely industrial base towards, commercial and service industries. Intensive manpower has

been replaced by a great number of high tech companies and service providers such as law services and investment banking; IT, advertising, consultancy and radio and TV broadcasting companies. In the last few years, Sao Paulo has become host to a number of internationally arranged events and fairs; ranging from leather goods' fairs and textiles' fairs, to international construction fairs and cosmetics' fairs as well as a services' and apartments' fair, international automobile fairs and book fairs - just to mention a few.



Depending on your budget you can pick up an apartment in Sao Paulo for US\$230,000, 40 minutes from the international airport, 15 minutes from a domestic airport and in walking distance of two mainline train stations; the block offering its own pool, gym, garage, playground, gardens; the apartment being 220 square metres. For those going slightly further afield, there are investment opportunities at around US\$150,000 in 49,000 square metres, providing a 4 bedroom house and three separate houses suitable for letting or as a bed and breakfast,



with a shared pool, basket ball and soccer pitches, available through [www.overseasrealestate.co.uk](http://www.overseasrealestate.co.uk). For those interested in an oceanfront luxury villa Ubatuba offers a five bedroom, eight bathroom luxury house with its own heated pool, for just less than US\$1.2m.

### ***Buying real estate in Rio Grande do Sul, Parana and Santa Catarina***

These are all southern states in Brazil and regarded as some of the richest in the country. They include white sand beaches, tropical forests and snowy mountains and it is a land of beautifully sharp and contrasting features.



#### Rio Grande do Sul

This is a very fertile state. It is fairly sparsely populated, relatively cold with a plateau region at 800 metres above sea level; it attracts farming for cattle, forestry and some of the best honey in the world comes from this mountainous area. There is also fruit and grain production. The climate in this state is mild, except on the coastal zone where it is sub-tropical. There are two well-marked seasons, although the transition periods between them (about two months) are described as spring and autumn. During winter (June to September), there is heavy rain and cold westerly winds, lowering the inland temperature to freezing point. Snow is very rare but ice frequently forms on inland waters especially over winter nights. The summer is a nominally dry season but light rains are common and summer temperatures can rise to 35°C. Typically a farm in this state, comprising 30 acres, with a main house and two employee cottages, would cost about US\$250,000.

#### Santa Catarina

The capital is Florianopolis and the state neighbours Rio Grande do Sul to the south, and Parana to the north and Argentina to the west. The state is populated by German industrialists and Italian farmers. The economy is based on small farms, active industrial parks, large companies and many small businesses. Some people say that a piece of Germany is carved into



Santa Catarina, where the cities of Blumenau and Brusque and Pomerode preserve the culture and tradition of the German immigrants who colonized the region. Travelling south in the state, one will find a distinctive Italian presence, representing 65% of the state population, producing good wine and homemade food. Urussanga is the capital of Little Italy. German and Italian are spoken in this state. Florianopolis is an island city boasting one of the lowest crime rates in the world. 60% of the island is a protected nature reserve, however, because of investment in the area, it is seeing a rapid growth rate in development and property values. A four bedroom house with five bathrooms on Praia Mole beach can cost around US\$850,000. There are cheaper properties available: a three bedroom beach apartment in a condominium costs around US\$185,000; a three bedroom house in a condominium with beach views on Praia Mole beach costs US\$280,000. A four bedroom house an hour from the beach overlooking a lagoon, on a 1000 square metre plot, costs around US\$275,000. A 15 bedroom pousada on around 1000 square metres, one hour to the beach, costs around US\$425,000.

### ***Buying real estate in Parana***

This borders Sao Paulo, Paraguay and Argentina. The state has two geographical regions: a very narrow coastal zone and a high plateau - up to three thousand feet. The southern and central portions are covered by moist forest and have a uniform climate of a mild temperate character. The large rivers of the state Parana, the Panema and one of its tributaries is the Iguacu which has spectacular falls. Waves of European immigrants settled after 1850, including some from Poland and the Ukraine. In the 20th C there was a further influx of immigrants from Japan and the Lebanon. It has the largest number of east European descendants and is second to Sao Paulo in the states with the largest number of Japanese. In the countryside, a small three bedroom three bathroom house measuring 160 square metres of construction on a plot of 450 square metres can be bought for as little US\$30,000. A three bedroom four bathroom house measuring 280 square metres of construction on a plot of 360 square metres, can be bought for around US\$100,000. A four bedroom, five bathroom house with a 1000 square metres of constructed area on a lot of 650 square metres, with own pool costs US\$195,000. A five bedroom five bathroom house with 350 square metres of construction on a lot of 650 square metres with a pool costs US\$265,000. A luxury four bedroom eight bathroom house in a condominium with 700 square metres of construction in its own lot of 845 square metres, with own pool costs US\$600,000.

A good all round website for properties here is [www.achaja.com.br](http://www.achaja.com.br)



## Chapter 7 - Employing staff in Brazil

This chapter is meant as guidance only. It does not constitute legal advice. In cases of doubt, or difficulty, appropriate legal advice should be sought. It should be read in the light of the general remarks about general conduct and ethics in Brazil: whoever you engage and under whatever contract, expect there to be a good chance of petty theft of little bits and pieces: cleaning materials, crockery and cutlery and any apparent 'surfeit' of your own personal clothing.

There are two ways of engaging staff. The first is by way of a standard contract of employment, which may be in writing or oral. The second is by way of engaging someone who is self-employed and free to provide the services, to the required standard, through themselves or someone else. The test whether someone is an employee (under a Contract for Service) or self-employed (under a Service Rendering Agreement) is simply a question of the degree of control over the service-provider. However, for the purposes of this book, it is assumed that the employer will be employing domestic staff who are, usually, employees.

Getting references seems like a good idea - and it is - but remember that Brazil is a socialist republic and workers' rights are paramount. Any former employer who even suggests dishonesty in former employee is likely to find himself facing a claim for damages before the local Beak - and woe betide that ex-employer who cannot fully and plainly demonstrate his claim; so there we are. Accordingly, view all references conservatively and read between the lines - better still, telephone the ex-employer for an off the record chat.

Brazilian domestic labourers enjoy good employee protection. They have social rights, guaranteed by the Constitution and the CLT - the Consolidation of Brazilian Labour Laws. These rights may not be over-ridden by private agreement.

Importantly, there is the basic minimum wage which at the moment is R\$380 per month. Most people pay 1.5 times the basic minimum wage. There is also a requirement for the employer to pay 8.5% of the wage into a fund for the employee's benefit (for severance pay and social security benefits). Every employee is also entitled to a 13th month of every annual wage or a proportionate part (according to time worked), payable as a Christmas bonus. They are entitled to 30 days' paid holiday a year and a cash bonus of 33% of salary for that month on top.

It is normal to engage someone by signing their Labour Card and sign the terms in the books of the employer or employing company.

Employees may be dismissed summarily for just cause - such as stealing - but beware - you need strict proof of the felony. If you do not have it, be prepared to pay out for dismissal without cause. This means that you will need to give 30 days' notice (or pay in lieu); pay all outstanding salary; a proportion earned of the 13th month's extra salary; and a proportion of the 33% vacation pay for the month's holiday. You will have to pay double



the accrued (untaken) vacation and give release of the FGTS severance pay plus an additional 40% of the accrued employer's deposits and another 10% for good measure.

If an employee resigns, they are entitled to the same as above, except pay in lieu of notice and the release of the severance pay funds and additional sums described. If the employee has less than a year's service, there are also no vacation rights.

There are also rights to maternity and paternity pay, prescribed rights to overtime pay, a special night-shift rate, a right to a food and travel allowance and a right to 1 day off a week (preferably a Sunday).

So, if you do employ a Brazilian employee, it is best to stick to the bargain.



## **Chapter 8 -Going out and entertainment**

### **Cuisine**

As Brazil's population comprises an interesting mix of people of Portuguese, African, Italian, German, Syrian, Lebanese and Asian origin, this produces a rich heritage in terms of cuisine, producing a diversity of cooking styles in Brazil.

#### ***The North***

Culturally, the Amazon basin is populated by Amerindians, and people of mixed Indian and Portuguese ancestry, living on a diet of fish, root vegetables, such as manioc, yams, peanuts and tropical fruits such as bananas. Caruru do Para is a dish comprising dried shrimps, ochre, onion, tomatoes and coriander all made in a pot.

#### ***The North east***

Inland, the north east region is semi-arid and used for cattle rearing. The foods here typically include foods such as dried meat, rice, beans, goat, manioc and corn meal. On the fertile coastal plains, the influence is more Afro-Bahian which has evolved from plantation cooks, improvising on African, Indian and traditional Portuguese dishes, drawing on locally available ingredients. On other coastal plains, the influence on foods is less African and the staple diet comprises sea food, shell fish and tropical fruits.

#### ***The central west***

The region comprises open dry savannahs, with woodlands in the north. Pantanal is regarded as one of the finest game and fishing regions on earth. There are many rivers in the region and vast ranches. Consequently, fish from these rivers and beef dominate the menu. In addition, agricultural crops such as soy bean, rice, corn and manioc are commonly consumed.

#### ***The south east***

This is the industrial part of Brazil and home to several distinctive styles of cooking. Around Minas Gerais, the main dishes comprise corn, pork, beans and local soft cheeses. Around Rio de Janeiro and Sao Paulo a dish of Bahian origin, called feijouda complete is very popular, comprising a simmered meat and bean meal. Another popular dish in this region is arroz feijao which is rice and beans (sometimes with a fried egg on the top). Traditionally, Rio de Janeiro is home to the black bean; Sao Paulo is home to the red or white bean and Minas Gerais is home to the red and the black bean. In Sao Paulo, the influence of European and North African immigrants is strong. The majority of them consume Italian, Portuguese and Spanish and Arab food.

#### ***The south***

This is home to the national cuisine of the gaucho (cowboy), comprising dishes made from salt or sun-dried meats and Churrasco (BBQ). The immigrant population of the south developed a wheat-based diet however. These folks were farmers and introduced: wine, leafy vegetables and dairy products to the Brazilian diet.



### **Typical Brazilian foods**

Beans (feijao), appear on the table daily. Some people believe that the black bean is the national bean of Brazil. Coconuts are important throughout the country, used in soups, cocktails, poultry, fish and shellfish cooking as well as in sweet dishes. The coconut is used from the unripe green coconut, the ripe yellow or brown coconut to the grated coconut. Dried salted cod, known as Baccalau is a national fish dish, introduced by the Portuguese in soups, main courses and savoury puddings and, for those from the northern hemisphere who are used to fresh cod, this dried, salted variety is certainly different. Dried shrimp (camarao seco) are used in many dishes from northern regions of the country.

Rice (arroz Brasileiro) dishes are made with sautéed garlic and oil, adding boiling water.

Toasted manioc meal (farofa) is manioc flour, lightly sautéed in butter.



## Chapter 9 - Safety and security

There is no doubt that Brazil has a reputation as a dangerous country, where violent crime is rife. There is no smoke without fire, and it certainly can be a dangerous place where crimes of robbery and opportunistic theft occur with depressing frequency. However, crime here tends to be a means to an end; namely, personal enrichment at another's cost (not always borne out of abject poverty) but it is not often that gratuitous cruelty is perpetrated for mere sadistic 'pleasure', as it is in, say, the UK: with its increasing tally of crimes against children and the enfeebled.

The major cities of Brazil have favelas which are shanty towns built anyhow by the landless people, often the descendants of former slaves, who were given land by the government in order to provide housing as best they could for themselves. These favelas are plainly visible even in central parts of Rio de Janeiro and in and around other major cities. However, they are communities, with electric lighting, roads, shops and even banks. They are sometimes centres of drug-dealing and shoot-outs between rival gangs and between gangs and the police. For foreigners, these places are definitely 'no go' areas; if you venture into them, there is a very fair chance that you will be robbed or seriously attacked or caught in a cross-fire. In any event, when going into any large centres of population, it is as well to appear as inconspicuous as possible and, certainly not to display jewellery and designer labels or to carry bags which are just ripe for snatching. Bum bags or money belts are a good idea – better still, have zipped pouches securely strapped to your lower legs – but try not to disclose the fact and, certainly not on the street. There is no need to carry your original passport – a photocopy is acceptable for identification purposes. Never take out money on the street. If you can afford it, use a driver with a car to drop you at the places you need to go to and to wait for you or to pick you up. In major centres there are tourist police who have their own department and speak English. Having said this, if you keep to safer areas (where there are usually plenty of police in evidence, sometimes in kiosks on the pavements) and walk direct and with purpose to and from your destinations, looking as though you know what you are about, and keep a weather eye open for dodgy-looking loiterers, you will be best equipped to get by safely.

Out of the major centres, smaller towns are, generally safe, even safer than similar centres of population in the UK where, once again, there appears to be such a break down in enforcement of law and order, that there are moves afoot to place a blanket curfew on all the under 16s – so that it will become an offence for them to be at large and unsupervised between certain hours: this is the kind of unacceptable Stalinist control increasingly imposed on the generally law-abiding when the authorities lose control of the real villains in society. In provincial centres in Brazil, the greatest risk is leaving your gate and doors unlocked, giving an opportunity for someone to nip in and out with a TV set or carelessly placed money or other valuables. Certainly, if you leave anything of remote value lying around in a public place, in a matter of minutes, it will be gone. However, this is increasingly true of many places in the world and not just Brazil. An interesting corollary of this is that, if you want to get rid of old furniture or anything of that kind, just leave it on the pavement and, in a short time, it will be gone, without the effort and expense of hiring



someone to take it to the dump for you.

House and car alarms are a good idea, as well as outside security lights. Most people have a guard dog – some have more than one. Personal alarms are available but, frankly, if you are the victim of a snatch and run, they'll be off before you know what has happened. Window bars on ground floor house windows are usual and nearly every substantial house is surrounded by a high wall and gates. Retractable metal grills are also obtainable here. Make sure that you have the telephone numbers of the emergency services to hand by your telephone. Battery chargeable walk-and-talk 'phones are sold and you can keep one of these by the bed.

So far as dangerous creatures are concerned, there are, in rural areas, venomous snakes (mainly coral snakes), there are also various constrictors. Off the coast of northern Brazil, sharks are a problem in the sea but not generally as far south as Rio de Janeiro. Apart from these things and large black wasps and millipedes (which can inflict a nasty sting and bite), outside the jungle, you are fairly safe from animal harm.

So far as vaccinations are concerned: commonly recommended vaccinations for Brazil are: Hepatitis A; Yellow fever (is recommended for the states of Acre, Amapa, Amazonas, Goias, Maranhao, Mato Grosso, Mato Grosso do Sul, Minas Gerais, Para, Rondonia, Roraima and Tocantins), it is compulsory anyway if you arrive from a fever infected area such as Africa or the Americas. Hepatitis B - especially if visiting for more than 6 months. Rabies - if you may have direct contact with animals and the usual routine vaccinations - tetanus, diphtheria, rubella, polio and chicken pox. Malaria is a risk most common in the northern parts of Brazil and tablets are recommended. There is also Dengue (break bone) fever but there is no vaccination - only avoidance of the mosquito which spreads it - and no real treatment except rest.

Maybe it goes without saying to drink only bottled water.



## Chapter 10 - Language

As already stated, the language of Brazil is officially (Brazilian) Portuguese; which is a romance language, deriving in large part, along with say, French and Spanish and Italian, from Latin roots. Anyone spending a certain amount of time in any country is duty-bound to learn the language of the people. This is especially so in relation to Brazil where foreigners start off on the basis that they are 'Gringos' and 'not one of us'. Apart from anything else, it facilitates the ordinary practicalities of everyday living; from ordering food and drinks to reporting a crime to the police, calling an ambulance or the fire brigade to buying things in shops. Many more Brazilians than let on, do understand a certain amount of English; not least because of international communications and forms of entertainment: songs, films and popular culture are driven by forces which communicate in English. Moreover, as a corollary to the slight contempt for foreigners, many forms of advertising and signs in shopping malls, incorporate English phrases, for the sake of suggesting 'sophistication' such as 'Shopping' 'Diner', 'Motel' and so forth. Shops often bear titles such as 'Tinta Show' meaning 'Paint Showroom'.

Moreover, if you strike deals in Portuguese (even your best attempt at pigeon Portuguese), you stand a far better chance of securing your 'a vista' – or 10% discount for ready money, than someone who talks rather loudly and fast in English or French or German. However, you will find that good shops and restaurants and hotels in cities and major tourist areas tend to employ staff who are reasonably proficient in several languages: including, French, Spanish and English, which, together with their own Portuguese, gets them through most retail situations.

The pronunciation of Brazilian Portuguese sounds, at first, to an English speaker, as both sibilant (or lisping) and nasal and there is a reluctance to attempt it. Moreover, the Rio accent – Carioca – employs the French 'r' sound which makes 'r' sound like 'h' – so, for example, in Carioca pronunciation, 'Rio de Janeiro' is said 'Hio de Janeiho', whereas in Spanish, it is 'Rio de Haneiro' but, in some parts of Brazil, the 'r' retains a sound more akin to English or English-American. Brazilians tend to pronounce every letter, including vowels at the end of words. Obviously, a phrase book and a pocket dictionary help enormously and there are many locally arranged courses in Brazil, as well as individual tuition. Compact discs, such as those available from Linguaphone are also useful.

Some immediately necessary words and phrases are as follows:

No: Nao (pr. nowng).

Yes: Sim (pr. seeng).

Please: Por favor.

Thank you: Obrigado (if you are male) Obrigada (if you are female).

Hello: Ola! [or] Oi! (more akin to 'Hi!') – answering the telephone: pronto or pronta (if female) – ie literally: 'Ready!'

Good-bye: A Deus (pr. a Dayus) or Tchau, tchau!

Not at all [or] you're welcome: De nada.



Excuse me: Com licence (pr. Kong licengsa).  
Sorry: Desculpa.  
I [don't] understand: Eu [nao] entendo (pr. ee-o [nowng] engtengdo).  
Just a moment: Um minutinho.  
Help!: Socorro (pr. so-ko-ho).  
Where's the loo?: Onde tem um banheiro? (pr. ong-de teng oom ba-nay-ro).  
How much?: Quanto? (pr. kwang-to).  
How many?: Quantos (m) quantas (f).  
Please give me: Por favor me de...  
A few: Alguns (pr. ow-goons).  
A little: so um pouquinho (saw oom pokeenyo).  
A lot: muito (mweeng-to).  
Less: menos (pr. men-os).  
Many: muitos (m) muitas (f) (pr. mweeng-tos/tas).  
More: mais.  
Some: um pouco (pr. oom po-ko).  
Do you speak English?: Voce fala Ingles? (pr. vo-say falla Ingles).  
I speak English: eu fala Ingles.  
Does anyone here speak English? Alguem aqui fala Ingles? (pr. ow-geng aa-kee faa-laa eengles?)

#### Numbers:

One: um (pr. oom).  
Two: dois (pr. doys).  
Three: tres (pr. tres)  
Four: quarto (pr. kwaat-ro).  
Five: cinco (pr. seengko).  
Six: seis (pr. says) – note also that in telephone numbers and telling the time, they use meia (pr. maya) which means half a dozen ie 6.  
Seven: sete (pr. se-te).  
Eight: oito (pr. oy-to).  
Nine: Nove (pr. now-ve).  
Ten: dez (pr. dez).  
Eleven: onze (pr. ong-ze).  
Twelve: doze (pr. do-ze).  
Thirteen: treze (pr. tre-ze).  
Fourteen: quatorze (pr. kaa-torr-ze).  
Fifteen: quinze (pr. keeng-ze).  
Sixteen: dezeseis (pr. de-ze-says).  
Seventeen: dezeseite (pr. de-ze-se-te).  
Eighteen: dezoito (pr. de-zoy-to).  
Nineteen: dezenove (de-ze naw-ve).  
Twenty: vinte (pr. veeng-te).  
Twenty one: vinte e um (pr. veeng-te e oom).  
Twenty two: vinte e dois (pr. veen-te e doys).



Thirty: trinta (pr. treeng-taa).  
Forty: quarenta (pr. kwaa-reng-taa).  
Fifty: cinquenta (pr. seen-kweng-taa).  
Sixty: sessenta (pr. se-seng-ta).  
Seventy: setenta (pr. se-teng-taa).  
Eighty: oitenta (pr. oy-teng-taa).  
Ninety: noventa (pr. no-veng-taa).  
One hundred: cem (seng).  
One thousand: mil (pr. mee-oo).  
One million: um mihao (pr. oom mee-ly-owng).





## Chapter 11 - Public and private transport within Brazil

As may be expected, in a country which provides major tourist attractions, there are many means of transport around Brazil. The biggest question is safety.

### Air travel

Brazil's airlines are Varig and TAM. Both are the only airlines which offer air passes, allowing visitors to fly around the country very easily. Bear in mind that air travel in Brazil can be expensive, as there is a departure tax. There is a reasonable chance that a visitor who wishes to see a reasonable part of the country is going to need a domestic flight or two. There are about a hundred major national airports, connecting the major cities of each state; in addition to these, there are little landing grounds for light aircraft scattered all over the place; frequently amounting to little more than a big field.

### Omnibuses (onibus)

These are the cheapest means of transport in Brazil. For example, a journey from Saquarema to Rio de Janeiro by bus travels over the serpentine mountain roads and the Rio-Niteroi bridge and so, although it is only 50 miles, it takes about 2 hours. However, it costs between R\$8 to R\$10 or US\$ 4 to 5 (GB£2 to 2,5). A better route would be to travel to Niteroi by 'bus and then take the hydrofoil (between R\$3 – 4, or a dollar – 50 British pence) across the bay (a few minutes) and then on into central Rio by cab or 'bus. 'Buses are also the most reliable and can take passengers from all the major cities and towns to many out-lying districts; including the heart of the Amazon jungle. It is not uncommon, in some of the more remote areas, when travelling at night, for there to be an accident, as Brazil's roads, safety-wise, leave a great deal to be desired. Moreover, the standard of safety in the vehicles themselves is not strictly enforced and the standard of driving also is below par; giving rise to the expression 'Barber!!', meaning, presumably, someone who cuts you up. Besides the fact that Brazilians drive on the right hand side (most of the time), note well that, if a driver flashes his lights at you, he does not mean, as he might, in many countries, I give way to you: he means, I am coming on regardless. Moreover, in cities, especially around the more dangerous quarters (favelas), at night, it is customary for red traffic lights to be ignored. You will find that the state of the roads is, in many places, very bad, comprising pot-holed thin tar macadam; pavements are non-existent or uneven and broken. Pedestrians and bicyclists (sometimes also people on motorbikes and in cars), travel on even major roads with no lights on the vehicle or clothing – not even reflectors. Seat belts and crash helmets are compulsory but many do not care and it is not at all unusual to see up to four people perched on a bicycle or motorbike, calmly tooling along. What are known as Zebra crossings in the UK signified by black and white stripes on the road and Belisha beacons do not exist – although there are striped road crossings but pedestrians should wait for a red light to stop the traffic before crossing, unlike in the UK, where pedestrians have priority on these crossings. There is, though, no law against jay walking, as there is in north America.

### Trains

Unless you are a train enthusiast, you will not readily know that most trains in Brazil are



under service and lack real investment. Nevertheless, if dramatic scenery is what you are after, a train journey is to be recommended.

#### Car hire

It is not recommended to hire cars unless you really know what you are doing as road safety is not, as stated, the best. However, for a tithe of the European or North American cost, you can readily hire a driver for a day of 12 or 13 hours for approximately R\$300 – which is equivalent to US\$150 or GB£75. Sometimes, you will find that these drivers will go out of their way to help you, unlike cab drivers almost anywhere else in the world: helping you to make your wishes known and generally safeguarding you. The cost is, in local terms, quite high, bearing in mind that the minimum wage in Brazil is R\$400 a month (equivalent to US\$200, or GB£100) for a domestic worker, working 9 hours a day, six days a week. Although, as we know, employees enjoy many, accumulating legal rights and, once hired, are just about hired for life. However, as with any other service in Brazil, it is as well to proceed by way of personal introduction, by a known, trustworthy third party who will stake his reputation on the recommendation of the driver in question; often, naturally, the age and state of the car, as well as the driving skills, will speak volumes. Therefore try a few out, before you embark on a long journey. Sometimes, in remote areas, which are quite safe in the daytime, armed bandits stalk the roads at night, - and you had better keep away. Good drivers will know their areas and avoid danger zones.

#### Car ownership

If you decide to spend any length of time in Brazil you will need to think about owning a car. A typical second hand VW Gol (the Brazilian version of the VW Golf) with 4 doors costs about R\$10,000 or US\$5,000 or GB£ 2,500. An EU licence strictly speaking has to be translated in case you are stopped by the police but is valid for driving in Brazil. Imported cars tend to be more expensive than those manufactured in Brazil but there is also the obvious problem in readily getting spare parts.

#### Boat and river travel

This is strictly for the more adventurous; especially for those with good travel health insurance. However, having said that, this represents one of the most spectacular ways in which to travel. Not all of it is particularly dangerous – such as the boat ferries and the hydrofoil between Rio de Janeiro and Niteroi (a city on the north side of the bay) – providing much speedier access northwards out of Rio (towards the Region of the Lagoons), than the Rio-Niteroi bridge, which often suffers from severe congestion.

#### Trams

There are trams in some major cities - but these are generally used by the fairly poor and the risk of robbery of the tourist and the unguarded is obvious.



## Chapter 12 Communications within Brazil and around the world

As already described, Brazil is an enormous country. Communications within Brazil, and to and from it need to be (and are) many. There is the landline telephone (38 million in use); the satellite telephone, mobile telephone (here called a cellular telephone - 86 million in use); there is the fax machine and the internet (both cable and satellite), which enables cheap computer-to-telephone calls to be made anywhere in the world and free computer-to-computer calls (including video conferencing), by means of free downloadable systems provided by such providers as Yahoo Messenger, Skype and MSN Messenger. There is a reasonable postal system, which includes national registered post (called Sedex) and international registered post (Registrado Urgente). The FedEx courier service also operates, for sending and receiving, within a reasonable distance of major centres.

There are 138 television broadcasting stations receivable in Brazil. There are 1661 radio stations.

As with many service industries in Brazil (as a result of globalization), the cost of means of communication, such as the telephone, from Brazil, equates to the cost in Western Europe.

There are the major sea ports, including Rio de Janeiro, Rio Grande, San Sebastiao, Santos, Sepetiba Terminal, Tubarao, Vitoria, Gebig and Itaqai and major international airports, including Galeao Antonio Carlos Jobim in Rio de Janeiro, Guarulhos International Airport and Congonhas International Airport in Sao Paulo, Presidente Juscelino Kubitschek International Airport in Brasilia, Hercilio Luz International Airport, Santa Catarina, Florianopolis, International Deputado Luis Eduardo Magalhaes in Salvador, Salgado Filho International Airport in Porto (Alegre), Rio Grande do Sul, Pinto Martins International Airport, Fortaleza, Ceara, Presidente Castro Pinto International Airport, Joao Pessoa, Paraiba, Augusto Severo International Airport, Natal, Rio Grande do Norte, and Guararapes/ Gilberto Freyre International Airport, Recife, Pernambuco. If you are travelling from Europe, obviously, the time taken is increased if you stop off in Lisbon with TAP airline or in Madrid with Iberia airline. One of the longest journeys is with any North American airline, since you will be stopping off in, say, Washington – which will double your journey time. Moreover, Brazil is so vast that you will be over northern Brazil for a couple of hours before you reach Rio. Some airlines travel to Rio via Sao Paulo, which is also obviously best avoided, unless you desperately want a cheaper ticket.

There are many local and national airports as road and rail communications are not first rate. There are 29,295 km of railways and 1,751,000 km of roads of which only 96,000 km is metalled.

### Banking in Brazil

ATMs of Banco Bradesco allow use of a range of international credit and debit and cash cards, such as VISA, Mastercard and Cirrus. There are small convenience charges im-



posed for the use of these cards and converting the money. There is no tax imposed on the withdrawals. Moreover, they are far more convenient than travellers' cheques or converting foreign currency - which you can cash only in large centres - and often at very unfavourable rates. The amounts allowed to be withdrawn are either R\$600 or R\$1,000 per card per day, depending on the machine. Use the kiosks or machines in shops at petrol stations (R\$1,000 limit) or the machines in the banks (R\$600 limit). In the banks, use the machines with the dark blue spot above them. Sometimes, you need to persevere. The service is available in English and the machine recognizes your card and gives you an English option. Even the machines that normally allow only R\$600 per card per day (like those in the banks) will positively respond to a second attempt for another R\$400.

