Monika Dvorak

Within a year to Madeira

In 5 chapters



Update 5/2025







Content

WITHIN A YEAR TO MADEIRA IN 5 CHAPTERS

1. **WHY? MOTIVATION**

2. **PRACTICAL INFORMATION:**
   before moving - what is needed
   after moving to Madeira - first steps

3. **SAVE YOUR TIME:**
   housing, localities
   work
   education and clubs for children
   health care

4. **SAVE YOUR MONEY:**
   how and how much
   what is necessary to buy property?
   how is the real estate market in Madeira developing recently?

5. **Useful LINKS and CONTACTS**

Change the SCRIPT



Have you also felt, especially in recent years, that so many outside forces — COVID, rising energy prices, inflation, global tensions — are starting to affect your personal life? And that no matter what you do, it feels out of your hands?

Do you sometimes feel anxious or fearful for your family's future?

Are you unsure whether the environment your kids are growing up in is still the right one for them — even though you're doing your best to raise them well?

And have you ever felt like life is slipping through your fingers too fast… and that something needs to change?

Do you sometimes dream of a life where you don't need to take a vacation to feel at peace?

The first step is mindset. You have to be willing to change something *within yourself* before things can change *around you*.

The second step? Get clear on what you want. Say it. Write it down. Define your goal — where you want to go, what you want to reach.

The third step is to make a real, doable plan.

There are many ways to start moving forward. But the truth is: something has to change. No one else will do it for you. But **you can.**

Start small — change just one thing — and you might be surprised at the ripple effect. Little steps can lead to big transformations. Otherwise, you risk being pulled along by outside circumstances, like a puppet on a string.

You don't have to settle. I have one path you can explore — get inspired. Do something for yourself. And for your family.



A Life You Don’t Need a Vacation From

Throughout my adult life, I've mostly balanced two roles: business and family.
I'm a loving mother of son and daughter and since 2022, life on the island of Madeira has become a passion for me and my family. It’s where I fell in love with writing — and where real estate became more than just a job. It became my mission.

Have you ever dreamed of your own little slice of paradise in the Atlantic?

This is for anyone who's longing to live in a safe corner of the world — surrounded by kind people, breathtaking nature (think mountains, ocean views, waterfalls, lush greenery all year round), amazing food, excellent wine, and a wonderfully mild climate.

You are the one who shapes your life and chooses your path.
But the good news? You don’t have to do it alone.

If you decide to make Madeira your home, I’ll be here to guide you — step by step — as your personal contact on the ground.

Live the kind of life you don’t need a vacation from.

1. MOTIVATION

WHY *YES* TO MADEIRA

Madeira is a volcanic archipelago in the middle of the Atlantic Ocean. The main island — Madeira — lends its name to the entire group and is often referred to as the **Island of Eternal Spring**, the **Island of Flowers**, or the **Green Pearl of the Atlantic**. In the U.S., some even call it the *Hawaii of Europe*.

Our deep love for the island — its nature, its climate, and its people — is what brought us here. We first visited Madeira in 2009 and returned several times over the years. But it wasn't until the year the world shut down — during the pandemic — that we made a life-changing decision:
to finally follow our dream of living in Madeira.

How did we choose this place in the middle of the Atlantic?

Back in 2009, life was good. That year, we took our first trip to Madeira — a remote island out in the vast Atlantic Ocean. And it took our breath away.

Madeira is a true gift from nature. Picture this: hundreds of waterfalls, dramatic cliffs rising like ancient guardians from the sea, crystal-clear ocean waves crashing against volcanic shores, and a mountain-filled interior crisscrossed with levada trails. Around every corner: lush green forests and peaceful stone beaches.

And then there are the people — kind, warm-hearted, and always smiling. The food is healthy and delicious. Honestly, it was love at first sight.

A Life Powered by the Sun — and a Laptop

The sun here has a special energy. It shines year-round and infuses everything with a sense of optimism and vitality.
Like many others, we experienced remote work for the first time during the pandemic — and we never looked back. The opportunities today are amazing.
So why not take advantage of them too?



The beauty of the Madeira mountains

Right now, I'm writing — sometimes articles, sometimes social media posts, other times proofreading or handling the many things that come with my varied work. I write from wherever I happen to be: a café, a park, an office, or even my car (especially if it's raining). Or I do lifestreams or meetings …..

Other days, I'm driving around the island to property viewings — with or without clients — helping them find their dream home. I cover around 30,000 km a year here!
And my husband? He sails the Atlantic, guiding tourists along Madeira's beautiful coastline.

This is the life we used to only imagine back home.
Now we live it — right here in the heart of the Atlantic.
We're living our dream in Madeira.



1. MOTIVATION

THE TURNING POINT

A few years ago, our life was far from idyllic. After a period of success came some truly difficult years.
That's life, isn't it? A constant swing between highs and lows.

Just as we were beginning to recover from a series of intense medical and business challenges — my husband suffered a stroke when I was eight months pregnant, followed by a spinal injury after a fall down the stairs, which ultimately led us to sell our businesses — the pandemic hit.

Covid was in full force. Schools were closed. Adults and children masked up.
At the time, I was a gymnastics coach and a mom to a 9-year-old daughter. Half the children in my gymnastics club never returned, for various reasons — many of them psychological.

My home country took an extremely "protective" approach during the pandemic. Children were kept home for nearly **ten full months**, with nothing but online schooling.
It broke my heart.

Everything I had been building up to that point — suddenly — felt meaningless.
I felt helpless. I felt the sadness that so many others did during that time. But deep down, I sensed something even stronger:
BUT this wasn't just about Covid, of course it was about us.

And that was the moment everything shifted.

We realized we couldn't just wait and hope.
We had to make a change.



Beauties of Madeira - steep cliffs

After many long conversations and a lot of soul-searching with our closest family members, we made a decision:

WE'RE MOVING TO MADEIRA.

2. PRACTICAL INFORMATION

still in your country



Beauties of Madeira - Fanal

A Big Step into the Unknown
Once we made the decision, I dove into research.
I started looking into the education system in Portugal, the healthcare system, how business and taxes work, and everything else that might affect our daily life.

Telling Family and Close Friends
The first people we shared our decision with were close family members and a few trusted friends.
When you make such a big move, it's important to have someone to talk to about it. Some people will support you wholeheartedly — others may not understand at all. And that's okay.
You have to take both reactions into account, but at the end of the day, this is your life.

Preparing with Language
Because we were still in the middle of lockdowns, I took the opportunity to sign up for an online English and Portuguese courses.
It was an international platform, today is more possibilities.

The lessons were led by native speakers, and we also got to speak with fellow students from around the world. It was great practice — I got used to hearing a variety of accents and ways of speaking.

At the same time, I also took **1-on-1 online lessons** twice a week with a native speaker who helped me fix mistakes and focus on grammar.
Within a year and a half, I progressed from A2 to B2 level in English.
Portuguese language is more difficult for me. I practiced the basics — simple words and phrases — with my daughter twice a week. It became a shared routine.

Selling Our Home

About nine months before the planned move, we informed our wider circle and put our house on the market.
The sales process — including legal paperwork, cadastral registration, and transferring the money to Madeira — took around **five months**.

After securing a buyer for our house back home, we started looking for a new home on the island.

Searching for a New Home in Madeira

A full year before the move, we started actively monitoring real estate websites in Portugal to track price trends in Madeira — both for buying and renting.

Then, about six months before moving, we flew to the island for two weeks.
We toured several homes and, more importantly, introduced our daughter to the environment that would soon become our new home — the place where we were about to start a brand-new chapter.

When Everything Changed

2. PRACTICAL INFORMATION

still in your country

Preparing for the Move

Four months before the move, we started getting quotes from international movers and chose the one that suited us best. We gradually sold larger items — cars, furniture, bikes — and spent about two weeks packing. Three weeks before departure, the movers picked up our boxes, and we finished our time in a half-empty house, sleeping in sleeping bags!

Paperwork & Practicalities

A month before leaving, we set up digital mailboxes to stay on top of official correspondence remotely. We also made sure our travel documents were valid well beyond our departure date.



Encumeada and the blossoming African flowers



The beauty of the Atlantic - Porto Moniz

Departure Day – The Big Moment

Since we were flying with a dog and a cat, we started preparing two months ahead: vaccinations, pet passports, calming drops. The cat flew with us in the cabin; the dog, under the 32kg limit including her crate, flew in cargo — and handled it better than the cat! 😄

We booked through a travel agency that helped with both luggage (we had seven pieces!) and pets. Friends drove us to the airport, and some family came to say goodbye. It was deeply emotional — especially for our daughter.

And so, we raised anchor, spread our wings… and flew into the clouds.

2. PRACTICAL INFORMATION

after moving to Madeira - first steps

A Whole New Dimension of Life

What You Need to Get Started

STEP 1: Get a NIF (Número de Identificação Fiscal)
This is your Portuguese tax number, issued at the tax office (Finanças) in Funchal after verifying your identity. Without it, you won't be able to sign any contracts — including long-term rentals (cars, real estate, etc.).

STEP 2: Open a Bank Account
To open an account (for example, with NOVObanco), you'll need:

- Valid ID (preferably a passport — it's better for signature verification)
- Your NIF
- Bank statements from your home country (last 6 months)
- Proof of employment (if employed) or proof of freelance activity/tax return (if self-employed)

Note: Documents must be in English or Portuguese, stamped by the company, signed by an authorized person, and include their role and contact info.

STEP 3: Get a Car
You really can't manage on Madeira without a car.
Your options:

- Local dealerships or private listings



Beauties of Madeira - Levada Encumeada

- Import your car from abroad (e.g. from the Central Europe — approx. €1000)

Keep in mind: cars need a technical inspection once a year, and because of Madeira's hills, brakes and tires wear out faster than usual!
You can handle everything related to vehicles and driver's licenses [HERE].

Within 6 Months of Arrival

You should register for **public health insurance** at your local **Centro de Saúde**. You can also consider **private health insurance** — it's affordable and offers faster access to non-emergency care.
Solve Portuguese driving licence (just change).

3. SAVE YOUR TIME

housing, locations

Do You Know the Island Yet?

Before making any big decisions, take time to explore Madeira yourself. Spend at least a week driving around — each area has its own unique feel. Soak it all in, gather info, and **choose your ideal location**.

One key tip:

For every 100 meters above sea level, expect a 1°C drop in temperature. From 400 m.a.s.l. and up, especially between January and March, cloud cover increases and sunshine becomes less frequent.
The rest of the year is pretty consistent across the island.

Think about the lifestyle you want. The farther west — and higher into the hills — the quieter and more remote it gets.



The beauties of Madeira - Fanal - the oldest laurel forest



Beauties of Madeira - Porto da Cruz

Working in Madeira

Madeira's natural beauty and mild climate spark creativity. After a short adjustment, you may find yourself more energized and inspired than ever.

The island is attracting newcomers from across the globe — especially Europe.
Many work remotely as freelancers, digital nomads, or entrepreneurs.
They bring fresh ideas, build businesses, and even create opportunities for locals.
It's a win-win.

Business-Friendly Incentives

Looking to invest or start a business?
StartUp Madeira offers a 5-year corporate tax rate of just **5%** for eligible projects.
To qualify, you'll need to invest and create local jobs.
[Learn more here.]

3. SAVE YOUR TIME

education and leisure activities for children

What Are the Options?

State schools in Madeira are free, just like in the Czech Republic or maybe in your country. And your children has to visit the school where do you have residence.

There are also **private schools** and **private Christian schools**. We chose Salesianos Escola in Funchal. For example, in Calheta, there's a well-regarded state school that even offers Portuguese lessons for foreigners.

In first grade, children study a lot of interconnected subjects, and the system is quite different from what we're used to in the Czech Republic. Classes are taught in blocks and usually finish late in the afternoon.

Free Time Activities

After-school clubs (called "rings") are available either at school or nearby. They usually cost around €20 per month for attending twice a week, covering a wide range of activities — from sports to arts.

A fun fact: schools often hold talent competitions that help kids discover what they're really good at.

Higher Education

Madeira also offers university studies right in Funchal, with a variety of interesting programs — from sciences and medicine to modern fields like communication and design.
More info can be found [**HERE**]



Salesianos Funchal

health care

Health care is provided free of charge on the island. It is closely linked to the social care system (residence registration is required).
Another option is commercial insurance. It is possible to draw on it for consultations and possible examinations.

The staff in the state health centers (Centro de saúde) usually do not speak English, so you need to prepare yourself before your visit. But the doctors speak English very well (not everywhere).

They very carefully monitor vaccinations, especially against tetanus. Preventive examinations take place here once a year (various examinations and samplings according to age).

There is a smaller state hospital in Madeira in each district (24/7) and a large one in Funchal. The private sector offers many clinics.
Madeira's integrated rescue system seems very sophisticated to me. There is a lively tourist traffic throughout the year, everything is connected and works very well and quickly.

4. WHAT ABOUT FINANCES?

how and how much

You will save a lot of time and money if you hire a real estate agent that will walk you through the entire process step by step.

How much will it cost you?
This is my job and I love it. Together with my clients, I am always discovering new places on the island. I visit many houses, lots and apartments. Communication is often not easy and not only because of the language :)) So you save not only time, money, but also nerves....

Great news for you - my work costs you usually nothing. If I'm successful, we share the commission on the sale of the property with the sellers' agent.

It is important for me to get to know you, what you like, what you need. So I go on all the tours with you. I accompany you around the offices and viewings of properties, sometimes we go for lunch or coffee and just talk. I will answer all your questions (sometimes I will take the help of my PT colleague), we will take care of the whole process.

Only when we have safely verified that everything is indeed in order will we advise you to proceed with the purchase process, NOT before.

Anyway, by buying, I will not leave you. I continue to help you. We will monitor the process until the handover of the property and advise or help with the formalities (residence, house registration, etc.). I can help you as well with other formalities like AL licence (short-term rental etc.).



Views from houses around 300 meters above the sea

In case you want to search for yourself

it is good to know that there is no central registry in Madeira, as you know it probably from your country.

it also happens (mainly with land) that the advertiser (if the direct owner advertises) uses photos of a different land than the one he is selling (sometimes this happens because he has lived outside of Madeira for a long time or several generations and does not know exactly which land).

important documents are missing or are partial (e.g. topographic, i.e. not known exactly m2)

Some real estate agencies use unfair practices such as: the advertised property is no longer available and they just lure you in to get in touch and offer you other properties of theirs. Or just before signing the reservation, they inform you that they have sold the property to someone who offered more.

4. WHAT ABOUT FINANCES?

What is necessary to buy property?

As mentioned in Chapter 2. *First Steps in Madeira*, you'll need a **NIF** (Portuguese tax number) and a **bank account** with a Portuguese bank based in Madeira.

What Else Should You Know?

Location & Budget
Before you start searching, it's helpful to have a rough idea of *where* you'd like to live — and what your budget is.

Estimated Costs:

- **Property purchase tax:** ~7%
  (Rates differ slightly depending on whether you plan to live in the property or buy it as an investment to rent out.)
- **Stamp duty:** Varies by property type, typically in the range of several thousand euros.
- **Notary fees:** Around €800, due upon signing the purchase contract.
- **Bank-related costs:**
  ~€20 for in-person payments or issuing a bank cheque.
  ~€50 for translation services, if needed (from Portuguese to English).

how is the real estate market developing in Madeira?

A little BONUS for you



Madeira - spring for ever

Real Estate Prices on the Rise

Madeira has seen a significant surge in property prices in recent years. According to Portugal's National Institute of Statistics (INE), the region recorded one of the highest increases in median home prices — with a **year-on-year growth of 11.5% in Q2 2021**.

This upward trend has continued: by **2023**, Madeira ranked among the top regions in Portugal for price growth, driven largely by foreign demand and limited housing supply.
According to data from Idealista, house prices in Madeira increased by 25.4% in 2022 compared to the previous year. This trend continued into 2023, with a 13.6% annual increase reported in November.

The pandemic triggered a wave of relocations, attracting buyers from across Europe and beyond — often with greater financial flexibility. These new buyers, many of whom work remotely or seek investment properties, are reshaping the market and steadily driving prices upward.

5. Links and contacts

Settlement of NIF:
Websites: https://www.portaldasfinancas.gov.pt/at/html/index.html
Where: https://goo.gl/maps/SR1ctYAmULR6XvE87
Phone: +351 291223481

Bank - I recommend this one, it is "friendly" to foreigners: NOVO Banco
Websites: https://www.novobanco.pt/
Where: Funchal or Calheta (Estrela)
Example: https://goo.gl/maps/J2Ea5BrgPnpTBsgD7
But you can choose from others, for example according to fees. NOVO Banco is not exactly one of the cheapest (7.90 EUR/monthly fee).

The office where most documents are processed (including the EU health card):
Webites: https://lojacidadao.madeira.gov.pt/
Where: https://goo.gl/maps/a1hjxXyXhgjtetiZA
Phone: +351 291212200

Office - something like a traffic inspectorate:
Websites: https://www.madeira.gov.pt/dret
Where: https://goo.gl/maps/CwcKjp9b3kJEWxuQA
Phone: +351 291145180

Real estate agency where I work:
Websites: https://www.quali.com.pt/
Where: https://goo.gl/maps/JrDvGaQURAANG5M56
Contact me: +351 939557534 (PT)
e-mail: monikadvorak@quali.com.pt or madeira@monika-dvorak.cz



5. Links and contacts

Build Your New Home Base in the ATLANTIC — Your Ultimate ROADMAP to Living and Doing Business on the Island

Dreaming of a fresh start surrounded by ocean views and endless opportunities? Discover everything you need to know about life and entrepreneurship on this stunning island with our comprehensive eBook.

Whether you're planning to relocate, invest, or launch a business, this guide will walk you through every step — from finding the perfect home to navigating local rules and unlocking the secrets of island life.

Inside, you'll find:

- How your mindset shapes your future
- Clear plans and strategies tailored for success
- Practical tips you won't find anywhere else
- Real contacts and resources to help you hit the ground running

There's a lot more to it than meets the eye — uncover insider tips and hidden gems that will give you a real edge.

READY TO MAKE YOUR ISLAND DREAM A REALITY?

DOWNLOAD the full eBook NOW and get the full scoop — DON'T MISS THE BOAT!

BEM VINDO NA MADEIRA!

Feel free to contact me!



www.monika-dvorak.cz/to-madeira