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Portugal HQA for Founders from €175,000

The NBF model for qualified founders, families, and substantive Portuguese projects.

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A founder considering Portugal rarely has a single objective. The decision may involve a European operating base, a credible research or innovation project, residence for the family, and a longer-term option to remain in the country. Each objective can be valid. The difficulty is making them work as one coordinated plan.

NBF's Portugal HQA structure starts from €175,000 for suitable cases. That figure describes our commercial project and implementation model. It is not a government fee and it is not a statutory minimum investment for a D3 visa.

The residence case must stand on its own legal foundation: an activity that is qualifying, actually performed, and properly documented. The project must also make strategic sense beyond the immigration application. Before implementation, Portuguese counsel confirms the exact statutory category, supporting relationship, and filing sequence for the applicant's facts.

That distinction is the center of the offer. We do not try to turn capital into a residence entitlement. We build a Portuguese project and professional role that can be evaluated under the law, then coordinate the business, immigration, family, and continuity work around it.

The decision in one page

The Portugal D3/HQA environment can be compelling for a non-EU founder, executive, researcher, or specialist who intends to undertake meaningful activity in Portugal. It is not designed as passive investment residence.

The NBF model brings together four workstreams:

- the applicant's qualifications, track record, and intended function;
- a Portuguese business, innovation, or research project;
- the appropriate residence category and evidence file;
- the practical sequence for visa, AIMA, family, presence, and renewal.

The model is strongest when the Portuguese project belongs in the applicant's business plan even without an immigration benefit. It is a poor substitute for the [Portugal Golden Visa / ARI](/programs/residence/portugal-golden-visa-ari) when the real requirement is passive capital deployment with a statutory low-presence framework.

What the €175,000 starting point represents

€175,000 is NBF's commercial starting price for a case-scoped project and implementation engagement. The exact services and cost scope exist only in the written individual proposal; this public page is neither an all-inclusive price nor a cost breakdown.

Articles 61, 90, and 89(4) do not make payment of €175,000 the eligibility test. The legal test concerns the activity, the applicant's qualifications, the Portuguese relationship, and the evidence required by the selected route.

The price and the legal basis therefore perform different functions:

Commercial model	Residence case
Defines and coordinates the agreed Portuguese project and implementation scope	Must satisfy the requirements of the applicable statutory category

Commercial model	Residence case
Begins at €175,000 for suitable cases	Contains no universal €175,000 statutory threshold
Is defined through the NBF engagement and project plan	Is confirmed through the case-specific legal and document analysis
Supports coordinated execution	Remains subject to the competent Portuguese authorities

This separation protects the quality of the case. The project is not treated as a receipt for immigration status, and the immigration application is not asked to substitute for an operating rationale.

HQA and D3 are market labels, not complete legal answers

"D3 visa," "HQA," and "Highly Skilled Visa" are useful shorthand. Portuguese law is more precise.

Law 23/2007, as consolidated, provides several relevant pathways. In the visa context, Article 61 can be supported by an employment agreement or binding promise of employment, a services agreement, a research-center invitation, or a responsibility undertaking. Article 90 governs residence authorization for teaching, highly qualified, and certain cultural activity. A person admitted specifically as a researcher may instead fall under the dedicated Articles 62 and 91-B chain, where a hosting agreement, research grant, employment, or services relationship may be relevant. Article 89(4) separately recognizes an entrepreneurial project, including an innovative company integrated into a certified incubator.

Article 61-A is narrower. It concerns highly qualified activity performed as an employed or subordinated worker and includes its own minimum contract period and variable compensation thresholds. It should not be silently applied to every founder, service provider, or research-based case.

For every NBF engagement, the legal route is confirmed before the commercial structure is treated as implementation-ready. The route memo identifies:

1. the statutory provision;
2. the qualifying activity and the applicant's role;
3. the required contract, invitation, or responsibility document;
4. the consular and AIMA sequence;
5. the conditions that must remain supportable at renewal.

Our [Portugal D3 / Highly Qualified Residence program page](/programs/residence/portugal-d3-highly-qualified) owns the general statutory baseline. This article addresses a different search and decision intent: how founders and entrepreneurs can use NBF's €175,000 commercial model to build a coordinated Portugal HQA strategy.

Who is a strong candidate?

The structure is designed for applicants who can connect professional credibility to a concrete Portuguese mandate. Typical profiles include:

- founders establishing a substantive innovation or research initiative in Portugal;
- experienced owners or executives taking a defined role in a Portuguese venture;

- technical specialists entering a qualifying Portuguese service or employment relationship;
- researchers or innovation leaders working with an appropriate institution;
- globally mobile families seeking Portuguese residence as a platform rather than a promised passport date;
- advisers who need a coordinated implementation lead across immigration, corporate, tax, and family workstreams.

Credentials alone are not enough. A strong case connects the résumé to defined duties, deliverables, duration, compensation where applicable, and ongoing evidence. The professional relationship should remain intelligible to a reviewer who knows nothing about the applicant's wider plans.

How NBF builds the case

Stage 1: objectives and constraints

We begin with the decision that Portugal is expected to support. Is the country intended to become an operating base, a second residence, a family home, or one part of a broader mobility plan? What travel pattern is genuinely possible? Which business commitments cannot be disrupted?

This first stage can change the route. A founder who expects to live primarily in Portugal presents a different planning problem from an executive who must remain abroad for most of the year. A family moving before the next school term has different sequencing risk from an individual applicant with no fixed relocation date.

Stage 2: profile-to-route analysis

NBF organizes the applicant's education, experience, ownership background, present activities, and proposed Portuguese role. Portuguese immigration counsel then confirms the route and evidence architecture. If the facts point away from D3/HQA, the structure is revised before the applicant commits to the wrong process.

Stage 3: Portuguese project design

The project is developed around a business or research purpose that can be explained independently. The operating entity or institutional relationship, scope of work, responsibilities, milestones, duration, and supporting documents are aligned with the intended activity.

This is where the founder's commercial judgment matters most. The project should deserve management attention; residence is an important outcome, but it should not be the project's only reason to exist.

Stage 4: application file and coordination

The legal and implementation teams assemble qualifications, the relevant agreement or institutional instrument, project documentation, and general immigration evidence. Nationality, consular jurisdiction, current location, family composition, and the chosen route determine the final checklist.

NBF coordinates the moving parts and decision owners. Portuguese counsel remains responsible for the legal advice and filing position. Corporate, tax, and other regulated work is performed by the appropriate specialists.

Stage 5: visa and residence authorization

The conventional route begins with a Portuguese residence visa. Article 90(2) can permit a residence-visa waiver where the applicant entered and remains in Portugal legally and satisfies the remaining requirements. This is not an automatic conversion available to every holder of a Schengen Type C visa. Current procedure, lawful-stay timing, and the complete case must be confirmed before using an in-country sequence.

After the visa stage, the residence-authorization process involves AIMA, an appointment, biometrics, review, and card production. A statutory decision period for one stage is not an end-to-end delivery guarantee. Moves, school dates, tax changes, and commercial launches should retain contingency until the relevant status is secured.

Stage 6: continuity and renewal

The general baseline is a two-year temporary permit followed by successive three-year renewals, unless a special route provides otherwise. Article 91-B researcher permits are generally valid for two years and renewable for equal periods, or for the shorter duration of the hosting agreement. Renewal is conditional, not automatic. Means of support, accommodation, tax and social-security compliance, and the route-specific relationship can be reviewed again.

NBF therefore plans beyond the first card. Roles, records, professional activity, family changes, and potential project evolution are considered early enough to preserve options rather than repair them shortly before renewal.

Presence: useful flexibility, no seven-day shortcut

D3/HQA residence does not inherit the Golden Visa's special seven-day presence formula. Article 85 sets the general absence framework for temporary residence. Unjustified absence of six consecutive months or eight nonconsecutive months during the permit's validity can create cancellation exposure.

The statute also allows justification and contains protections for certain residents who document professional, business, cultural, or social activity abroad. That can be highly relevant for an international founder. It remains a fact-specific and evidence-dependent position, not a universal promise that seven days per year will be sufficient.

A travel-intensive applicant should have a written presence strategy before filing. The plan should align the Portuguese activity, the overseas role, supporting records, and current legal advice. A flexible route becomes valuable when the applicant can document how life and work actually operate—not when the plan depends on a slogan.

Family residence requires one plan and several eligibility files

Portuguese family reunification can cover a spouse, minor or dependent children, and dependent first-degree parents. Under the ordinary Article 99(1)(d) rule, an adult child must be dependent, unmarried, and studying in Portugal. The separate Article 99(1)(e) study-location rule applies where the sponsor holds ARI under Article 90-A. Families connected to an Article 90 resident can benefit from the waiting-period exception in Article 98(3)(c). If the principal uses Article 89 or 91-B, family timing and any waiting-period treatment must be confirmed separately.

Each person still has to meet the applicable Article 99 category and evidence requirements. Age, dependency, study location, custody, housing, and maintenance can change the result.

NBF maps the family at the beginning of the engagement. That enables the principal applicant's route, school calendar, travel, document procurement, and family filings to be sequenced as one plan. For a family office or professional referrer, this also creates clear responsibility: no dependent is assumed to be covered merely because the principal case is strong.

Residence, permanent residence, nationality, and passport are four different outcomes

A Portuguese residence permit can support living and qualifying activity in Portugal, access to statutory rights, and short travel within the Schengen Area under the applicable rules. It does not by itself create EU citizenship, unrestricted work rights across the European Union, or a particular Portuguese tax status.

After at least five years of temporary residence, an applicant may become eligible to apply for national permanent residence under Article 80. Criminal-record, means, accommodation, and basic Portuguese requirements apply. Reaching five years opens a possible application; it does not issue the status automatically.

Ordinary naturalization is a separate sovereign process. Since May 19, 2026, the general statutory residence period for new cases is seven years for EU and CPLP nationals and ten years for other nationals. The reformed law also includes language and civic/cultural knowledge, a formal declaration of adherence to the fundamental principles of democratic rule of law, subsistence, security, and other conditions. The transition rule applies to nationality or naturalization proceedings already pending on May 19, 2026.

The reform is in force, while implementing details, evidence standards, and future IRN practice must be checked when an applicant approaches that later decision. A Portuguese passport can be requested only after nationality has been acquired and registered.

For the complete sequence, see [Portugal Residence, Permanent Residence and Naturalization](/insights/portugal-residency-permanent-residence-naturalization).

Tax residence remains a separate workstream

Holding a Portuguese residence permit does not answer the tax-residence question. Portuguese Personal Income Tax Code Article 16 applies separate tests, including day-count and home-based criteria.

An applicant may intend to become Portuguese tax resident, avoid doing so during an initial period, or coordinate Portugal with another jurisdiction. Each objective requires current tax advice based on actual days, homes, family facts, income, ownership, and treaty position. NBF sequences the mobility and tax workstreams but does not collapse one into the other.

What NBF does

NBF acts as the strategic coordinator for the principal and the specialist team. Depending on the agreed scope, the engagement can include:

- suitability and objective analysis;
- coordination of a Portuguese-law route memo;
- project, role, and documentation architecture;
- alignment with corporate, tax, and implementation specialists;

- family and presence planning;
- management of milestones through the relevant application stage;
- continuity planning for the first renewal cycle.

The competent Portuguese authorities decide the application. NBF does not guarantee a visa, residence permit, processing time, permanent residence, nationality, or passport. Our role is to select, structure, and coordinate a case that deserves to proceed.

Fit test: when to use this route

The model is a strong fit when the applicant:

- can support a credible highly qualified or entrepreneurial role;
- wants a Portuguese project with independent strategic value;
- is willing to perform and document the activity over time;
- has a travel pattern compatible with a counsel-confirmed presence plan;
- understands that residence is the immediate objective and later statuses remain separate applications.

Another route is likely more suitable when the applicant wants only passive investment residence, cannot undertake substantive Portuguese activity, requires a categorical seven-days-per-year commitment, or depends on a guaranteed passport deadline.

Frequently asked questions

Is €175,000 the legal minimum for a Portugal D3 visa?

No. Neither Articles 61 and 90 nor Article 89(4) prescribes €175,000. It is NBF's commercial starting price; the exact scope exists only in the written individual proposal. The residence case depends on the applicable legal category, qualifying activity, and required evidence.

Is this a Golden Visa?

No. D3/HQA and entrepreneurial-activity routes use different statutory tests and presence rules from ARI/Golden Visa.

Does the applicant have to be a Portuguese employee?

Not every case uses the same relationship. Employment, services, research, an institutional invitation, a responsibility undertaking, or an entrepreneurial project may be relevant depending on the selected route. The case-specific legal analysis comes first.

Can a Type C visa replace the residence visa?

Article 90(2) can permit a waiver after lawful entry and lawful stay if the applicant also meets the full requirements. It is not an automatic conversion. Current AIMA procedure and lawful-stay timing must be confirmed.

Can the family apply?

Family reunification may be available, but each relative must fall within a statutory category and provide the required evidence.

Is seven days a year enough?

There is no general seven-day HQA rule. Article 85 and any evidence-dependent justification or exception govern the analysis.

Does five years lead to a Portuguese passport?

No. Five years may open a separate permanent-residence application. Ordinary naturalization generally now follows a seven- or ten-year residence period plus additional requirements. A passport comes only after nationality.

Does the residence card make the holder a Portuguese tax resident?

Not automatically. Immigration residence and tax residence apply different tests. The applicant's days, home, family, income, and treaty facts need separate analysis.

Next step: confirm fit before building the structure

The right starting point is a Portugal HQA assessment, not an application form. NBF reviews the principal's objectives, professional profile, proposed project, travel reality, and family requirements, then coordinates Portuguese legal confirmation of the appropriate route.

Where the profile and project align, NBF develops an implementable Portugal structure from €175,000—with a defined role, coordinated specialist team, and realistic plan from first filing through renewal.

Primary sources

- Portugal Immigration Act, Law 23/2007, consolidated, including Articles 61, 61-A, 62, 75, 78, 80, 85, 89, 90, 91-B, 98, and 99.
- Official residence-visa service for research or highly qualified activity.
- Organic Law 1/2026.
- Portuguese Personal Income Tax Code, Article 16.
- Schengen Borders Code.

Note: Current law, administrative practice, engagement scope, and pricing must be confirmed against the applicant's facts and the documents in force before engagement and filing.