

CITIZENSHIP & RESIDENCY BY INVESTMENT

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Citizenship by Investment: A multi-function tool

Sam Bayat, Founder of Bayat Legal Services, a boutique law firm established in 1993, lets us better understand the strokes that are shaping the immigration industry.

As the world transitions to a new way of life and business, the need to be in a place that is safe, liveable and progressive begins to take a front seat.

"The people living in our area, I think, we are privileged because we live in a fantastic work environment; there's no taxes, personal or corporate. We really enjoy being here, especially the ones who are doing well. But, many living here and who are well established want to continue their migration, as they don't want to return to their countries of origin, and therefore moving to a western country is their only alternative. However, to migrate to the West is a long and tedious journey. Attaining the right residency visa, settling and accumulating the mandatory days to apply for citizenship will take many years. To acquire most Western countries' citizenship is labourious and will need years of dedication. For those who don't want to leave now, economic citizenship programmes or citizenship by investment programmes (CBI) are fast, passive and efficient to obtain an alternative or a second nationality," Bayat says, adding, "Many of our clients have nationalities that create obstacles in maintaining a competitive business or simply managing ordinary lives. Difficulty in obtaining visas and traveling are the simplest of hurdles our clients face. Being a citizen of certain countries today is a handicap. We help our clients to diminish some or most of these difficulties. For our people in the Middle East and the sub-continent, CBI is very popular because they



Sam Bayat
Founder of Bayat Legal Services

allow them to quickly eliminate some of the business complications they are facing on a daily basis."

"These programmes are an effective business tool for investors or businessmen. An alternate citizenship is a multi-functional tool because it changes your profile, online or offline. It allows you to travel without difficulty and to better plan your exit strategies, or your plan B" says Pejmun Mohyeddin, Citizenship & Residency Director.

As the owner of a company obtains a different or favourable nationality, the company will also gain a more favourable corporate profile," according to Bayat.

He adds, "These programmes began as a novel idea in the 80s when St Kitts & Nevis popularised the CBI concept. Today, it's mostly small countries that have integrated CBIs into their economic modus operandi. But in the last 10 years, European countries are also adopting CBIs as an alternative scheme to attract foreign investments. You'd be surprised to know that Egypt and Jordan have also embarked on this adventure as well as the Far Eastern countries. Vanuatu has an active programme, has excellent attributes (access or visa-free) and its "very open". Some of the African countries had



Pejmun Mohyeddin
Citizenship & Residency Director

similar programmes — Comoros started a programme and sold a lot of their citizenship to *Bidoons* (without nationality in Arabic) in the GCC countries. African countries are not really successful in promoting their citizenship because they don't have the access to different places or the liveability factor. In my mind, European programmes have the upper hand over other CBIs as these applicants are also becoming EU citizens allowing them to live anywhere in EU. The 'liveability factor' is not much reflected or deliberated by our industry consultants or by many applicants."

Turkey has become extremely popular with 18 to 20 thousand applications per year for their citizenship programme and this is most probably because of the liveability factor."

Speaking about the benefits, Bayat pointed out that "CBI are passive and they do not require applicants to be actively engaging in the programme nor the application process. Unlike, for example when migrating to Canada, where you need to apply for the permanent residency, wait a year or even up to three, four years to get the residency visa. Then mov-

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St Kitts and Nevis

The first country that deserves special attention is St Kitts and Nevis. This country runs the oldest citizenship by investment programme in the world. It offers its citizenship to investors within just 60 days from when the application is submitted. At the moment there are two categories for investment.

A donation of \$150,000 into a Sustainable Growth Fund for an individual or even for a family of up to four, or Buy a property for \$200,000 for seven years, or buy a \$400,000 property for five years, which will give an applicant and any family members full citizenship following the payment of processing fees.

The St Kitts and Nevis passport is internationally well-respected and gives its bearer visa-free access to 156 countries around the world including the European Union, the UK, Russia and practically all of South America.

Dominica

Officially the Commonwealth of Dominica, this beautiful island boasts pristine sandy beaches, lush green mountains, acres of unspoiled tropical rainforests, and some of the best diving and hiking in the Caribbean. A diverse blend of English, French, African and Carib peoples and cultures, Dominica is a politically and economically stable state with the lowest crime rate in the region. In addition, Dominica recognises dual citizenship.

The Economic Citizenship Program offers applicants a wealth of benefits and privileges:

- ◆ No residency requirements.
- ◆ Inclusion of dependent children under 30.
- ◆ Inclusion of dependent parents and grandparents over 55.
- ◆ No education or managerial experience required.
- ◆ Visa-free travel to over 125 countries.

CITIZENSHIP BY INVESTMENT

By Syed Jafar, General Manager at Cosmos Immigration

We need to understand that immigration/citizenship pathways are important to the economic development of every country since it brings skilled people together to build a more solid country. Speaking about Canada and Australia, we have seen a major increment in the former's economy due to the number of invitations issued compared to Australia in recent times. There are more than 60 programmes for Immigration, out of which 32 could be completed with an exploratory visit (or) without your physical availability.

Skilled and Business options are a couple of favourites among the applicants from the GCC. And the owner operator programme is among one of the investment options for aspirant migrants. This is a shout out to all people who are aimed with experience in business/senior management/new entrepreneur who can invest and start a business in Canada. The Government of Canada has created a special category of visa that offers a simplified way through which majority entrepreneurs can obtain the right to work in Canada lawfully. For many business executives around the world, Canada is the excellent option to start a new business venture or for expanding an existing business. The favorable economic climate, the work ethic of the people, and the diversity of the population are all factors that contribute to making Canada an ideal environment to operate a business.

A few valuable facts are that this programme accepts higher age business owners too, there is a freedom of choosing reliable business and choice of province, your investment is secure and last but not the least easy and a certain pathway to Canada.

Other pathways to residency/citizenship include federal skilled worker programme, provincial nomination programme, self-employed visa, start-up visa, spouse visa and study permit.

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Dominica: A league of its own



first climate resilient nation. Following Hurricane Maria in 2017, the Programme has helped build over a thousand weather-resistant and affordable homes, sponsored the construction of a geothermal plant and funded eco-tourism on the island. Funds have also gone towards strengthening Dominica's healthcare sector and sending its youth to study overseas in countries like Canada, the US, and the UK.

In exchange, successful applicants who pass the necessary security requirements gain access to a wide range of benefits. This includes visa-free or visa-on-arrival travel to nearly 140 destinations, increased business opportunities, and the invaluable option to pass down citizenship for generations to come. As one of the oldest programmes on the market, Dominica's CBI Programme has remained a strong choice for foreign investors seeking a route to second citizenship. For the last three years, the Programme has been recognised internationally as the world's best offering for second citizenship, as ranked by the annual CBI Index – an independent study conducted by the *Financial Times' Professional Wealth Management* magazine.

While the investment migration market is continuously growing with more countries implementing their own programmes, Dominica's CBI remains a trusted option with longevity and integrity on its side.

Investors who become economic citizens of the nation can rest assured that their contribution is going towards the betterment of their adoptive country while they reap the tangible benefits.

Small island it may be, but Dominica's impact is anything but. Located in the Caribbean, sandwiched between Guadeloupe and Martinique, the Commonwealth island has become a popular destination in recent years amongst eco-conscious travellers. However, there's another demographic that the island has been attracting for nearly three decades.

Since 1993, Dominica has been operating its popular Citizenship by Investment (CBI) Programme. The initiative enables foreign investors and their families to acquire citizenship once making an economic con-

tribution to the island. There are two channels of investment available under the programme – a one-time non-refundable investment into the Economic Diversification Fund, or buying into selected pre-approved real estate options. Investors who opt for the real estate route have a variety of international brands to choose from including Hilton, Marriott and Kempinski, alongside unique boutique eco-resorts.

Revenue generated from the Programme has gone towards significant national development projects on the island, including supporting Dominica's vision of becoming the world's

Cosmos Immigration: Delivering highest quality of services

Cosmos is amongst the very few licensed agents in the UAE offering immigration services in association with government authorised bodies from Canada, Australia, New Zealand and Denmark in a transparent, honest and ethical manner.



♦ Syed Jafar

Cosmos Immigration has a brilliant team of experienced solicitors and immigration lawyers in respective countries who understands 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, students, families, entrepreneurs and investors complying with the requirements understanding migration law.

Since our inception in 2014, Cosmos has successfully delivered unparalleled immigration

consulting. Our services include immigration advice, appealing refused visa, business planning and forecasting layout, visa application, Canada/USA – education assessment, Australia – skill assessment, licensing support for professional occupations specifically healthcare and engineering sectors.

Our visa expertise matches no one for Canada/Australia/USA/Denmark/New Zealand 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 as well as rejected Canadian visa.

Why is it important to choose a licensed consultant?

- Accuracy in documentation
- Benefit of customised immigration/citizenship pathway
- Saves your time and money
- You will refrain from any possible deceitfulness

A systematic document management between client and the company plays a vital role in success of the application. We, at Cosmos, follow an extensive systematic set of approach for data management which has upheld our application representation with at most accuracy. Cosmos work with the applicants in achieving their dream of migration, having our local presence at the respective countries allow us to provide exclusive post landing services, which includes free consultation with our 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.

We believe in our vision to deliver highest quality of services and support to our clients, in tune with our objectives and values. We aim at providing the best career guidance by upholding our integrity, professionalism and being innovative in our services.

— Syed Jafar is the General Manager at Cosmos Immigration

Citizenship by Investment: A multi-function tool

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ing and residing in Canada for a minimum of three years, where you must show you actually slept at least three years on Canadian soil, pay your taxes and only then can you apply for the citizenship. This process also takes time, a minimum of six months to maybe a year or two. That is a lot of time, effort and it's just for your small family unit. Your adult children, siblings and parents will not immediately or ever benefit from your newly acquired Canadian citizenship. However, if you go through

a CBI, either European or Caribbean, you will not be required to invest too much time and effort. It takes a couple of months to process your application and your adult children, siblings, parents and grandparents can be included in your economic citizenship application. CBI application process are not very difficult to start and obtain the desired objectives, a new citizenship/passport and the freedom to change your profile and roam the world."

The options to find a place that you can call home are nearly endless. This is the responsibility of

the service providers to adequately guide the people as best as they can. "We at Bayat Group, are always ahead, leading the industry with our knowledge and business expertise insuring our clients receive personal, prompt, and high-quality solutions/proposal to full fill their individual, family and business needs. Clients, new or old, may take confidence knowing that they will receive the upmost professional consultancy and legal service, as a matter of tradition."

Since 1993 when he established his law firm in UAE, Sam Bayat has been serving the com-

munity well. Today, he is giving back by setting up a pro bono legal service to help interested skilled applicants to apply for Canadian immigration.

"We have taken a new office space, approximately 2,000 sq ft, where we will be utilising this space to provide free Canadian legal service, pro bono, to all people interested in migrating to Canada as a skilled worker. We have hired specialists who will be assisting me. With prior reservation and based on certain criteria, we shall maintain an open-door policy where you can come, ask us questions and we'll provide you with all necessary tools needed to apply. My team and I will supervise you as you're filling up the forms and will by your side to answer any questions or concerns. The idea is simple; we want to empower people to make the right decision for their future and in the meantime saving them by hiring unnecessary service providers and spending their hard-earned savings. We have stood strong in the industry as experts and we would like to ensure that you pick the right country as your home," concludes Bayat.

CANADIAN LEGAL SERVICES - PRO BONO

I'm thrilled to be a part of this new venture Sam Bayat has started. I was quite surprised when I heard from a friend that Bayat Legal Services is looking for an experienced immigration case processor. This position was to embark on their 'Pro Bono' service/project for the Canada Federal Skilled Worker programme. With my best interest, right away, I made an appointment with Bayat, and was able to meet him personally and discuss the plan of action for his new venture and his main objective. His plan and vision is to offer free legal advice to people interested in partaking in Canada immigration programme. Bayat set it up where people can come and consult with specialists. I was ecstatic and inspired, eager to be part of this exciting initiative. I saw his vision and his intentions to give back to the community. This is a way to help people mould their stepping stone and aspire their dreams to migrate to Canada. It was meant to be!

Bayat's new office for the sole

purpose of this endeavour is huge. Doors are open to anyone who wishes to settle in Canada, aspiring for a better life opportunity. Our office is fully equipped with computers, printers, scanning machine, whatever needed is fully provided, free of charge. We will be providing one-on-one consultation and in the near future, we plan on hosting seminars. Furthermore, our office will provide a free assessment, assistance and legal advice concerning the Canada Federal Skilled Worker programme; guidance to requirements such as educational assessment credential application, language proficiency test, etc. We also hope in the future to take on student visas, pro bono.

We are driven by our mission to offer reliable advice, an enhanced and well-defined understanding of the Canadian visa and immigration application process. Who better to guide than a Canadian law firm, successfully sending over thousands skilled workers. We welcome individuals who wish to start their dreams and plan to migrate to Canada, with no commitment at all.

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CITIZENSHIP & RESIDENCY BY INVESTMENT

St Kitts and Nevis offers limited time offer for families

Future citizens can live, work and study in the country, with access to visa-free or visa-on-arrival travel to over 150 destinations.

The Federation of St Kitts and Nevis has been leading the economic citizenship world for more than 30 years, yet at no time has its citizenship process been more appealing than today. With a medical crisis, travel bans, and one of the worst recessions in modern history on our shores, a twin-island nation located in the Caribbean

Sea, has launched a new limited-time offer under its Citizenship by Investment (CBI) Programme that prioritises families seeking a Plan B.

On July 3, the Citizenship by Investment Unit (CIU) of St Kitts and Nevis reduced the minimum contribution families must make to become economic citizens. Now, families of up to four can contribute \$150,000, instead of \$195,000, to the Sustainable Growth Fund under the country's CBI Programme. This applies only to the fund option, which remains the fastest route to second citizenship. The government has made the temporary offer valid until January 15, 2021.

"St Kitts and Nevis is the safest, most beautiful and prosperous country in the Caribbean to offer economic citizenship and we remain so during these difficult times," noted Prime Minister Timothy Harris.

"We are now delighted to offer — for a limited period while the world grapples with the pressures of the Covid-19 pandemic — all of the benefits of full economic citizenship at an even more competitive rate for families, and with a new paper-free application process," commented Les Khan, CEO of the CIU.

St Kitts and Nevis' CBI Programme is also the only one offering an Accelerated Application Process which ensures that



Having a strong system of due diligence is essential to the dual-islands' national security and it also plays an important role in shaping its relationship with its international partners.

successful applicants acquire citizenship within 60 days from which they can attain a passport. First, though, applicants and their families must pass a series of due diligence checks by both the government and independent specialist risk analysis firms to ensure that they do not present any security or reputational risk to the country and its partners.

Having a strong system of due diligence is essential to the dual-islands' national security and it also plays an important role in shaping its relationship with its international partners. The fact that other countries trust St Kitts and Nevis to thoroughly vet applicants is reflected in the growing number of countries to which citizens of St Kitts and Nevis can

travel to. While future citizens of St Kitts and Nevis can live, work and study in the country, they can also enjoy visa-free or visa-on-arrival travel to over 150 destinations.

"St Kitts and Nevis is the cradle of citizenship by investment," says Paul Singh, Director of government advisory and official marketing promotor CS Global Partners. "Established in 1984, the CBI Programme continues to attract some of the finest and most knowledgeable investors who want the best for their families. Many applicants will be pleased to learn of this time-limited offer, also knowing that, in the process, they are assisting struggling families to get back on their feet."



Savory & Partners: Why is St Kitts and Nevis ideal for you?

Second citizenship affords access to the security and benefits of a backup option, offering insurance against political, economic or fiscal change in the investor's country of origin.



BENEFITS OF A ST KITTS AND NEVIS PASSPORT

A St Kitts and Nevis passport provides visa-free travel to more than 155 countries including the Schengen areas. In addition, citizens can reside in other CARICOM (Caribbean Community) countries.

The country offers access to quality healthcare and education, a fast-growing economy, safety and a laidback lifestyle in a beautiful setting and ideal climate.

APPLICATION PROCESS

The application can be done remotely with no residency or visit requirements to the country.

Applicants are not subjected to interviews and no specific level of education or management experience is needed to

qualify for citizenship.

Once an investor's application commences, there is a timeframe of three to four months before receiving the passport.

Each applicant goes through a thorough investigation by private and state members of the intelligence community to ensure the integrity of the program is upheld.

Dual citizenship is permitted with no need to renounce any other citizenship(s) or passport(s).

CITIZENSHIP BY INVESTMENT OPTIONS

There are two options to obtain citizenship in St Kitts and Nevis. The first is through a donation to the Sustainable Growth Fund (SGF) and the second is through real estate investment.

As of July 2020, St Kitts and Nevis reduced the donation amount for a family of four from \$195,000 to \$150,000 due to the ongoing pandemic. This reduced price is available for a limited time and will expire in at the end of 2020.

Don't miss this limited time offer and apply for your second passport today.

Unlock immigration opportunities



Royal Migration Solutions' team consists of specialised immigration lawyers that ensure successful applications.

The search for a better life is never-ending — be it a secure environment for one's family, better education options, for one's personal development, or for enhanced

business opportunities. With the ongoing unexpected occurrences in various parts of the globe, people are more than eager than ever to move to greener pastures.

Understanding this need is Royal Migration Solutions, a firm with 19 years of expertise in immigration law and consultation. Each application — be it as simple as a visit visa, or a lengthy immigration process to a destination of one's choice — is treated with care, while fostering a productive and collaborative result-oriented environment.

Royal Migration Solutions takes pride in its highest standards and sets itself apart with refined services. Its team consists of members of the Immigration Consultants of Canada

Regulatory Council (ICCRC), Australia's Migration Agents Registration Authority (MARA) and the UK's Office of the Immigration Services Commissioner (OISC) as well as specialised immigration lawyers that handle Canada, US, Australia, UK, Germany, Denmark and Fast Track Citizenship programmes, each ready to give clients state-of-the-art solutions and opportunities.

Royal Migration Solutions keeps clients at the heart of every process so they can be rest assured they are well-informed along the way. Clients can further enjoy a personalised approach, as the consultants are fluent in a variety of languages, namely English, Arabic, Deutsche, Albanian, French, Russian, Hindi, Urdu, Punjabi and Farsi.

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