GLOBAL CITIZEN



GULF NEWS 😹

Wednesday, July 29, 2020

BEST IMMIGRATION AND SECOND CITIZENSHIP CONSULTANTS IN THE UAE





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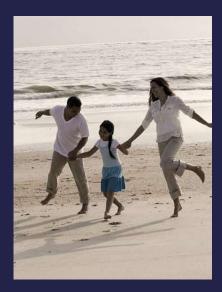
IT'S ALL ABOUT FREEDOM FOR YOU & YOUR FAMILY





Citizenship by Investment

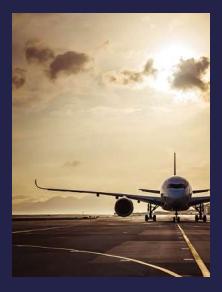
Citizenship by investment provides a sense of security, freedom of movement and reassurance for a family as a whole, including generations down the line.





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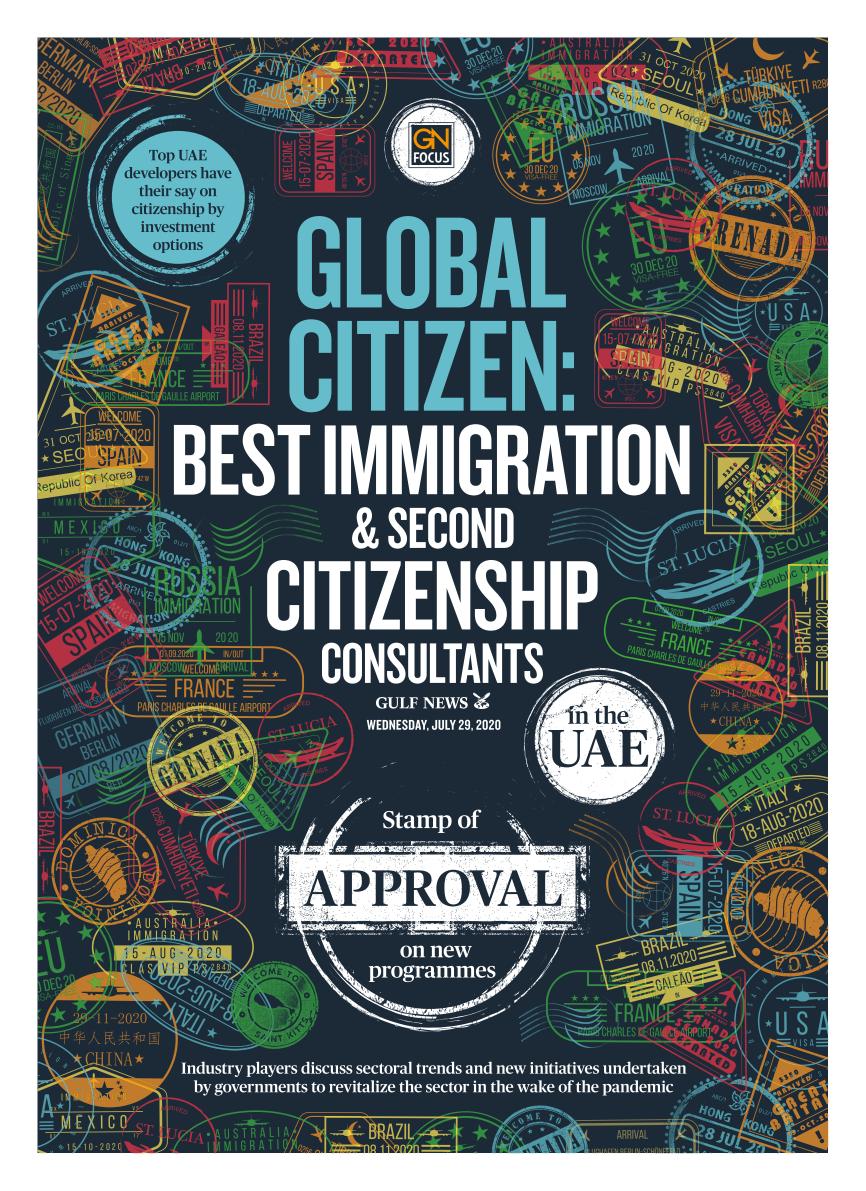
SPECIALISTS IN BUSINESS IMMIGRATION & SECOND CITIZENSHIP

23rd Floor, Al Moosa Tower II, Trade Centre Area, Sheikh Zayed Rd., Dubai, U.A.E. Tel: +(971) 4 355 4646 | Mob: +(971) 50 624 4646 | info@bayatgroup.com









NEW PROGRAMMES WILL HELP BOOST IMMIGRATION SECTOR

 Industry players also advise making an informed decision before investing in the migration process for residency as well as through citizenship by investment

By Sankar Sri Pillai Head of Content, Supplements & Contract Publishing

igration is a necessary catalyst, a must-have resource that helps expedite the evolution of the global economy. Be that as it may, every once in a while, an untoward event throws a spanner in the works, impeding progress. The Covid-19 pandemic dealt a severe blow to migration plans for many families and individuals around the world with global lockdown regulations coming into effect. Today, more than five months after the pandemic first raised cause for concern, an industry is slowly but surely coming to grips with the situation as lockdown restrictions ease and sector players rally to reignite residency and citizenship by investment (CBI) programmes once again.

In the UAE, industry watchers are cautiously optimistic about new immigration programmes providing much needed impetus to the sector. In fact, David Regueiro, COO, RIF Trust, is of the view that more countries could create or update their existing programmes to attract more foreign direct investment and stimulate their economy.

"The Caribbean and EU countries, which have managed to contain the spread of the virus and have stable healthcare systems, will be in greater demand for second citizenship and

residency by investment," says Regueiro. "Meanwhile, smart investors will choose the larger global advisories with local expertise over smaller firms to process their applications."

Saadiya Saadat, Managing Director, Secondpass Global shares Regueiro's view about new programmes, while also adding that there will be rationalising within the existing CBI programmes. "We are already seeing the changes to the Caribbean programmes, while Malta, Cyprus and Bulgaria are reviewing their programmes as well," says Saadat. "In the South Pacific and elsewhere in the world at least three new CBI programmes are under review. Clients too are getting educated on the CBI industry and are ready to invest in a post-Covid scenario to truly become global citizens."

UK-based second citizenship by investment consultants Savory and Partners, which also operates out of the UAE through its office in Dubai, offers a warning to prospective CBI applicants to be cautious of new programmes being launched by various countries and advocate a wait-andwatch policy until the initial niggles in these programmes are weeded out. "In 2020 we foresee the launch of at least one or two new CBI programmes, and we will continue to hear more of newcomers Turkey, Vanuatu and Montenegro," says Jeremy Savory, Found-

UK RESIDENCY IN HIGH DEMAND

From the start of this pandemic period, people have realised their safety, security and future are of the highest importance, says Sid Director, Aqua Investments. "In this matter, the UK has dealt well with the situation, taking extraordinary measures to help people and businesses through the panderic. The UK is paying 80 per cent of all salaries and providing

grants of £10,000 and loans of up to £50,000 pe business, giving full support to the UK economy a their people. This has led to a high demand in UK residency applications. Having residency in the UK offers benefits such as free healthcare and holding one of the world's strongest passports."





David Regueiro COO. RIF Trust



Jeremy Savory Founder and CEO. Savory and Partners



Saadiya Saadat Managing Director, Secondpass Global

er and CEO, Savory and Partners, in an exclusive email interview with GN Focus. "However, as often happens when a shiny new programme launches, it's the more experienced CBI firms that advise their clients not to rush in until any kinks in the application process, any expected price revisions or any changes in government or policy have been satisfactorily addressed."

Savory is looking at a similar wait-and-watch policy for several programmes. "In Europe, we will be watching how the impact of Covid-19 will play out on the residency programmes of Portugal, Greece, Spain, Malta, Cyprus and Ireland. Likewise, Brexit will bring interesting changes to the UK's application criteria.

"With the Moldova programme shutting down and Malta's recent price increases, the countries that have had the longer track records will continue to attract the lion's share of the region's investor immigrant market. So the Caribbean CBI nations, namely St Kitts and Nevis and Dominica, will continue to appeal to investors, but Grenada's E2 benefits and visa-free access to China and St Lucia's new government bond offer will attract investors with more specific requirements." ■





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IN GLOBAL IMMIGRATION, SECOND CITIZENSHIP THROUGH INVESTMENT AND INVESTMENT IN REAL ESTATE

Biggest names in the business highlight their strengths and topics on trend

SPECIAL TO GN FOCUS

MIMOUN A. ASSRAOUI

CEO, RIF Trust

■ As a leading consultant in the field of immigration what does your firm bring to the table that is unique?

RIF Trust is one of the few fully licensed and government-approved advisories with 13 offices and 70 staff globally, offering over 20 different citizenship and residency by investment solutions in the Caribbean, Europe, and North America. Unlike many of our direct competitors, RIF Trust has over eight years of experience serving over 1,000 clients and their families and offer post-citizenship/ residency services.



■ Which countries in your opinion are rising destinations for citizenship by investment programmes and why?

Clients seeking greater visa-free travel are now choosing Antigua and Barbuda, Dominica, St Kitts, St Lucia, Grenada with an E2 Investor Visa, and Vanuatu. Clients do not have to travel to apply and recent updates have made these countries more attractive and affordable for families.

Clients looking to relocate to countries with strong healthcare systems and prime real estate investment opportunities are choosing Portugal, Malta and Cyprus as these countries offer a path to citizenship and handled the pandemic very well.

■ Does RIF Trust offer any data on millennial preferences in terms of immigration options, which are their destinations of choice and why?

Millennials value fast processing times and are choosing Caribbean countries and Vanuatu as they can obtain their passport in under four months and have the option of a government donation or real estate investment.

SAADIYA SAADAT

Managing Director, Secondpass Global

How do you read the shift in consumer focus on immigration during the pandemic?

For one, it has definitely been very positive and eye-opening. In this time of uncertainty, there is no better time than to plan for a second citizenship or residency to secure the future of one's family and business. Most of our clients are savvy HNWI Investors and are looking for a plan B to mitigate the risks of this pandemic. When the majority of country borders are shut for non-citizens/non-residents and embassies are closed for new visas while those that are open are extremely stringent in issuing new visas, there is no option but to see the value of a second passport or a PR card. Our clients understand that, especially now with so many good offers in the citizenship and residency by investment industry the time is right to think about immigration, whether it be for ease- of-travel reasons or to migrate to a new country to start a new life.

Have you seen traction for second citizenship by investment for countries in the Caribbean in the past few months? If yes, why? As stated earlier, with clients looking for a plan B to mitigate Covid-19 risks and so many great offers from the Caribbean nations there is no better time than to get one's second passport in as little as two to three months.

■ Which have been your most successful residency by investment programmes and why?

The most successful residency by investment programmes are always European (EU). Within these, the ones most popular among clients are Portugal, followed by Greece and Malta. The first two offer property investment based PRs while the latter is a relatively cheaper route to EU residency. Portugal is #1 as the country not only offers immediate PR but an EU passport as well, in six years.



JEREMY SAVORY

Founder and CEO, Savory and Partners

■ Which countries in your opinion are rising destinations for citizenship by investment programmes and why?

The Caribbean citizenship by investment nations have had almost a decade of popularity. St Kitts and Nevis, as the oldest

such programme, retains popularity, more so now with its recent Limited Time Offer to the Sustainable Growth Fund.

Vanuatu's recent prominence in the Middle East market is driven by its comparable pricing and marginally faster file processing relative to some Caribbean jurisdictions.

As one of the oldest and most established immigration consultants in the world, how do you see the industry evolving in a Covid world?

Covid-19 is sweeping through 2020 while changing us as individuals and nations. The lockdown has made us more compassionate within our families and immediate communities; meanwhile, relations between nations have become more strained than at any point in recent history. Travel restrictions and trade wars may have tempered globalisation, but economic headwinds will lead to new citizenship by investment programmes as nations look to fill budget shortfalls. More choice will result in more discerning immigrant investors. A second citizenship that offers visa-free travel and tax advantages, but also residency, healthcare and education benefits at a price that satisfies the country and the investor is key. It must be a win-win for all stakeholders.

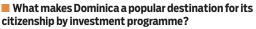
GREGOR NASSIEF

Proprietor, Secret Bay

As citizenship by investment options go, the Residences at Secret Bay programme is pretty unique. Could you share some details on the same?

We are the only government-approved CBI project in Dominica with an existing product where investors can purchase an operating asset

with rental demand, returns and a competitive exit strategy in a robust resale market. As an entrepreneur and being proprietor of the property, I'm committed to ensuring the future success of Secret Bay. CBI owners also have access to global reciprocity via Third Home.



In addition to the benefits of 90-day application processing and visa-free travel to 130 countries, Dominican citizenship can be passed to future generations without wealth, gift, inheritance, foreign income or capital gains tax. Plus, Dominica is unspoilt by mass tourism and The Residences offer a low-density setting spread across acres of pristine rainforest.

■ Please share some details on the residential style villas at Secret Bay and what makes them a standout?

The Residences at Secret Bay features 42 villas between 1,356 and 5,128 square feet, each with a private plunge pool, state-of-the-art kitchen and abundant indoor/outdoor living space. Owners have privileged access to six-star resort amenities and services, including the open-air Zing Zing restaurant, treetop Gommier Spa and a dedicated villa host.





INDUSTR\ LEADERS

IN GLOBAL IMMIGRATION, SECOND CITIZENSHIP THROUGH INVESTMENT AND INVESTMENT IN REAL ESTATE

JANICE WILLIAMSON General Manager, Next **Generation Equity**

NGE advises its valued clients on which citizenship or residency programme and investment option is best suited to their requirements. While facilitating the application and investment process for its clients, its portfolio of



services allows NGE to prepare and assist with required documents and complete the investment transaction until the clients obtain new passport or residency.

■ What are NGE's key programmes for residency and citizenship by investment?

Our most popular citizenship programmes are those from the Caribbean including Antigua and Barbuda, Dominica, Grenada and St Kitts & Nevis. This is due to the quick process of only four months and visa-free access to over 140 countries including the UK and EU Schengen states. Cyprus is our most popular European citizenship option allowing the new citizen to reside anywhere in the EU but requires a higher investment than the other programmes. Portugal and Malta have been our most popular residency programmes with both options allowing access to the EU Schengen states.

JORAWAR SINGH

Managing Director, **Stratix Consultants**

Please share a brief history of the brand, when did Stratix Consultants set up shop and what is the group ethos that drives its staff?



Our company was started in 2014 with an office in Dubai,

UAE and today proudly we have 9 offices in 6 countries which easily makes us the fastest-growing immigration company in Middle East. With a vision and determination to provide a one-stop solution for every type of immigration requirement, we offer skilled migration, citizenship/ residency through investment programmes, entrepreneur programmes and also study permits for students across 20 plus countries. We believe in complete transparency in making an individual aspiration of relocating to a new country by following a realistic approach and by never overpromising on our deliverables. We hence have the highest success rate in terms of relocation of families or individuals to their new second home.

Which are the top global destinations for students choosing to study abroad and how can Stratix facilitate the move?

With the world shrinking day by day due to advances in technology and travel becoming more easier and shorter more parents are willing to send their children for overseas education. The preference of country of choice for education can be arranged in descending order with Canada followed by Australia, the US and the UK.

Managing Director, Bayat Legal Services

How critical is it for migration applicants to consult a registered legal consultant?

It's always best to consult and do business with firms that have been licensed by individual nations to process immigration applications. In our case all five Caribbean nations have licensed us to market and process immigration cases. In the case of countries that don't have licensing like Canada, make sure you are dealing with a pro-fessional entity that is registered. However, most importantly it's not about who is registered and who is not, it's about the fact that the listener has to be intelligent, the seller can say whatever he wants, the applicant needs to analyse and ensure what's being said makes sense. For instance the donation for Dominica is \$200,000, the government website states the figure. Now, if a consultant says that he can get it done for less, you are taking a chance.

In your view, which three Caribbean nations are attracting interest from applicants for citizenship by investment?

The one that's attracting the most interest internationally would be Grenada because of its E2 options. This is followed by Dominica and then St Kitts. These are the best known ones. In my opinion, St Lucia is also interesting as it does not have any past history of citizenship by investment.

■ How easy is it to get residency in Portugal and Greece, and how does Bayat Legal facilitate the same?

It's rather easy to get residency in both these countries; the fees are more reasonable for one. Also, I favour Portugal because as per the law within five years from now, you actually have three options to renew your five-year residency and



change to permanent residency, or apply for citizenship. The requirement in this regard is simple, just learn basic Portuguese so you can manage to hold an intelligent conversation in the language within say five years, so as to get Portuguese citizenship and become an

SID SYED

Director, Aqua Investments

■ Please share some details on the Caribbean and Turkey citizenship programmes being offered by Aqua Investments?

Aqua Investments is a one-stop solution offering exceptional range of bespoke investment programmes and services for you and your family to secure a safe future. We specialise in UK and European residency programmes along with citizenship by investment for Turkey and the Caribbean through which you can obtain a second passport.

Could you share some details on the UK residency programme from Aqua and what it entails in terms of property investments?

We have seen a big surge in applications over the pandemic period for our UK residency programmes. We offer two main programmes - first is a sole representative business residency programmes where the eligibility is based on having an established company with the intention of opening a branch of this in the



UK while being a minority shareholder or holding a senior position in the company. This allows you and your family to get residency and benefit from free healthcare and education from day one. The second programme that we have is the Innovator programmes, which is for people who do not have an established business but have experience within any respective field. You can start your own new business or invest in a new business in the UK with a minimum of 50,000 pounds investment. The whole process for both the programmes are speedy and can be done within 3 months for the full family with no nationality or age restrictions.

Are there any new focus countries that people are showing interest in to migrate to after the pandemic started?

For individuals that are looking for a second passport right away, we also offer Turkey citizenship, which requires a minimum investment of \$250,000 into one or more properties in Turkey for which we have a range of selection. We also have other options such as the Caribbean citizenship programmes where by property investment of \$220,000 citizenship, passport can be achieved in three months. This citizenship gives you visa-free travel access to more than 140 countries. Overall, Aqua Investment's role is to help our clients from the first consultation until the client obtains their residence permit, through to getting the passport and any other support required.

PREEYA MALIK

Managing Director, Step Global

■ What makes Step Global's portfolio of services unique?

Step Global is a full-service immigration firm which takes clients through the entire process. Our firm is unique in that it provides bespoke tailored solutions for each family based on their goals and plans for the future.

■ Which are your three most successful immigration through investment programmes and why?

The most popular programmes are the United States EB-5, E-2 and L-1 Programmes; Canadian Provincial Entrepreneur Programmes; and Portugal Golden Visa Programmes.

What are the benefits that clients get from Step Global's real estate by investment programme?

fit of licensed lawvers working on each file and access to a team who has had a 100% track record of success. We

Our clients have the bene-



are readily available. As a boutique firm, we have the luxury of providing each client the personal attention they deserve.



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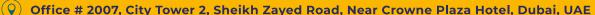


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INDUSTRY LEADERS

IN GLOBAL IMMIGRATION, SECOND CITIZENSHIP THROUGH INVESTMENT AND INVESTMENT IN REAL ESTATE

VRINDA GUPTA

Managing Partner, Vazir Group

Why is there so much of interest in Canada within the sector and what are the special programmes you offer to those applying for immigration to Canada?



Interest in Canada

comes from the benefits a person enjoys the moment he becomes a resident: free healthcare, free education with huge reduction in tuition fees for universities, the right to reside and work anywhere in Canada, no tax on global income, dual citizenship, and the right to apply for a Canadian passport after living three years out of five in Canada.

In addition to our investment programmes we have added new programmes specially designed for the hard times that we are facing: the Foreign Worker Programme and Skilled Worker Programme, with both offering work permits. There are others that offer direct permanent residency for the entire family.

■ How important is a tailored immigration strategy in the scheme of things?

For us it is vital. Each client is unique, has his own background - education, work experience, family and financial situation and so on. The immigration solution cannot be taken out from a shelf. We have the ability to adapt the programme according to the client's needs and we offer a custom solution that helps him achieve his immigration dream in the shortest possible time.

■ Could you share some information on your foreign worker and skilled worker programmes and how they can benefit prospective applicants?

The Foreign Worker Programme is the fastest programme to migrate to Canada by relocating with a secured job provided through Vazir Group. The programme is for the main applicant and his family. Vazir Group provides a job for the main applicant, work permit for the spouse and study permits for children to study in any public school. We can assist the applicant for the submission of the permanent residency if the applicant solicits it.

Inspired from our famous Foreign Worker Programmes, the Provincial Immigration Programme was designed to be flexible and easy, providing direct permanent residency and is for the main applicant and his family.

The Skilled Worker Programme is designed just for the applicant, based on his skills and experience and provides a work permit specially in sectors such as healthcare, logistics, IT and more.

For example, we have a huge demand from Canada for IT and tech professionals who can now benefit from special immigration fees: up to \$27,000 and the opportunity to immigrate along with their family.

CLINT KHAN

Director, Y-Axis Middle East

At Y-Axis you don't sell, you counsel. Could you elaborate on this statement?

Our core competence lies in being a career counsellor where we aim to inspire, motivate, counsel, convince and persuade. We see ourselves as someone to whom people come with a dream that they aspired for all life, some even with their last hopes pinned on us. What we do affects lives and livelihood and that is why we take our job very seriously and personally.

What our clients are comfortable with is the trust of our brand and the transparency of our process, which is backed by a proper legal agreement. Our global resettlement services offer end-to-end solutions allowing you to land in any country and feel our support until you settle down permanently.

■ The immigration process can be a daunting task for many. How does Y-Axis help its patrons make the journey seamless?

At Y-Axis the whole immigration process is managed as a stage-wise process, which makes it less daunting for our clients. We treat the immigration process as a multiple stage process where a client will be helped through every

stage by a counsellor exclusively delegated to help the client. The dedicated counsellor breaks down and simplifies the migration process, by helping the clients understand the process, requirements and documentation at each stage, provides regular updates and helps the client in putting together the right documentation attesting



his/her eligibility for the permanent visa and submitting the required documents.

We use the highest level of technology with Salesforce. com as our CRM and we are powered by 3CX for our telephone system.

Y-Axis is registered with the office of Migration Agents Registration Authority (MARA) for Australian immigration and the Immigration Consultants of Canada Regulatory Council (ICCRC), the national regulatory body that oversees regulated Canadian immigration professionals and we are bound by a code of conduct.

We are also endorsed and associated with some of the biggest brands like Salesforce.com and are British Council's trusted registration centre.

SYED JAFAR

General Manager, Cosmos Immigration

Why is it critical for immigration services to be registered entities?

Registered consultants are well informed of the latest immigration updates and are trained to represent application with no errors, which protects the application. With the increasing fraudulence in the market, having a registered consultant (ICCRC, MARA, IAA) would save the applicant's time and money as they are required to follow stringent guidelines.

Cosmos specialises in skilled and business migration as well as the study abroad programme. Could you share the firm's strengths in these fields?

Cosmos has a brilliant team of experienced solicitors and immigration lawyers in respective countries that un-



derstands the applicant's needs and interests to provide customised solutions within the legal framework of immigration to provide end-to-end service for all nationalities. We offer services for permanent residency, business immigration (investment), study permit and temporary resident visa, and visit visa.

■ Could you share a couple of tips on how immigrants can succeed in Canada's job market?

Firstly, you need to secure a valid permanent residency visa / be a Canadian citizen, to stand out from other applicants. Starting your job search in Canada can be daunting, so follow a systematic approach. Your resume is your first impression; keep it professionally crisp and updated. We at Cosmos liaise our clients exclusively with resume formatting and post-landing services, which include guidance to recruiters and placement agencies to make the settlement easier. Be very much selective in your approach. Do not apply for all the job postings. Initiate social networking, attend professional events and job fairs. It is indeed helpful to reach out to the right employer. Get your qualifications assessed to ensure you meet Canadian education standards. Last but not least, be proactive.

ELINA M. NIKOLAEVNA

General Manager, Illimite Migration

■ How unique are Illimite's portfolio of services?

We have a unique qualified team here at Illimite, supervised and aided by legal professionals. We focus on quality, dedication and passion in our work. Our mission of improving the lives of the people who are entrusting us and feeding us with positive feedback and reviews is what has kept this team going and allowed us to thrive in the industry. Additionally, Illimite's service portfolio, which includes residency by investment also processes applications for the coveted UK Innovator Visa (for investors) and Sole Representative Visa, which essentially allows a senior employee (individually) of an overseas business to enter the UK and establish to run a registered UK branch or a wholly owned subsidiary of the business in the UK.

■ How does Illimite help serve its clients better?

Illimite Migration is a one-stop shop for a better life destination. The team specialises in immigration processing, from the first step of the application until receiving the visa or having the second passport, which is the dream of every

non-native speaking national who aspires to be in his respective destination. We offer a bouquet of services to our valued clientele such as the Canadian and Australian immigration applications, options for permanent residency by investment, citizenship by investment, processing visit and tourist visas. Moreover, we also have an in-house training session for IELTS (International English Language Testing System).

■ What has been the response Illimite has received on the innovative Caribbean CBI programmes?

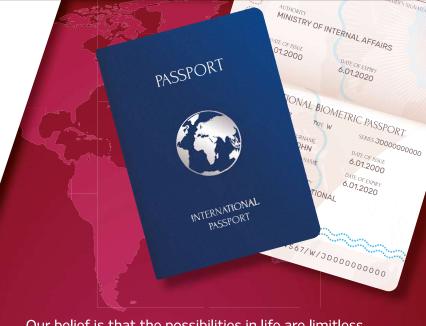


Illimite receives a lot of requests for processing second passport through citizenship by investment programmes for nations in the Caribbean. Through the years, we have processed numerous amounts of successful applications in the CBI sector for Caribbean nations such as Antigua and Barbuda, Dominica, Grenada, St. Kitts and Nevis and this continues to increase.



life is limitless

LOOKING FORWARD TO MIGRATE??



Our belief is that the possibilities in life are limitless. Our mission is to help our clients maximize their full potential and explore the endless possibilities for them and their families' future.

We specialize in migration, citizenship & residency by investment for many countries. Whether you are a professional looking for a secure future, or a businessman who would like to travel without the hassle of obtaining visas, we can assist with our knowledgeable and honest advice.

We only take on cases who we believe have a chance at success. You can rest assured knowing that your case is in the hands of seasoned professionals. We are licensed in all jurisdictions to represent our clients in all areas of migration and citizenship services.

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IGNORANCE IS NOT A DEFENCE, AN APPLICANT MUST BE AWARE OF THE LAW > >

• **Sam Bayat**, Founder and Owner, Bayat Legal Services talks to **Sankar Sri Pillai** about the heritage brand's history while highlighting why transparency and playing by the rules is applicable to both consultants facilitating and applicants seeking immigration

hen was
Bayat Legal Services
f o u n d e d,
what's the ethos behind
the brand?

Our trade licence was issued in December, 1993, and our operations started in Dubai in summer the same year. At Bayat Legal Services, we look at optimum results rather than settling for an acceptable solution. In the interests of my staff and the organisation, it's also important for us at Bayat Legal Services to look into necessary precautionary measures. Ît's important for me to look ahead in time and plan forward and prioritise what is really needed, and you can see that in our operations. For instance we look into the requirements of both our staff and clients by providing them a workspace where they can feel at ease, with bigger work rooms, bigger waiting areas and more.

As a world-class legal firm in business immigration and economic citizenship, how curated are Bayat Legal's services, how do you differentiate from the competition?

We offer meaningful advice and benefits to clients, far beyond those that are available from traditional sources of immigration and second citizenship or visa service providers. Our extensive knowledge of different programmes enables us to properly advise our clients. Once the right path or programme is selected, it's then up to our legal team, locally and affiliates

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to process the application. Our industry has commoditised immigration and citizenship and I have been a part of that but my primary role is to assist my clients, to determine what their needs are and to help them achieve their goals.

In light of the interview you recently gave to a media body based in the Caribbean last week, what are the factors applicants need to be aware of when applying for citizenship through real estate investment in the Caribbean nations?

An applicant must first be aware of the law as ignorance is not a defence, it is crucial that the applicant understands this. What I see most often, and this could apply to any programme is that applicants are signing forms actually before filling them. At Bayat Legal Services, we take the client through the entire form before filing and enquire whether they are okay with the particulars before they sign the document. I know of instances where other firms just get their clients to sign off on the last page and never share the details of the form. For instance, if a citizenship law of Dominica in the Caribbean mentions that a family of four must donate a sum of \$200,000 to the government, or purchase a property for more than the aforementioned sum while planning to go through the citizenship by real estate investment route, how is it that there are consultants who request a payment of just \$140,000 be made to avail of citizenship in the country? There is something wrong in this transaction. Through my article and every other time, I try to make it clear that a citizenship can be revoked if obtained through fraudulent means, so applicants need to think twice before opting for a shorter and cheaper route to fulfil their dreams.

Are there any new legal regulations in place or in the offing for the immigration sector considering the current pandemic situation?

Nothing has changed, the rules for citizenship and immigration remaining pretty much the same. Yes, St Kitts reduced its donation amount for citizenship by investment as did Dominica, this is official and the information is up on the respective government websites. I spoke to the CEO of St Lucia's immigration programme earlier this week who confirmed that the numbers for immigration applications are up and greater than the same time last year, which proves in fact that the pandemic seems to have had a positive effect on the sector as well. What Covid has done is it's forcing people to keep options open for a plan B or plan C, to look at factors other than the virus, say environmental issues for instance that could affect their migration plans. There is a lot more planning that applicants are doing before making the crucial decision to migrate.

Are you planning to expand Bayat Legal's presence in the region? Could you share your expansion plans for the long term?

We are putting a lot of effort to expand our operations in Turkey as I feel their CBI offers an interesting immigration programme thanks to the liveability quotient associated with the country. Saudi Arabia is also a huge market and we have an office in Jeddah with plans to move a few full-time staff. I am also excited about India and visited Ahmedabad recently.

There is a lot of aspirational value associated with the newly rich in India, with interest being generated on second citizenship in the country and it makes sense to set up a base there too.



Residency, Citizenship and Investment Programmes



UK RESIDENCY PROGRAMMES

- Business Representative Residency Visa
- Innovator Residency Visa

CITIZENSHIP BY INVESTMENT

- Turkey Citizenship
- Caribbean Citizenship
- Cyprus Citizenship
- Portugal Golden Visa Program

- Start-up Residency Visa
- Investor Residency Visa

PROPERTY INVESTMENT

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PROFESSIONAL IMMIGRATION & INVESTMENT ADVISORS

Canada ahoy! Opening avenues to immigration

 Clint Khan, Director, Y-Axis Middle East elaborates on why moving to Canada makes for a compelling decision and how the industry is primed for change in a Covid world

anada has always been a popular destination for those seeking dual citizenship. What has changed in terms of immigration trends after the pandemic set in?

The Canadian government has taken an open-door approach towards immigrants during the coronavirus pandemic. This is an encouraging sign for immigrants who are considering their options. It is looking at swift economic recovery post the pandemic with the help of immigrants.

As the lockdown restrictions due to coronavirus have been lifted, the unemployment rate has decreased rapidly with nearly a million people finding jobs in Canada. This is good news for permanent resident applicants and those who are thinking of moving to Canada.

The economic recovery of Canada is made possible because it has a stable government that is concerned about the welfare of its residents. The government has announced the extension of the federal wage subsidy scheme up to December 2020. This will help in recovery of jobs that were lost due to the pandemic.

Immigration draws continue to be held regularly even after the pandemic broke out. The all-programme draw held on July 8 included Federal Skilled Worker Programme (FSWP) candidates where 3,900 invitations to apply were issued.

What are the benefits of settling abroad as an entrepreneur? Please share the basic eligibility criteria for different programmes.

The permanent residency programmes for investors and

entrepreneurs are typically designed to offer individual as well as business benefits. The best such immigration programmes offer benefits such as:

- Settle with your dependents
- Access to high standard of living
- Access to healthcare and education for your children
- Access to international opportunities and markets
- Favourable investment policies (varies by country)
- Travel benefits allowing you to conduct business globally
- Fast track to citizenship.

Different countries have different criteria to assess applicant eligibility. Broadly, the assessment criteria are:

- Availability of funds to invest overseas
- Prior business profile
- Proficiency in English or local languages
- Business credentials and banking history
- Health and conduct evaluation

How does Y-Axis help investors and entrepreneurs make the right decision?

Our comprehensive immigration solutions point entrepreneurs and investors in the right direction. We analyse your profile and suggest the best solution that meets your personal and business goals.

As the Director of one of the premium immigration consultants in the Middle East, how do you perceive a shift in immigration trends in a Covid world?

The coronavirus pandemic is having a devastating impact on economies around the world. The IMF projects the global economy will contract by 3 per cent in 2020, in what it calls the worst economic downturn since the Great Depression.

Large numbers of the working population have lost jobs and have been on a pay cut. Most prospective migrants want to ensure they have a bright future and want to ensure they have a backup in place and most people in the UAE know the best option for a backup is to have a permanent residency.

Countries such as Canada and Australia are welcoming migrants and will continue to welcome more number of people because after coronavirus, immigrants will be key to the country's economic recovery. Canada's desire to welcome over 300,000 immigrants per year is meant to help alleviate its demographic challenges.

Immigration has been the main driver of Canada's population growth since the 1990s and will be the only driver by the early 2030s. Population growth is important because it fuels labour force growth. The two ways to grow an economy is by adding more workers and using those workers more productively.

Experts are confident about Australia's migration trends when coronavirus-induced travel bans are lifted. The skills and jobs in demand in the work-place have altered considerably in recent times as a result of major global trends: rapid technological innovation, increased globalisation, and ageing populations, among others.

These trends have led to the emergence and expansion of many sectors and occupations. Even within existing occupations the tasks performed by workers and the skills needed to perform them have undergone significant change. These changes contribute to imbalances between the demand and supply of skills in the country.

Industries and occupations in which Australia has a shortage of skills - health, agriculture, community service, engineering, etc. - will see a rise in demand and migrant workers will soon be welcomed to make up for this deficit.



Portugal

Golden Visa: Citizenship in 5 years





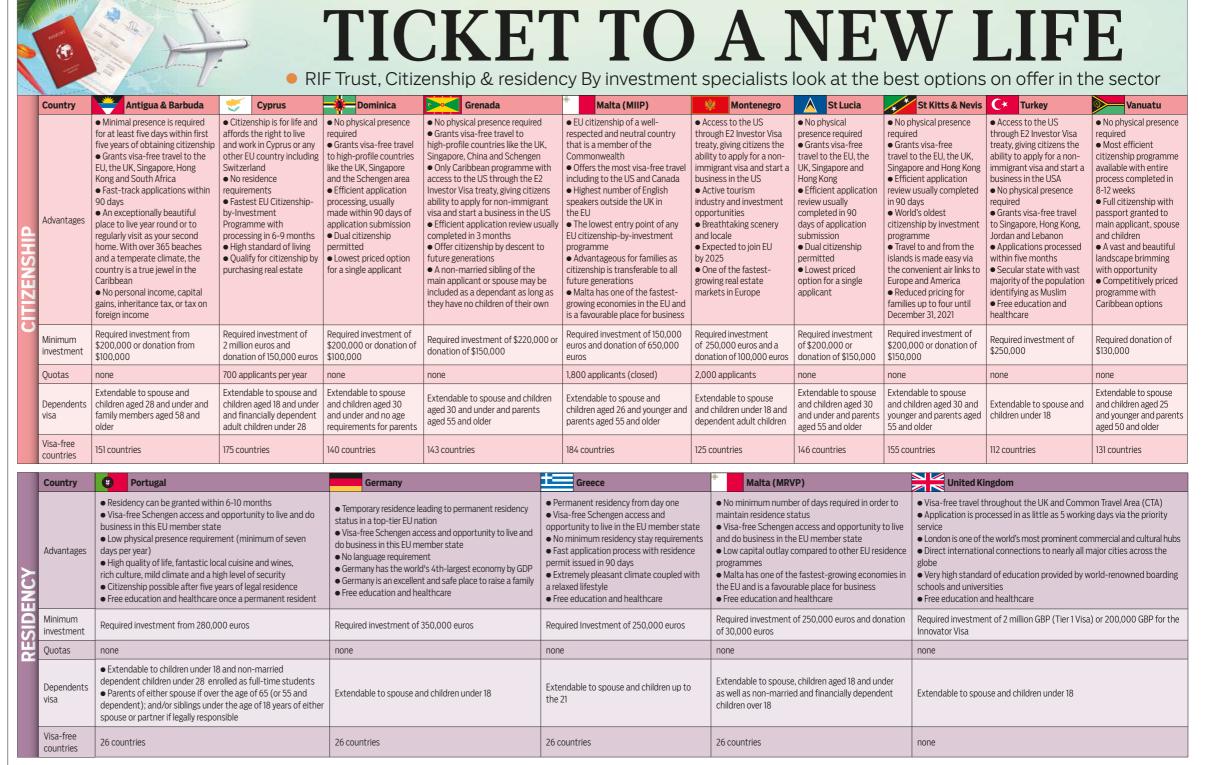
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CARIBBEAN CALLING: CITIZENSHIP BY INVESTMENT GETS A CALYPSO VIBE

 Rising interest in Caribbean citizenship by investment options is providing a much-needed boost to the immigration sector

ver the years, Caribbean citizenship by investment (CBI) programmes have been gaining a lot of interest among foreign investors due to their affordability efficiency and thorough

due diligence to procedures. In as little as four to six months, investors get a second passport in exchange to contributing to the government or by investing in a governmentapproved property. Quite a few immigration

and CBI consultants based in the UAE have been noticing his interest

Janice Williamson. General Manager, Next Generation Equity, says, "Our most popular citizenship programmes are those from the Caribbean

including Antigua and Barbuda, Dominica, Grenada and Saint Kitts and Nevis. This is due to the quick 4-month processing of applications and visa-free access to over 140 countries including the UK and EU Schengen states."

The price one pays for a CBI programme is also a vardstick to measure its popularity, where Caribbean programmes do exceedingly

Sid Syed, Director, Aqua

Investments, says, "We have options such as the Caribbean citizenship programmes

whereby a property investment of \$220,000 citizenship can allow our clients to gain a passport in just three months. This citizenship gives you visa-free travel access to more than 140 countries."

Local trends in the UAE are of course reflective of what is being seen around the world.

Based in the UK and with

business interests in the UAE, Jeremy Savory, Founder and CEO, Savory and Partners, says, "The Caribbean citizenship by investment nations have had almost a decade of popularity. St Kitts and Nevis, as the oldest such programme, retains popularity, more so now with its recent limited time offer to the Sustainable Growth Fund.

- GN Focus Report



CHOOSING THE RIGHT IMMIGRATION CONSULTANT

Let our checklist be your guide

GN FOCUS REPORT

ith dozens of immigration consultants doing brisk business in an expansive market such as the UAE, there is always reason for concern when applicants find themselves spoilt for choice when deciding on the right immigration consultant. In these instances, a few pointers will help the applicant make an informed decision.

Review your consultant
Ensure you have a conversation with a selection of representatives before deciding on the one that works best for your particular needs. In this instance it always makes sense to also check references as well as comment threads online from both clients as well as consultant bodies.

What's the service package? What's the fee?

It is critical that you be sure of the services that are provided by your immigration consultant of choice as well as the exact fee they charge for a service or package. It is also important that you avail of this information in writing through a contract that covers everything that has been discussed by you and your consultant and which you both will sign off on.

3 Understand the contract

Jotting down all the points and signing off on a contract is not enough. Be sure you also understand the legalese associated with immigration jargon and are aware of all the terms and conditions that mark your contract as a legal binding document that will help facilitate your immigration process. For instance, a contract that promises 100 per cent chances of a successful immigration bid can possibly be a con, so heed those alarm bells if they start ringing when you check the first draft of your contract.

Do they have government authorisation?

Only select individuals such as lawyers and paralegals or notaries who are members in good



standing in society gain government authorisation to charge a fee while aiding in immigration consultation. In terms of consultant organisations, citizenship and immigration consultants registered with the respective nations' regulatory council (for ,example ICCRC for Canada and MARA for Australia) are also authorised to provide consultancy services. For instance, Canadian and Australian governments will not deal with unauthorised representatives who charge a fee for their services.

It is your responsibility

The personal information you share in an immigration application is your responsibility, so ensure you get it right the first time around before consulting with your immigration guide. Know that it is against the law to give wrong or misleading information when applying for immigration and citizenship.

FOR A FLAWLESS APPLICATION, A REGISTERED CONSULTANT IS KEY

orawar Singh, Managing Director, Stratix Consultants emphasises on the need for a certified immigration consultant when preparing an application for immigration. "Choosing the services of a certified immigration consultant such as Stratix Consultants is helpful as we can put together all the data and the

relevant points of discussion that will lead you on the right path to a successful immigration bid. A registered consultant knows exactly how to make a flawless application and give you the best chance of submitting your documentation the right way, subsequently increasing your chances for taking and a visa graph.

invitation and a visa grant.

"A certified consultant helps you in setting your process on the right track, providing simplified solutions and helping you stay on top of the process as there are a lot of deadlines to meet during document submission as well as other related requirements that are time-bound."

— GN Focus Report



ICCRC & MARA Registered Consultants

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Skilled Migration



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■ Y-AXIS

Key services: Immigration representation for permanent residency, business visas, tourist and visit visas, telephone consultations, rejected visa applications, administrative appeals, tribunal assistance, and free counselling

Registration and accreditation: Migration Agents Registration Authority (MARA); Member of Migration Institutes of Australia (MIA); Immigration Consultants of Canada Regulatory Council (ICCRC); British Council Contact: +971(0) 42 48 3900 / (0) 65 045 000; Email dubai@y-axis.com; https://www.y-axis.ae/



AQUA INVESTMENTS

UK RESIDENCY PROGRAMMES

UK Tier 1 Innovator Visa Programme: Foreign Nationals willing to set up or run a business in the United Kingdom are eligible to apply for the UK

innovator Visa Programme with as little as £50,000 of investment. This programme is applicable to the immediate family members (spouse and children under 18) of the primary applicant.

UK Tier 1 Start Up Visa Programme: The UK Start Up visa is aimed at ambitious entrepreneurs looking to set up their first business in Britain. Replacing the Tier 1 (Graduate Entrepreneur) visa, the Start Up route is open to both graduates and non-graduates, and no initial funding is needed to be eligible.

TURKEY CITIZENSHIP BY INVESTMENT PROGRAMME

Turkey is one of the most favourable and costeffective countries due to the low entry fee of \$250,000 and the option for the property to be let for rental income or sold after 3 years from acquiring citizenship.

CARIBBEAN CITIZENSHIP BY INVESTMENT PROGRAMME

The Grenada investment visa programme provides second citizenship in Grenada and a passport to investors offering visa-free travel to over 143 countries including the UK, EU Schengen countries and China. Grenada also offers access for its citizens to the US on E2 treaty investor visa. Applicants need to invest \$220,000 in real estate and maintain the property investment in Grenada for at least 5 years.

Website: https://aqua-investments.com/

■ BAYAT LEGAL SERVICES

Key services: Business immigration and economic citizenship specialists, the Bayat Group offers meaningful advice and benefits to business persons



on complex immigration and citizenship laws and processes applications for citizenship, residency and migration.

Key programmes: Processes applications for citizenship for Caribbean nations including Antigua & Barbuda, Grenada, Dominica, Malta, St Lucia, St Kitts & Nevis and more, and Turkey and Cyprus. It also processes applications for residency to Portugal, Greece, Bulgaria and Spain, and migration to Canada and Australia as well as the UK and US.

Contact: +(971) 4 355 4646 | Mob: +(971) 50 624 4646 | Email info@bayatgroup.com | Visit https://bayatgroup.com

■ ILLIMITE MIGRATION

Key services: Immigration processes, residency by investment, citizenship by investment, visit and tourist visas, English preparation through inhouse IELTS training

Key programmes:

Residency by investment: UK Innovator Visa, UK Sole Representative Visa, UK Tier

Elina M. Nikolaevna Founder and General

Manager, Illimite

1 Entrepreneur Visa, UK Tier 1 Investor Visa, Portugal Golden Visa; Citizenship by Investment: Antigua and Barbuda; Dominica; Grenada; St Kitts and Nevis Contact: + 971 4 512 41 21/ + 971 4 512 41 22; Email info@illimitemigration.com; Visit https:// illimitemigration.com/

■ COSMOS IMMIGRATION

Key services: Immigration advice, business planning and forecasting layout, visa application, Canada /USA – education assessment, Australia – skill assessment, licensing support for professional occupations specifically healthcare and engineering sectors



NAZEER AHMED LABEEB Assistant Manager, Cosmos Immigration

Key programmes: Canada immigration: Permanent

residency, study permit, business immigrant visa, investment programme, visit visa, Canada Super Visa, self-employed visa, start up visa, spouse / dependent visa, returning resident visa Registration and accreditation: Immigration Consultants of Canada Regulatory Council (ICCRC), Migration Agents Registration Authority – Australia (MARA), Immigration Advisers Authority – New

Contact: +971(4)3577796 | Visit www.cosmosimmigration.com

Zealand (IAA)

■ NEXT GENERATION EQUITY (NGE)

Key services: Offers consultation citizenship and residency programmes and investment options suited to applicant requirements. Its services include preparing and assisting with required documentation and helping complete the investment transaction.



Key programmes: NGE receives excellent response on the citizenship programmes offered by Caribbean nations including Antigua & Barbuda, Dominica, Grenada and Saint Kitts & Nevis. Cyprus is its most popular European citizenship option, allowing the new citizen to reside anywhere in the EU. Portugal and Malta have also been popular residency programmes with both options allowing access to the EU Schengen states.

Contact: +971 4 457 8260; Email: enquiry@nge.ae; Visit https://nge.ae/

■ RIF TRUST

Key services: Citizenship by investment, residency by investment, post-citizenship and residency by investment services (passport renewal, company formation, bank account opening, driver's license applications etc.) and government advisory services Key programmes for residency and citizenship by investment: Citizenship by Investment: Antigua & Barbuda, Cyprus, Dominica, Grenada, Malta, Montenegro, St Lucia, St Kitts & Nevis, Turkey & Vanuatu; Residency by Investment: Canada, Germany, Greece, Malta, Portugal, the UK, US



Registration and accreditation: Investment Migration Council Representative for the Caribbean, Trade Mission for Vanuatu in the UAE, International Marketing Agent for Antigua & Barbuda, Dominica, Grenada, St Kitts & Nevis, St Lucia, Cyprus, Malta, Montenegro, Vanuatu, Canada, Malta, Portugal, & United Kingdom

Contact: +971 4 520 6777 | email contact@riftrust.com | visit www.riftrust.com

■ SAVORY & PARTNERS

Services: Savory & Partners is a British-owned family company with roots dating back to 1797, when – under the name of Savory & Moore – it provided



the anointing oil used in the coronation of Queen Elizabeth II as monarch of the UK. Having provided citizenship and residency to over 1,100 clients and their families with 100 per cent success rate, it offers services for processing citizenship by investment, residency by investment and golden visas, and immigration by investment programmes in more than 20 jurisdictions worldwide, including the Caribbean, European Union, the UK and the US. Its multinational team can also provide assistance in more than 15 languages.

Registration and accreditation: One of the first companies to become Government Authorised Agents in all five Caribbean citizenship by investment jurisdictions.

Contact: Call +971 4 430 1717 or +971 54 4402955 | Visit https://www.savoryandpartners.com

■ SECONDPASS GLOBAL

Services: A full-fledged immigration consultancy specialising in over 20 citizenship and residency by investment programmes. The company head office is based in Dubai under DED Licence#832434 with its partner offices in each of the countries it operates in. The services rendered include providing the



fastest passport in <2 months for Vanuatu; cheapest passport in 3-4 months for Caribbean nations including Antigua, Dominica, Grenada, St. Lucia & St. Kitts; EU passport or residency – no migration is required – to Cyprus, Malta, Bulgaria, Germany, Montenegro, Latvia, Turkey, Portugal, Greece and Spain; UK, Ireland or US residency and passport – migration required for certain minimum days.

Contact: +971 4 407 0500 | WhatsApp: +971 52 1100600 | Email info@secondpassglobal.com | Visit www.secondpassglobal.com

■ SECRET BAY

The Residences at Secret Bay is a first-of-its-kind Citizenship by Investment (CBI) real estate opportunity in the Caribbean offering ownership within an award-wining and operating six-star all-villa resort with a strong occupancy track record



and demonstrated rental demand. The limited luxury collection of 42 fully-appointed, sustainable residences across 33 acres of rainforest is secluded within the gated confines of Secret Bay, an acclaimed Relais & Châteaux property voted as Travel + Leisure's 2020 World's Best Resort in the Caribbean. Dominica's only government-approved CBI project with an existing product, The Residences provide an extension of Secret Bay's celebrated architecture, discreet service and privacy in a low-density setting. With a competitive exit strategy and robust resale market, The Residences are an opportunity for an astute real estate investment with proven financial performance while following a sustainable approach to development.

Contact: residences@secretbay.dm or visit https://secretbay.dm/cbi/

■ STEP GLOBAL

Key services: Investment immigration for Canada, the US, Europe and Caribbean Islands **Key Programmes:** Specialised in the US EB-5
Programme, US E-2 Programme and US L-1 Program;
Canadian Provincial Entrepreneur Programme;
Portugal Golden Visa Programme; Cyprus Citizenship



by Investment Programme; Caribbean Island Passport Programmes (including St. Kitts, Grenada, Antigua) Accreditation and registration: Network of lawyers around the world; US licensed lawyers in-house; Licensed lawyers in Canada and India; Registered in DMCC

Contact: +971 (0) 4 770 7825 | Email: info@ stepglobalgroup.com | Visit www.stepglobalgroup.com

■ STRATIX CONSULTANTS

Key services: Free assessment to an individual where he qualifies for; Pre landing services which cater to guidance on smooth filing and document collection required for visa filing; Post landing services

CONTINUED ON NEXT PAGE



to help relocate our clients and their family in a smooth and hassle free way and do the hand holding required in intial days of landing.

Registration and accreditation: Canadian Immigration lawyer/ ICCRC and Mara Registration Key programs for residency and citizenship by investment: Residency Programmes: Canada, the US, UK, Greece, Portugal and Spain; Citizenship Programmes: Cyprus, Malta, St. Kitts & Nevis, Antigua & Barbuda, Grenada, Dominica, St. Lucia, Moldova, Vanuatu and Turkey.

Contact: 04 359 5953 | Visit www.stratixconsultants.

■ VAZIR GROUP

Key services: Faster time frames – for example for Canada, it usually takes 2 years – Vazir Group Commits to 8-12 months depending on the programme; Exclusive, unique and personalised programmes in GCC; Affordable and refundable payment schemes made in instalments over the course of the programme with options such as escrow available; Dedicated Customer Manager; End-to-end services – having an office in Canada we offer support even after PR is obtained; Licensing information; Registered and accredited in Dubai as immigration consultant to promote approved residency and citizenship programmes



Key programmes for residency and citizenship by investment: Residency Programs for Malta: Residency by investment; Greece: Golden Visa Programme; Portugal: Golden Visa Programme Permanent Residency: Canada: Entrepreneur Permanent Residency Programme, Foreign Worker Programme, Foreign Worker Programme with PR, Provincial Immigration Programme and Skilled Worker Programme

Citizenship: Cyprus: Citizenship by Investment
Programme with a finance option available which
makes the investment quarter of the original amount.
The Caribbean Island: Citizenship by Investment
Programmes in Antigua and Barbuda, Dominica,
Grenada, Saint Kitts and Nevis; Turkey: Citizenship
by Investment Programme with a finance option
available

Hybrid programme: Turkish Citizenship + Greece Golden Visa

Contact: Visit www.vazirgroup.com

LOOKING PAST THE PANDEMIC

 Industry experts have their say on where the sector is headed once Covid-19 dissipates

GN FOCUS REPORT

The prevalent versatility of the immigration industry by virtue of ever-changing mercurial immigration laws and policies will be further emboldened during the post Covid-19 times as countries are embracing greater flexibility in dictating and implementing policies, to cope with economic challenges. Disruptive issues triggered by economic vulnerability and repercussions faced by countries while addressing this pandemic have paved a way for foreseen favourable investment policies to seek more foreign investments in order to bolster suffering global economies.

In light of these prevalent circumstances, investment immigration may undergo progressive changes, which are expected to be more investor-friendly. There may be an imminent paradigm shift in countries'

immigration policies as countries might resort to positive investment immigration changes to catalyse economic growth, by encouraging investment/business immigration over skills-based immigration. These developments will certainly expedite the evolution of immigration industry by years, as it will lead to systematic integration of various ries such as real estate and develop-

industries such as real estate and development with the immigration industry. The immigration industry will provide a gateway to attract massive foreign investments in different industries thus leading to the overall enhancement of infrastructure, development of new ventures and generation of employment."

Deepanshu Choudhry Legal Manager, Step Global



ountries like Canada and Australia are welcoming migrants and will continue to welcome more number of people because after coronavirus, immigrants will be key

grants will be key to the country's economic recovery.

Immigration has been the main driver of Canada's population growth since the 1990s, and will be the only driver of it by the early 2030s. Population growth is important because it fuels labour force growth. The two ways to grow an economy is by adding more workers and using those workers more productively.

Experts are also confident about Australia's migration trends when coronavirus-induced travel bans are lifted. The skills and jobs in demand in the workplace have altered considerably in recent times as a result of major global trends: rapid technological innovation, increased globalization, and ageing populations, among others.

Clint Khan

Director, Y-Axis Middle East



The Covid-19 pandemic is having a devastating effect on overall economy.

US President
Donald Trump A
has declared immigration will
be temporarily

suspended. But the US approach runs in contrast to other countries' efforts in welcoming immigrants. Immigration is critical to the economic health of both Canada and Australia. In recent decades, both the countries have become progressively dependent on new permanent residents and temporary visa holders such as international students and foreign workers to back their population, labour force, and economic growth.

Canada's desire to welcome more than 300,000 immigrants per year is meant to help alleviate its demographic challenges.

The consensus among economists is that the global immigration industry should rebound fairly swift once social distancing measures have been eased."

Mans

Senior Immigration Expert, Cosmos Immigration

INCREASE IN RESIDENCY BY INVESTMENT ENQUIRIES **DURING COVID PHASE**

 The pandemic is getting applicants to think and plan a lot more in advance even as governments recalibrate processing schedules for applications

By Pej Mohyeddin Managing Director, Bayat Legal Services

he pandemic has had a large impact on the travel industry, which has a direct correlation to immigration demand globally. People have now lived through unprecedented times, where no matter what passport they hold, their travel capabilities have been limited to factors other than the political and economical power of their passports. This has resulted to more clients re-evaluating their options and choices by looking closer at immigration options.

At the same time, we have also experienced an increase in residency by investment enquiries, specially for the programmes that are more flexible and have more options for migration and resettlements in more stable countries.

We can clearly see a trend, where clients are thinking and planning for the next lockdown, next wave or possibly similar situations in the future.

Of course with the opportunities arising from the current circumstances, we are also experiencing challenges. Devaluation of currencies in some of our key markets has limited the spending power of some clients. This would translate into a more careful evaluation on their choices of programmes and, of course, consultants. Which means selecting the right and reliable firm to handle their migration file has become even more crucial.

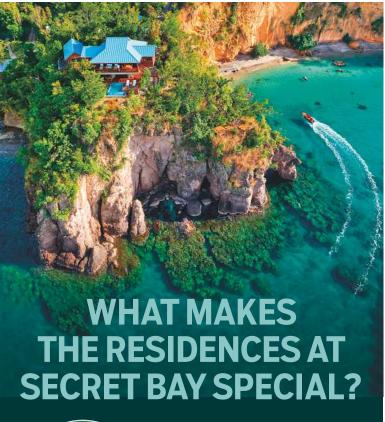
Selecting the right and reliable firm to handle the migration file has become even more

Moreover, restrictions in travel have resulted in less face-to-face meetings and pushed the market to a new level of technology usage, which is not comfortable for all yet. We offer a unique high-end service in our industry. The more sensitive and life-altering your services, the more trust you need to earn from the clients. Meetings on online portals and conference calls have not yet been able to fully replace the comfort and reliability of a face-to-face consultation.

At the same time, we are also facing delays in processing applications from various government entities. Countries such as Canada and Australia closed their visa processing for a few weeks each, which resulted in a backlog of applications and extensive delays are being experienced now. One example is the Canadian visit visa application (TRV), which historically would take a few weeks for processing, now has an estimated time of 232 days, as per the official website of the government of Canada in Abu Dhabi. From all the programmes our law firm handles, the only market where we have not seen any slowdown of processing is the government of Dominica, which is mostly due to the fully automated processing system they have, which unfortunately not all markets have followed.

I believe this pandemic has had a direct impact on our industry, with more individuals thinking long term and trying to plan for a more secure future for themselves and their families. Hence, our associates are working around the clock to ensure we offer the most intensive and relevant service to our unique clientele.







 Gregor Nassief, proprietor of Secret Bay, explains the citizenship by investment opportunities that The Residences provides in Dominica in the Caribbean

here are many citizenship offerings available - why Dominica and why Secret Bay?

Dominica is named the world's best country for second citizenship and The Residences at Secret Bay is the only CBI opportunity with completed villas, proven financial performance, a competitive exit strategy and a global reciprocity programme.

■ What is happening with Secret Bay that investors should know about?

In July, Secret Bay was named the #1 resort hotel in the Caribbean and the #6 hotel in the world by *Travel + Leisure*. Last year, Secret Bay joined Relais & Châteaux and earned the Green Globe Certification. In November, Secret Bay will launch four new villas.

■ How has Dominica dealt with Covid-19 and what is the status of its healthcare system?

According to a recent survey by lunera, Dominica's Covid-19 response is ranked

#1 in the Americas and among the top 15 in the world. The nation is rehabilitating hospitals, building more advanced facilities, funding human resources and ensuring that residents and visitors have access to world-class care.

■ How has Covid-19 affected your citizenship and real estate sales globally, and how do you see the short to medium term?

The Residences at Secret Bay continues to see success amid the pandemic, in large part because of our track record, as well as our all-villa concept: freestanding residences and limited common areas that allow for unmatched privacy.

■ Why do you prefer the route of an independent hotel brand and how does that affect your long-term success?

As an independent brand, we can adapt quickly and tailor our offering and experiences. We're also able to form authentic and synergistic partnerships, like with Relais & Châteaux.

ADVERTISER'S CONTENT

STEP GLOBAL

Focused on your future



Preeya Malik, US Licensed Lawyer and Managing Director, Step

Clobal

Clo

tep Global is a consultancy firm comprising a network of globally licensed lawyers and immigration specialists who provide active guidance through the entire immigration process. It is a single point of contact between all parties involved to ensure the most optimal chances for approval of your application for migration.

Step Global represents immigration programmes from only the best countries worldwide as viewed by the economic index, educational value, and diversity rankings. Its team can assist in finding the migration programme and country that best fits for you and your family. Step Global is focused on your future.

Step Global has operated in the North American immigration space for over 10 years. It has a large network of world-renowned industry leaders who work with its team in assisting clients through the immigration process. It is interesting to see the amount of curiosity which comes out of this region for

migration to the United States and Canada.

The US has long been one of the easiest countries to migrate to for those who are willing to invest \$900,000 (previously \$500,000) for a period of years. Other avenues of immigration to the US prove to be quite difficult unless one has secured employment with a sponsoring employer. With this investment and a clean source of funds, a family would be guaranteed permanent residency with a path to citizenship.

Canada has taken a different, more active approach to immigration. While the investment amount is much lower (starting at 150,000 Canadian dollars), an investor sets up an active business, which they will operate or assist in operating, to obtain permanent residency and a path to citizenship.

Whichever country one desires for migration, there are more options now than ever before. Step Global can help secure those options for anyone who wishes to plan a future for themselves and their families.



The value of a second citizenship or alternative residency is more prevalent than ever.

- Temporarily reduced investment requirements due to COVID-19.
- > Fast and easy application process.
- Relocate to some of the safest countries in the world.
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- Access to world-class medical and educational facilities.
- > 0% foreign income tax, capital gains tax and much more.

Start your application now from the comfort of your home.







STRATIX CONSULTANTS

Preferred options for residency and citizenship by investment



orawar Singh, Managing Director, Stratix Consultants, highlights the best immigration and residency by investment options.

Share some details on the Start Up Visa option for Canada and the benefits it provides for those planning to migrate to the country?

First of all this is the fastest and only investor programme for Canada that provides a direct Federal PR Programme. Under this programme an applicant and his/family can move to Canada and start their life within 9 to 12 months. Launched by the Canadian government in the year 2018, this programme is a very good option for business owners, senior managers and some professionals who do not qualify under the Skilled Category due to the age factor. Under this programme all applicants who have a budget for the investment plus other costs totaling Cdn \$200,000 can approach us. We already have a good number of success stories who have already moved to Canada.

How alluring is Portugal as a destination for residency by investment? How long does it take to



Jorawar Singh

sort out the immigration process when applying for the Golden Visa and how can Stratix help facilitate the process?

Portugal is one of the best residency programmes for Europe as under this firstly all residency can be obtained through safe real estate investment options and after getting the same our clients can generate high returns through

rental income. We help our clients to find properties options, which can generate high rental returns by putting those properties in short-term rentals. Our clients can apply for citizenship after five years by just staying seven days per year in Portugal, which makes this programme unique as compared to other residency programmes of different countries.

Recently during the post-Covid phase, the processing time to get residency has been drastically decreased and we even managed to get residency approvals for our clients within 30 days.

In your view, which are the three hotspots for the citizenship by investment programme and why?

Cyprus: This is the fastest citizenship through investment programme in which our clients can obtain EU citizenship within six months by doing safe and high return investments in real estate.

Grenada: This is another programme that has gained popularity because of its E2 visa treaty with the US. After obtaining this, the applicant and his family not only obtain Grenada citizenship within 90 days but can also get the E2 visa for US in another 90 days and can

start a business and settle in the US permanently. Since the investment amount increased during the EB5 Programme for the US from \$500,000-\$900,000 applicants are interested in opting for a more economical route to the US, which is the E2 through Grenada citizenship.

Vanuatu: This is the most economical and fastest citizenship programme through which applicants can get citizenship with the investment amount starting from \$135,000. Apart from that applicants can obtain this passport within 60 days.

Could you elaborate on Vanuatu's citizenship by investment programme for refugees?

Recently our associate lawyers of Vanuatu received approval from the Vanuatu government to be exclusive consultants worldwide to deal with nomad and stateless people for the duration of three years and/or quota of 300 people starting from July 1, 2020. People who do not have proper citizenships such as Palestinians, Bedouins, Bidoons, etc. can take advantage of this and our company can help them to obtain citizenship within 60 days.

SAVORY AND PARTNERS

Global leaders in citizenship and residency by investment

avory & Partners is one of the world's leading citizenship and residency by investment firms. The company has coverage in over 20 jurisdictions, including Europe. The firm was the first to obtain all five authorised agent licences for the governments of Grenada, Antigua and Barbuda, St Kitts and Nevis, Dominica and St Lucia. To date, it has processed second passports for over 4,000 citizens with a 100 per cent success rate. As custodian of a family business with roots stretching back over 200 years to 1797, Savory & Partners understand that clients' needs are based on empowering the next generation and the transition of wealth.

While Savory & Partners today dedicates itself fully to helping people acquire new citizenships, the company's history dates back over 220 years to 1797, when – under the



 Savory & Partners Team with the Prime Minister of Saint Lucia, Allen Chastanet

name Savory and Moore – it began operating in a very different industry: pharmaceuticals.

Not long after the company was founded, it obtained Royal Warrants from King William IV and Queen Victoria, soon earning the right to title itself Chemists to the Royal Family, which continued well into the 20th century as the company's products were sent as far afield as the Americas, Asia and Africa.

A particularly proud moment for the company occurred in 1953, when Savory and Moore was chosen to provide the anointing oil used in the coronation of

Queen Elizabeth II as monarch of the LIK

While over time Savory & Partners traded in medicines and healthcare products for passports and residency applications, Savory says that the company's original motto of diligence and hard work is equally applicable to the business it finds itself in today. "We are very diligent about who we take on, and we have to vet our clients. That involves hard work."

The success the company has had in acquiring additional citizenships for clients is largely a reflection of the careful vetting process designed to weed out applicants unable to demonstrate they are clean – not involved in money laundering, fraud or other dubious activities – as well as that they have the financial means necessary to make the process successful.

SECRET BAY

Your ticket to the world's best country for second citizenship

historic first for any citizenship by investment (CBI) real estate project, Dominica's CBI-approved Secret Bay was recently named the #1 Resort in the Caribbean and the #6 resort in the world in Travel + Leisure's 2020 World's Best Awards. The globally acclaimed all-villa resort has enhanced Dominica's already prized status of being recognised as the "World's Best Country for Second Citizenship" by Financial Times' subsidiary Professional Wealth Management, and most recently ranked as the top destination in the Americas to reach full recovery from Covid-19.

Launched in 2019, The Residences at Secret Bay — the Caribbean's only citizenship by investment opportunity with ready product within an award-winning resort — has had tremendous success and sales growth, even amid Covid-19. Highly coveted by citizenship investors across Asia, North Africa, North America, and the Middle East, Secret Bay's CBI offering has just a few remaining shares in Phase 1 and initial investors were recently presented with their second return on investment

Gregor Nassief, proprietor of Secret



Bay and Chairman and CEO of GEMS Holdings Limited, shared, "Prior to the global pandemic, and even now, we continue to see interest from astute investors who understand the value of investing in a development with ready product, a proven operating and financial performance and a competitive exit strategy with a robust market for resale. We're also hearing from buyers the desire for freestanding residences each with their own parcel of land offering seclusion and privacy, like what Secret Bay offers, over the traditional clustered hotel room structures with shared amenities and public spaces."

To learn more about citizenship by investment in The Residences at Secret Bay, visit: https://secretbay.dm/ cbi/. For a consultation, please email residences@secretbay.dm

AQUA INVESTMENT

Redefining the concept of immigration

ounded in 2018, Aqua Investments provides solutions that pave the way towards generating value via solid investments, availing residency and citizenship of the world's leading countries and eventually achieving the optimal setting for your future generations to thrive in. Through this, Agua has earned the loyalty and trust of investors who have become its long-term partners. Its success is always measured by satisfaction and on-going referrals from its clients. Aqua Investments, among other immigration consultants in the UAE, stand out to have the best set of vibrant and wellexperienced immigration consultants, investment advisors and lawyers. It is made up of a team of certified and licensed consultants, legal advisors, and a processing team who specialise in consultancy, overseas business establishment and resettlement solutions. It is established on the foundation of redefining the concept of immigration through sound knowledge, ethical and transparent immigration laws and policies which will guide you in making the right decision.

Aqua's immigration experts will guide you through the entire process until success is met. It offers four programmes for the United Kingdom i.e. Tier 1 Innovator Visa Programme, Overseas Business Representative Visa Programme, Tier 1 Sid Syed, Director, Aqua Investments



Start-Up Visa Programme and Tier 1 Investor Visa Programme. It also offers citizenship by investment into properties for Turkey, Grenada, Portugal and the Caribbean. Your agreement with Aqua Investments will ensure successful results as it only pursues cases that it believes will be successful. Aqua offers a free assessment before finalising any application for citizenship by investment programmes.

Aqua Investments is also helping highnet-worth investors add the strength of the UK and other international real estates to their portfolio. Its reputation is forged on a high standard of ethics, values and client care. Whether you are seeking permanent residence, second citizenship or exclusive investment opportunities with high returns, it all starts with Aqua through its exceptional range of innovative bespoke investor programmes and services. Aqua has offices in Dubai, London, Qatar, India, Pakistan, Afghanistan, Iran and Iraq.

For more information visit https://aqua-investments.com/

NEXT GENERATION EQUITY

Second citizenship in the time of Covid-19 and beyond

ver the past decade, the residency and citizenship-by-investment (RCBI) industry has experienced tremendous growth, brought about by various socio-economic factors. However, it is not unknown that crises evoke change and the current global health crisis is no different. The pandemic is proving to be an acid test to each country's overall system with healthcare, economy and security being critical.

Janice Williamson, General Manager, Next Generation Equity, says, "Having operated within the RCBI industry in the UAE for several years allows us insight into the main motivations behind second citizenship and residency acquisition. Our data shows that our clients' top deciding factor is to provide a safe and secure future for their families, followed by maintaining financial stability and wealth preservation by way of tax-efficient structures, as well as an overall upgrade in their family's quality of life."

What can be gained by investing?

Some countries that have RCBI programmes boast world-class healthcare systems. This is possibly one of the most crucial deciding factors nowadays for choosing a programme. The Covid-19 pandemic is not unprecedented; it is a natural occurrence that has happened before and will most surely happen again in future. This, along with the other 'normalised' maladies, calls for having unrestricted access to top-notch health services.

Personal and entrepreneurial contingency plans need to be addressed as well. Business continuity is essential and can be ensured by identifying options as early as now while stabilising the business.

Is it the right time?

It cannot be denied that the current pandemic has a huge impact on the RCBI industry in terms of processes and policies. Nations have implemented strict travel measures to ensure that the spread of the virus is mitigated. Conversely, countries offering RCBI programmes have also revised or adapted their application requirements. Some jurisdictions such as Saint Lucia have lowered their investment threshold while others have simplified their application processes, with a focus on contactless and digital applications, and increased the options to include dependent children, parents and siblings.

Planning ahead

For the long term, second citizenship or alternative residency is being valued more than ever. With the assistance of an expert consultant, investing in an RCBI programme is a simple process that can be completed in as little as three months.

RIF TRUST

Securing a second passport in a post-pandemic world without leaving home

ith the government starting to slowly lift restrictions and airlines starting to increase flights, the post-pandemic world has compelled investors to

re-evaluate their priorities. As they do, smart investors will look at increasing their mobility and access to countries that provide a safe haven.

Many UAE expatriates from neighbouring countries such as Lebanon, Syria, Yemen, India, Pakistan and Africa holding "weaker passports" with limited visa-free travel were caught off guard as they were unable to obtain travel visas with consulates closed. Having a plan B through a second citizenship has allowed high-net-worth immigrant investors to find the stability and safety they desire.

"Three types of investors have emerged. The first type is seeking a higher quality of life through greater visa-free travel and better access to world-class healthcare and education. The second type is looking to divest their business out of their home country and reinvest and diversify their capital into a strong and stable economy. The third type is looking to expand their business or real estate portfolio into Europe and the Caribbean through fantastic investment opportunities" explains Mimoun Assraoui, CEO of RIF Trust.



Now is the best time to consider securing a second citizenship because:

- Many Caribbean countries for a limited time have updated their programmes making them more attractive and affordable for families seeking a second citizenship
- With just a small deposit, applications can be started remotely while you are at home
- Governments remain operational with processing times short and predictable. However, as the pandemic slows down, we anticipate an increase in demand with longer processing times
- A second citizenship is a critical component to a family's overall estate and investment planning

To learn more on how to obtain a second citizenship or residency by investment with RIF Trust, call +971 4 520 6777 or visit www.riftrust.com

SECONDPASS GLOBAL

Your second passport delivered

econdpass Global is a highly specialised immigration firm focusing on second citizenship and residency by investment programmes. With the head office based in Dubai and partner offices across 20 countries, it offers clients global reach to latest investment opportunities

The firm's established and well-respected developers, best lawyers and excellent government relations make it the obvious choice for all citizen and residency needs. Being a boutique operator, Secondpass Global works closely and at the lowest of costs to bring the best second passport/ residency solutions for unique personal and/or family needs, helping its clients become proud global citizens.

In this time of uncertainty, there is no better time than to plan for a second home to secure the future of your family and next generations. Sitting in the comfort of your home, let Secondpass Global guide you and deliver a one-stop service solution for your family and business future. With years of experience and a 100 per cent success rate, rest assured that your wealth is in safe and secure

For individuals with means and the will to look at better opportunities, several exciting options exist. Secondpass Global understands the pain of belonging to a third-world country and endlessly applying for visas just to travel or belonging to the first-world country and being taxed exorbitantly or for that matter, not even having a legal travel document such as a passport. One need not be restricted by these limitations anymore as there are many legal and straightforward ways and means to obtain a second passport for you and your family. Secondpass Global is on board to advise, guide and hand-hold you

every step of the way. Secondpass Global offers all five Caribbean passports (Antigua, Dominica, Grenada, Saint Lucia and Saint Kitts and Nevis) in three to four months or Vanuatu passport in as little as two months. It has helped many families acquire their European passports (Cyprus and Malta) and New Fast Track Passports of (Turkey & Montenegro). Sometimes the second passport requirement is not that urgent and more of a long-term family plan. Secondpass Global understands that and offers the best global programmes to suit your needs, whether these be EU residencies such as Portugal, Ireland, Germany, Greece, Spain, Malta or the UK or even the US.



Saadiya Saadat Managing Director



THE RESIDENCES AT



Options from US\$218K per share Visit us online at secretbay.dm/cbi









An Award-Winning CBI Opportunity

From the six-star, world-renowned Secret Bay Resort comes Dominica's first government-approved real estate project with completed product: The Residences at Secret Bay.

Recently named #1 Resort Hotel in the Caribbean in *Travel + Leisure's* 2020 World's Best Awards, as well as the #6 Hotel in the World on *Travel + Leisure's* "Top 100" list, Secret Bay is an only-of-its-kind CBI offering — and initial investors are already being presented with return checks. With Phase 1 nearly sold out, the acclaimed resort is now preparing to introduce Phase 2 and its newest collection of sustainably built villas.

To learn more about The Residences at Secret Bay and why the Caribbean's most environmentally-conscious island, Dominica, was named "World's Best Country for Second Citizenship" by *Financial Times* visit secretbay.dm/cbi online, or for a consultation, please email residences@secretbay.dm or call 1 767 445 4444.

VAZIR GROUP

Helping you secure your future

azir Group is an immigration advisory boutique that helps you secure your future and access global opportunities. It works with specialists and experts in some of the world's most attractive destinations to create immigration solutions that break down barriers and connect you with the world.

With Vazir Group, you never walk alone. Its expert consultants support you at each step of your journey until you reach your new home.

Trusted, confidential, personalised

Vazir Group does things differently. It doesn't believe in mass market and doesn't make promises it can't keep. Its goal is to make you feel at home the minute you walk through its doors. It maintains this high level of personalisation and customised



solution provision throughout your relocation journey.

Vazir Group only offers selective programmes whose quality it believes in, and those that offer high rates of

success. Its relocation destinations are hand-picked based on results and the benefits they offer.

The group specialises in rapidly achievable programmes requiring

reasonable investments. Its programmes don't just relocate you but ensure that you have access to new opportunities and potential for business growth where you land.

Transparent

Its teams are professional and transparent from the very start, and realistic about the avenues available to you. This helps the group honestly identify and overcome possible concerns, which translates into very high rates of success for its clients.

Its consultant teams stay constantly abreast of the rules and regulations shaping immigration. They are experts in matching you with programmes that best fit your needs and have the highest chances of success. They also help you create business plans and structure new opportunities for you at your destination.

COSMOS IMMIGRATION

Meticulous planning delivers successful immigration ventures

osmos Immigration is among the very few licensed agents in the UAE offering Immigration services in association with government-authorised bodies in a very transparent, honest and ethical manner. It has a dedicated team to provide unmatched visa solutions to reach personalised goals of students, families, entrepreneurs and investors complying with the requirements understanding migration law. Since its inception in 2014 Cosmos has successfully delivered unparalleled immigration consulting services for skilled, business and investor visa aspirants in a holistic and transparent manner.

A sytematic document management between client and the company plays a vital role in the success of the application. Cosmos follows an extensive set of tools for data management that has upheld its application representation with utmost accuracy. It works devotedly with the applicants in achieving their dream of migration. Having a local presence in respective countries allows it to provide exclusive postlanding services, which include free consultation with its legal team to understand the accessibility of public fund benefits, guidance and direct reference to recruiters and real estate brokers to plan a smooth landing.

Cosmos believes in its vision to deliver the highest quality of service and support to its clients, in tune with its objectives and values. It aims at providing the best career guidance by upholding its integrity, professionalism and being innovative in its services.



 Aishwarya Vijay, Senior Immigration Manager, Cosmos

ILLIMITE MIGRATION

Perfect partner for all your immigration needs

stablished close to five years ago, Illimite Migration has made a name for itself in a saturated market such as the immigration and second citizenship by investment in the UAE. Illimite Migration succeeded in its mission of taking up only genuine and legitimate cases, says its General Manager, Elina M. Nikolaevna. "We have a unique, qualified team here at Illimite, supervised and aided by legal professionals. We focus on quality, dedication and passion in our work. Our mission of improving lives of the people who are entrusting us and feeding us with positive feedback and reviews is what has kept this team going and allowed us to thrive in the industry."

Illimite Migration is a one-stop provider for a better life destination. The team is specialised in the entire immigration process, from the first step of the application to receiving the visa or having the second passport, which is the dream of every non-native speaking national who aspires to be in his respective destination. "We offer a bouquet of services to our valued clientele such as the Canadian and Australian immigration applications, options for permanent residency by investment, citizenship by investment, processing visit and tourist visas. Moreover, we also have an in-house training session for IELTS (International English Language Testing System)," says Nikolaevna.

Additionally, Illimite's service portfolio, which includes residency by investment, also processes applications for the coveted



 Elina M. Nikolaevna, Founder and General Manager, Illimite Migration

UK Innovator Visa (for investors) and Sole Representative Visa, which allows a senior employee (individually) of an overseas business to enter the UK and establish to run a registered UK branch or a wholly owned subsidiary of the business in the UK.

Illimite also receives a lot of requests for processing second passport through citizenship by investment programmes for Caribbean nations. "Through the years, we have processed numerous successful applications in the CBI sector to the Caribbean such as the Antigua and Barbuda, Dominica, Grenada, St Kitts and Nevis and their numbers are increasing. The Caribbean nations are comparatively easier as their regulatory policies and investment options are very reasonable. Perhaps that's the reason much interest is being generated on CBI options in this part of the world," says Nikolaevna.



Step Global Group is an Immigration Firm headquartered in Dubai, United Arab Emirates. We serve clients from around the world by giving access to over 30 countries globally, through a variety of immigration programs with specialization on skill based, investment immigration, and business/entrepreneur immigration. Our clients have included professionals and investors from Africa, Europe, the GCC and Middle East, India, Pakistan, and South America.

We have a Global network where we share business associations with several renowned law firms and attorneys across the world. Partner firms meet high standards to be part of our International network and are well respected by their peers in the legal and business community. Our partnership model enables our partner firm to use their local expertise to deliver highly effective legal advice or solutions, while facilitating the immigration process and drawing upon the collective wisdom and experience of our other partner associates when necessary. We work to achieve common objectives by sharing a close knit professional bond with our counterpart attorneys and legal firms across the world, for utmost satisfaction of our clients by maintaining the highest standard of services in the immigration industry.

Step Global Group is proud to offer a comprehensive list of a variety of immigration programs to their clientele. We as an immigration consultation firm have also partnered with various prominent Real Estate developers and Projects to provide customized investment options in large well known developments for the purposes of immigration.

WHY CHOOSE STEP GLOBAL

100%

track record of success



Lawyers on site and specialized in immigration

10+

years of experience in global migration



Servicing clients from all over the world



Immigration packages based on individual needs

We are ardently committed to offering unique immigration solutions to our clients by the means of different viable options in the form of programs which we have developed exclusively using the legal expertise of our partners and the vast experience and goodwill of our iconic Project developers. We, jointly with the lawyers who are specialized in the immigration statutory framework of a particular country, develop viable program options which are fully compliant with the legal provisions and also convenient for the clients' immigration journey.



CHOOSE YOUR DESTINATION

CARIBBEAN PASSPORTS



Antigua Barbuda Dominica











EUROPEAN PASSPORTS





OTHER FAST TRACK PASSPORTS







RESIDENCY PROGRAMS



















ABOUT US

Secondpass Global is an Immigration Services Provider based out of Dubai focusing on Citizenship & Residency by Investment Programs. We offer a variety of Second Passport options including but not limited to: All 5 Caribbean Citizenships (Antigua, Saint Kitts & Nevis, Dominica, Grenada and Saint Luca), European Passports (Cyprus and Malta) and New Fast Track Passports of (Turkey, Vanuatu & Montenegro). As well as other Residency Programs such as Bulgaria, Ireland, Germany, UK, USA and Golden Visas of Portugal, Greece & Spain.

Our selection of established and well-respected Developers, best Lawyers & excellent Government Relations makes us the obvious choice for all your Citizenship & Residency needs. We are a boutique operator working closely and at lowest of cost for you to bring the best SECOND PASSPORT / RESIDENCY SOLUTION for your unique personal &/orfamily needs, helping you become a proud "Global Citizen".

VISIT:

Boulevard Plaza Tower1, Downtown, Dubai, UAE. P.O Box: 416654.



+97144070500 & 501 🔼 +971521100600





info@secondpassglobal.com

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