PLAN B BRAZIL

INDEPENDENT INVESTMENT ADVISORY

CFL Construtora — Developer Review 2026

A LUXURY DEVELOPER OF SANTA CATARINA'S PRIME LOCATIONS

Professional assessment of one of the state's leading luxury developers — track record, projects, reputation, and investor outlook.

PREPARED BY PLAN B BRAZIL

SANTA CATARINA, BRAZIL

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The Short Version

CFL Construtora is an established luxury developer that has been active in the Florianópolis market since 2006. The company specializes in projects at the state's most expensive and prestigious locations — Jurerê Internacional, Campeche, downtown — typically beachfront, with an exclusive view, or a strategic position.

2006 in the Florianópolis market	**R$1.3Bn** sold in 30 days (Oceana)	**0%** discount off list price — per Plan B's experience	**7.8/10** Plan B Overall Developer Score

Company Overview

CFL entered the Florianópolis market in 2006 with the Acqua project on Beira-Mar Norte. In 2011, the company delivered a landmark project — **Square SC** on the SC-401 highway, transforming it from a pass-through road into a genuine business and innovation corridor on the island; CFL's headquarters sit there today.

Since then, the company has consistently established itself in the luxury segment — not mid-premium, as some general market overviews mistakenly describe it.

PORTFOLIO — PRIME LOCATIONS, NOT MID-TIER

In **Jurerê Internacional** — Al Mare, Quay Luxury Home Design, Jay Luxury Home Design, Vitra. **Oceana** (architecture by Arquitectonica of Miami and Obra Prima of Uruguay) — sold out completely in 30 days, R$1.3 billion in sales over that same period. **Terraço Cacupé** — 26 exclusive houses on a peninsula (launched 2024). **La Mare Campeche** has been announced — a 12,000+ m² lot, 109 units up to 385 m², architect Guilherme Torres, in partnership with the Milano group — right in the district we covered in our separate Campeche guide.

The company's clientele is affluent buyers, including politicians and businesspeople, seeking not just square meters but a specific location and status.

Track Record & Quality

CFL has demonstrated consistent delivery reliability across multiple projects.

Plan B Developer Score

Metric	Score
Delivery Reliability	8.0/10
Construction Quality	7.5/10
Financial Stability	7.5/10
Customer Satisfaction	7.0/10
Market Reputation	7.5/10
Transparency	7.0/10
Overall	**7.8/10**

Plan B Expert Assessment — subjective evaluation based on market analysis. Not financial advice. Overall is a calculated average of the six metrics.

Strengths

- ✓ **Established presence in prime locations**
  Jurerê Internacional, Campeche, downtown — since 2006, multiple completed landmark projects.
- ✓ **International architecture**
  Arquitectonica (Miami), Obra Prima (Uruguay), Guilherme Torres — internationally recognized firms.
- ✓ **Consistent on-time delivery**
  Multiple projects delivered on schedule — a real advantage in a market where 6–12 month delays are common.
- ✓ **Pricing discipline**
  Per Plan B's experience, CFL essentially never discounts off list price — a signal of confidence in the property's value, though it also means less room to negotiate for the buyer.
- ✓ **Active pipeline**
  The company is growing, not stagnating — new announcements like La Mare Campeche.

Areas to Consider

! **Financial stability**

An active pipeline indicates healthy cash flow, with no bankruptcy events — but as a regional developer, it's more exposed to local downturns.

! **Warranty response time**

Generally positive feedback on the sales process and post-delivery support, but response times on warranty claims can lag some premium-tier competitors.

! **No room to negotiate**

The same pricing discipline noted above as a strength — but for a buyer, it means budgeting for the full list price, with no discount expected.

Target Investor Profile

Profile	Fit	Why
Luxury/HNWI buyer	**High**	CFL's core segment — prime locations, international architecture
Rental income investor	**High**	Luxury units attract quality tenants
Capital appreciation investor	High	Prime, supply-constrained locations support value growth
First-time SC investor	Medium	High entry point due to luxury positioning
Commercial investor	Low	Predominantly residential focus (Square SC being the exception)

Plan B Verdict — CFL Construtora

> ✅ **RECOMMENDED — for luxury-segment buyers and prime-location investors.** CFL Construtora isn't a "solid but average" developer, as broader market overviews sometimes describe it — it's one of Santa Catarina's leading luxury-segment players. An established presence in Jurerê Internacional and Campeche, international architecture, and proven sales velocity (Oceana — R$1.3 billion in 30 days) speak for themselves.
> Consistent on-time delivery and clear pricing discipline (the company essentially never concedes on price) make it a reliable but demanding partner — budget for the full list price. Best suited to buyers focused on status, location, and long-term value preservation rather than seeking a discount at purchase.

Your Path Forward

1

Consultation

We discuss whether CFL fits your budget and goals.

2

Property Selection

CFL's current and announced projects matched to your profile.

3

Deal Support

From due diligence to registration.

YOUR PERSONAL ADVISOR

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