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GULF NEWS 

Thursday, February 25, 2021

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Pandemic spurs demand for global migration

- Covid-19 has given people the chance to take stock of their circumstances – and for an increasing number this has meant looking at immigration opportunities abroad for a better life

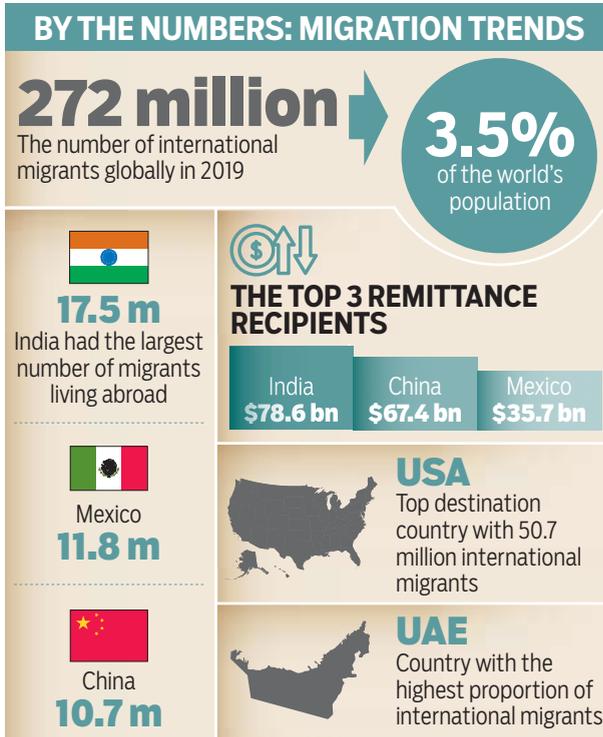
BY EMMA PROCTER
Special to GN Focus

The era of Covid-19 upended life as we know it, with no sector left un-

altered. In the case of immigration, the pandemic gave people all over the world the opportunity to pause for a while and analyse their lives – and in many cases this led to wanting a better life overseas in a safe country with benefits such as free healthcare and education.

One interesting side effect of the health crisis has been that countries have had the chance to shine – or not – in the eyes of a particularly engaged global audience. Three of the biggest winners were Australia, New Zealand and Canada, who all showed great care for their citizens while managing to incur only minimal impact to everyday life.

For New Zealand, migration has long been the chief driver for the population of the isolated island nation, which increased by half a million people in the past six years alone. The country's profile re-



Source: UN World Migration Report 2020

ceived a massive boost last year as it drew global praise for its handling of Covid-19, which resulted in a very low death rate.

But it is Canada that remains arguably the most popular migrant destination for expats living in the Middle East, says Sara Alam, Service Manager, Cosmos Immigration.

“Each year thousands choose Canada as a dream country to seek citizenship,” she says. “It is also the top destination for young students who are seeking affordable and safe education.”

Alam, however, cautions that students who are currently preparing to apply for a Canadian study

visa should consider policy changes due to travel restrictions.

Right now, travellers arriving to Canada by air – aside from a few exceptions – are required to take a Covid-19 molecular test prior to exiting the airport, and another test towards the end of their 14-day quarantine period at their own cost. They will also be required to reserve, prior to their departure for Canada, a three-night stay at a government authorised hotel at their own cost while they await the results of their test.

Yet, despite the pandemic, Canada is on track to shatter its Express Entry record. The Canadian government has taken a welcoming approach towards immigrants during these challenging times, which is a positive sign for skilled professionals considering relocation options, says Alam.

On the other hand, Australia has designed its migration plans to achieve a range of economic and social outcomes – mainly to fill skill shortages in the labour market.

Karun Luthra, Migration Consultant at Vazir Group,



Sara Alam
Service Manager,
Cosmos Immigration



Karun Luthra
Migration Consultant,
Vazir Group

urges those seeking greener pastures in another land to conduct proper research and approach experts for advice before even starting the application process for another country.

“It is essential to be well informed and consult with someone who listens to you and advises correctly based on your current circumstances and future goals – not just someone who urges you to choose the supposedly easier option.” ■

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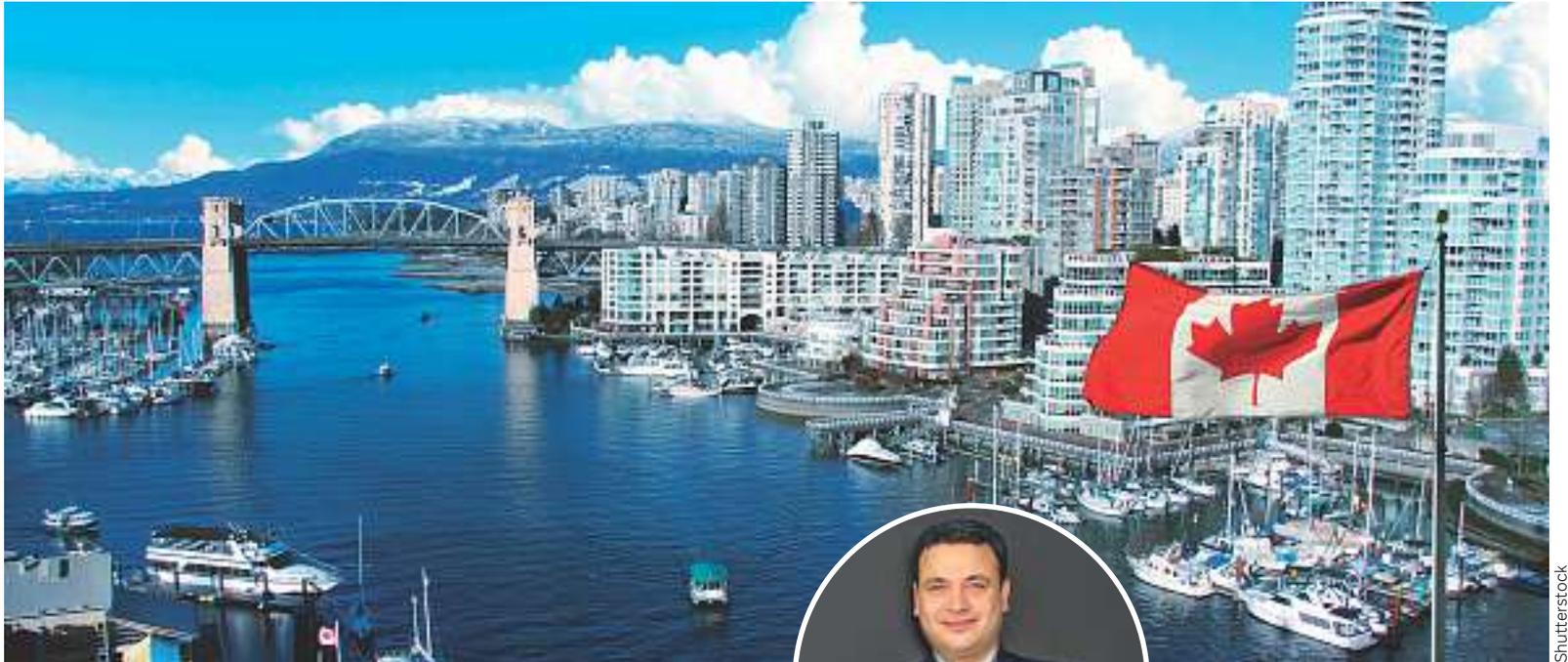
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BUILD A NEW LIFE IN CANADA

● **GN Focus** looks at some of the most popular pathways to immigrate to Canada and secure permanent residence



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BY CHIRANTI SENGUPTA
Editor

Over the next three years, Canada aims to welcome over one million new permanent residents at the rate of about one per cent of the population of the country, which includes 401,000 immigrants in 2021, 411,000 in 2022, and 421,000 immigrants in 2023.

According to Canada's leading immigration news portal CIC News, the only time Canada welcomed over 400,000 immigrants was in 1913, when it admitted 401,000 newcomers and it has never come close to this figure again.

Now to compensate for the shortfall of immigration in 2020 due to the pandemic as well as to mitigate its impact on the economy, Canada has set the most ambitious immigration level plan in its history.

The pandemic has also highlighted the contribution of immigrants across all sectors of the Canadian economy.

"Immigration is essential to getting us through the pandemic, and also to our short-term economic recovery and our long-term economic growth," said Marco E. L. Mendicino, Canada's Minister of Immigration, Refugees and Citizenship, in a press statement. "As we look to recovery, newcomers create jobs not just by giving our businesses the skills they need to

thrive, but also by starting businesses themselves. Our plan will help to address some of our most acute labour shortages and to grow our population to keep Canada competitive on the world stage."

Immigration trends

Canada has issued 37,986 invitations in the first two months of this year, as compared to 14,800 invitations last year. "This indicates now is the best time to apply for Canadian immigration," says Clint Khan, Director, Y-Axis, one of the largest immigration consultants in the UAE.

Economic immigrants are the mainstay of the Canada immigration levels plan. The category includes federal skilled immigrants welcomed through Express Entry, as well as business immigrants, Provincial Nominee Programme (PNP) immigrants and Quebec immigrants. The 2021-2023 Immigration Levels Plan aims to accept about 60 per cent of all immigrants under economic class programmes.

Eligibility requirements

"Canada offers various immigration programmes through which people can apply for a permanent resident (PR) visa, but each programme has its eligibility requirements and application procedure. Some popular programmes for getting the PR visa are Express Entry,

“
Every PNP targets the specific needs of the province's labour market.”

Clint Khan
Director,
Y-Axis

PNP and the Quebec Skilled Worker Programme (QSWP).

Express Entry is the online application management system for skilled immigrants who want to settle in Canada permanently.

"The Express Entry was developed to facilitate immigration for three federal government programmes — Federal Skilled Worker Programme, Canadian Experience Class, and Federal Skilled Trades Programme. A recent change introduced in the Express Entry programme include an automatic update of the Comprehensive Ranking System (CRS) scores of all profiles before the next invitation round, which will take up to two to three weeks. Moreover, applicants can get additional points for their French language skills."

Through a network of Nominee Programme (PNP), almost all of Canada's ten provinces and three territories can nominate skilled worker candidates for admission to Canada with the specific skills required by their local economies.

"Under the PNP, there are about 80 different pathways and the application and eligibility criteria for each category are different," says Khan. Many provinces also run their own categories under the Canada Express Entry system.

"Every PNP targets the specific needs of the province's labour market. So it's critical to find a provincial stream matching your specific skills. The top provinces for PNP are Alberta, Saskatchewan, Ontario, Prince Edward Island, Nova Scotia, British Columbia and New Brunswick," adds Khan.

The Quebec Skilled Worker Programme (QSWP) is another application process for trained foreign nationals who want to become permanent residents of Canada and live and work in Quebec.

The province has its own rules for choosing immigrants who they think, will adapt well to its communities. Prospective immigrants who apply to the QSWP are evaluated according to a number of factors, and applicants who score enough points are issued a Quebec Selection Certificate (CSQ), which they can later use to apply for Canadian permanent residency. ■



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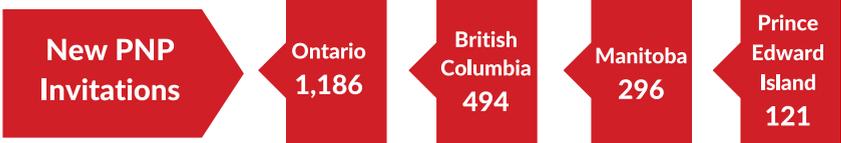


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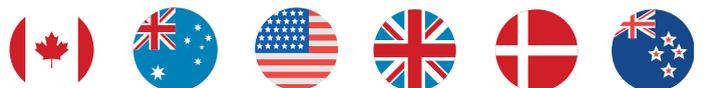


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● St. Kitts and Nevis offers a number of pre-approved real estate projects for investments

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- The Covid era has made the wealthy look more urgently at acquiring new passports to access business opportunities and ensure safety and stability for their family

BY EMMA PROCTER
Special to GN Focus

A global crisis has a way of putting things into perspective, while obliterating the status quo.

Before Covid-19, for some people having good connections and money to burn could buy them the right to live pretty much anywhere.

Then the pandemic happened and for the first time in modern history, nations around the world began restricting entry exclusively to their own citizens and residents. Travelers who consistently enjoyed unrestricted mobility now find themselves locked out of countries they had previously entered at will – all because of their limited citizenship.

This global phenomenon has generated intense interest in Citizenship and Residency by Investment (CBI and RBI) programmes, which greatly expand travel opportunities.

Covid-19: An eye-opener

“The unprecedented trend of bans and suspension of temporary visas and work permits by several countries during the pandemic has exposed the vulnerability of such statuses of residency,” explains Deepanshu Choudhry, Legal Manager, Step Global.

“It has stressed the importance of acquir-

ing proper residency or citizenship in the country where you want to reside as a permanent citizen, so you can enjoy certain exclusive rights and remove uncertainty.”

As an industry, CBI began in 1984 in the Caribbean islands of St. Kitts and Nevis, which offered a passport to foreigners who invested substantially in their economy.

Today, a long list of countries trade citizenship or residency for cash. According to a top industry expert, Henley & Partners, it's now a global industry worth \$25 billion (Dh91.8 billion) a year.

There are some country differences in

terms of CBI programme requirements, but common to all are a minimum investment in one of the government-approved options – usually real estate – the purchase of government bonds or a donation to a national economic fund, and the ability to show the legal source of the investment money.

There are numerous benefits to being the owner of the second passport, including freedom of movement, tax reduction, visa-free access to coveted foreign markets, and a better quality of life. Right now, there are other more pressing motivations. Rich people are seeking the assurance of mobility in a world



Many people are applying for programmes in Portugal, Spain and Greece to be a resident of Schengen, so in the future they will be able to move more easily when required.”

Pej Mohyeddin,
Managing Director, Bayat Legal Services



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STEP GLOBAL is an immigration consultancy firm comprised of a network of globally licensed lawyers and immigration specialists who provide active guidance through the entire immigration process. We are a single point of contact between all parties involved to ensure the most optimal chances for approval of your application for migration.

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where the health crisis, tense international politics, and climate change are all making people nervous.

Property for sale

For many people, investing in property is the best route.

“Purchasing citizenship through real estate remains an excellent source of value for those looking to invest in something tangible that also has growth potential,” says Mahdi Mohammed, CEO of Guide Consultants.

He says that the current economic citizenship market is exploding throughout the Caribbean, where properties are being snapped up by risk-averse yet savvy investors. “In Dominica, which has one of the fastest growing regional CBI programmes, the funds generated have dramatically transformed the country’s housing market,” he adds.

With nearly 30 years in the industry, Bay-at Legal Services always has its finger on the pulse of immigration trends. Managing Di-

rector, Pej Mohyeddin, is in regular contact with many of the Caribbean programme managers, who confirm business during the pandemic is far from down.

“The numbers have been consistent to pre-pandemic, so that means their ability to process and the interest of customers has not diminished,” he says.

“A lot of people are optimistic about the future and they believe having second passports is definitely going to be a plus in their lives, whether for business, personal or family.”

When it comes to CBI programmes in the EU, Mohyeddin says the market is also buoyant. “Programmes in the EU are doing very well because people realise they need to have access, and a Schengen residency opens the door tremendously because travel restrictions are quite harsh for non-EU citizens during pandemic lockdowns,” he explains. “Therefore, many people are applying for programmes in Portugal, Spain, and Greece to be a resident of Schengen, so in the future they will be able to move more easily when required.”

When it comes to the best way for ensuring you choose the right immigration or second citizenship pathway, Tony Ebraheem, Founder of 111 Immigration, says no two cases are the same.

“However, balancing three things will guide you to select the best programme,” he advises. “How fast you want it, what benefits you are looking for, and how much it will cost.” ■



Deepanshu Choudhry
Legal Manager,
Step Global



Mahdi Mohammed
CEO,
Guide Consultants



Tony Ebraheem
Founder and
Lawyer,
111 Immigration

AVOID LEGAL TROUBLE WHILE INVESTING IN A SECOND PASSPORT

- In conversation with **Dr Sadir Al Kherdaji**, Managing Director, Al Kherdaji International Legal Consultants

What are the common legal hurdles an investor may face while applying for a citizenship or residency by investment programme?

The applicant must check the legalities of acquiring dual citizenship in the laws and constitution of their home country. Many countries, especially in Asia, prohibit dual citizenship and travelling with multiple passports. Applications for a second passport in such cases come under many challenges.

Another common difficulty could be related to arranging for all due diligence and background check details for application, which can sometimes be simply unobtainable. For example, getting a police clearance certificate from an applicant’s country of birth can sometimes be really hard, especially if the applicant has



never lived in that country or obtained its citizenship.

What can be done to limit an investor’s tax risks while opting for a programme?
In general, tax regimes are residence-based or territorial. Therefore, a careful prior study should be made about the tax laws in place of residence of the applicant and the tax laws of their country of origin, while considering the tax laws in force in the country in which they intend to naturalise. This is to ensure

compliance with the laws of the country of naturalisation without prejudice to the necessity to have a creative tax structuring.

After acquiring the citizenship, what legal matters should an investor be aware of?

Citizenship is the relationship between an individual and a sovereign state, defined by the laws of that state, along with corresponding duties and rights. Therefore, the naturalised person should save no effort to be aware of their new duties and rights under the law in force in the country in which they have obtained citizenship. This includes, but is not limited to the basic laws related to civil and financial affairs, such as serving the mandatory national service.

— GN Focus report

5 point checklist in choosing an immigration and a citizenship consultant

- There are many things to keep in mind before selecting a consultant



THEY MUST BE REGISTERED

The first point to check is if the company is properly registered. For example, for a Canada application, they must be registered with the Immigration Consultants of Canada Regulatory Council (ICCRC), the national regulatory body that oversees Canadian immigration professionals. Many consultants in the UAE work in partnership with other external consultants, so they are not directly liable and responsible for a client who pays them. Carefully read the retainer agreement before you pay any fees.



DO THEY OFFER GOOD SUPPORT SERVICES?

“Find out if they take escrow account-accepted payments, offer flexible payment terms as well as refunds in case something doesn’t happen as planned,” advises Karun Luthra, Migration Consultant, Vazir Group. “Also, look for personalised support services like a dedicated customer manager, free IELTS tests and training, real estate solutions, guidance in choosing schools for kids and so on.”



CHECK IF THEY ARE REPUTED

It’s a good idea to see if the consultancy is endorsed by any major companies or government authorities, embassies and consulates. Ask around, look online, if the company has a great reputation – you should find plenty of evidence to support it.



THEY SHOULD BE WELL ESTABLISHED

Go for a consultant that has been in business for a long time as they will have a high level of experience in processing different types of cases and profiles. This will increase your chances of a successful application.



FIND OUT IF THEY ARE FOLLOWING INDUSTRY NORMS

“In order to avoid scams or any type of fraud and misrepresentation by dubious agents, ensure that the consultants and lawyers follow the standard immigration procedure to the best of their ability as per the established industry standards,” says Deepanshu Choudhry, Legal Manager, Step Global.

— GN Focus report



Your **GUIDE** to Second **Citizenship**

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Realising the dream of living abroad as a highly skilled worker or student can come down to how many points you score on immigration checklists. While factors such as age are impossible to change, you can enhance your application in other ways.

A little practice and some personalised coaching, for example, can raise your score on English-language assessment tests and correspondingly improve your overall chances.

Canada, Australia, New Zealand and the UK accept the International English Language Testing System (IELTS) exam as evidence of English language proficiency for study, work and migration. The four-part test evaluates your ability to read, write, listen and speak, and a high score on all fronts can make the difference between a successful visa application or not receiving an immigration permit at all.

As the world's most popular test, IELTS can also improve your chances of finding a job in your target country – more than 10,000 organisations accept its results.

“The aim is to achieve a high score to enhance the overall points on your application. Scoring well in each component of the IELTS test can cause quite a difference in the points you achieve,” says Deep Adhikari, Director Exams Gulf South Cluster at the British Council.

He offers some examples of how a high score affects individual cases. The minimum IELTS score required to immigrate to Canada is 6, while it is 7 for Australia. “However, this minimum score will not contribute effectively to your overall Comprehensive Ranking Score (CRS). Applicants must aim anywhere between the Canadian Level Benchmark score of 7-9. While 7 is easily achievable and 9 is more difficult, with constant practice we believe anyone can secure the CLB Level 8 at least,” Adhikari says.

“To increase your chances at receiving an invitation, it is crucial that you practice for your IELTS

Why a higher IELTS score can improve your chances of immigration success

- The British Council has launched a unique counselling service to help candidates ace the IELTS exam



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With IELTS Counselling service, our customers get personalised support from IELTS experts who guide and advise on how to best prepare for the IELTS test to achieve the desired score.”

Deep Adhikari

Director Exams Gulf South Cluster,
British Council



test in advance and get training to obtain the ideal IELTS score on your first attempt.”

Similarly, 65 points is the minimum overall qualifying score for immigration to Australia. However, Adhikari explains, invitations are being issued to candidates who score between 70 and 80 points on the assessment grid. “High IELTS scores

can award you up to 20 points and can easily help increase your score. So, applicants have to work on enhancing their chances in order to succeed in their application.”

Counselling effectiveness

At the start of February, the British Council launched the IELTS Counselling Service, a practi-

cal and personalised approach that helps exam candidates improve their IELTS score. The programme first assesses each candidate's current English level and provides customised feedback and resources to focus on areas of improvement.

“With IELTS Counselling service, our customers get personalised support from IELTS experts who

guide and advise on how to best prepare for the IELTS test to achieve the desired score,” Adhikari says.

For a package of Dh310, test candidates get the online assessment and personalised learning plan, as well as regular check-in calls with a dedicated counsellor and guidance on the exam and results process. For those who book an IELTS test with the British Council, the IELTS Plus package offers the same benefits for Dh160 in addition to an advance test booking and a free test date transfer worth Dh315.

The British Council also offers several free resources for anyone who wants to do the IELTS exam, including practice tests, a massive online open course, preparation videos, a webinar, and mobile apps.

While many students worry about the IELTS

AT A GLANCE

The computer-delivered IELTS test is an innovative multi-level English language test for anyone who wishes to demonstrate their language and communication skills. IELTS provides an accurate assessment of English skills according to the Common European Framework of Reference for Languages (CEFR). The IELTS score is accepted by over 10,000 organisations in more than 140 countries giving test takers the choice of more opportunities and destinations.

exam, Adhikari says it's easier than most people think. "The questions in the IELTS test are straightforward and designed to assess how well you can use your English. As with any test, IELTS requires thorough preparation."

As a final tip, he suggests that IELTS candidates use English daily. "To improve your English, you need to use it in everyday contexts, whether it's speaking with your friends in English, writing notes and emails, reading newspapers or listening to the radio. If you feel you need help with your English, you can also consider taking an English course." ■

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IELTS SUCCESS STORIES

How the British Council's newly launched counselling service has helped UAE students improve their IELTS scores

“The British Council provides great resources and practice tests.”
Dr B Neethu



The British Council's online assessments and services helped me achieve an overall band 8 in the IELTS test.

Ms. Howaida Mohamed Osman, an IELTS Counsellor at the British Council, arranged for my language

assessment and also provided me all the resources and guidance I needed. The assessment feedback that I received from her also helped me identify my mistakes and improve my language skills. The British Council provides great resources and practice tests that helped me plan and study well.

“With less than two weeks of preparation, I was able to achieve my required score.”

Hashmi Salan Shameer



I am extremely happy with the British Council's IELTS counselling service.

I was hesitant to book a test date until I received a call from the counselling service. The diagnostic test clearly explained to me my strengths and weaknesses. With less than two weeks of preparation, I was able to achieve my required score.

“The pre-test evaluation helped me better understand the layout of the IELTS exam.”

Mahmoud Magdy



The evaluation programme before the exam at the British Council was excellent and well coordinated to fit my busy

schedule. It helped me better understand the layout of the exam and how it would be conducted, as well as motivated me to improve my language skills. I truly commend the IELTS staff at the British Council and hope the pre-test evaluation programme continues to stay and help all test candidates in the future.

A CLASS APART

- Outstanding industry leaders reveal their thoughts on the sector as well as how they can help prospective immigrants to navigate the challenges of moving abroad or securing a second passport in the Covid-19 era

GN FOCUS REPORT

“We have set up a pro bono service to give back to the community”



SAM BAYAT
FOUNDER AND OWNER, BAYAT
LEGAL SERVICES

many people to re-evaluate their migration plans and now they want to start the process. Canada, Australia and New Zealand are the most sought after destinations for expats living in this region, followed by the European Union's passive residency programmes or the Golden Visa or RBI and second citizenships programmes.

■ Could you share some details on Bayat Group's pro bono service?

With the intention to serve and truly give back to the community, we have set up a pro bono service to help individuals interested in migrating to Canada as a skilled worker. With prior reservation and subject to certain criteria, people can visit our office, utilise our infrastructure, and take support to fill up the forms and get any questions answered.

■ What are the key benefits that clients get from Bayat Group's citizenship and residency by investment programmes?

While Bayat group represents some citizenship and residency by investment programmes as an official government agent or authorised promoter, we work for all the programmes, either directly or through our partners.

Some of the key benefits in hiring us include detailed knowledge of the programmes; unmatched ability to offer advice and guiding a client to choose the right programme; ability to operate within the confines of the law in a creative, lateral and innovative manner in order to achieve the client's objectives; and practical experience of three decades.

■ Is buying property for citizenship of good value?

I have always promoted buying a property or a share as a good investment option since this can be sold in the future. Today, an applicant can find lots of secure and good value investments to obtain a residency or citizenship. Caribbean nations and Turkey are good markets to buy a property and apply for citizenship.

■ Are there any new focus countries that investors are showing interest in to migrate since the outbreak of Covid-19?

We have seen a big increase in enquires for all programmes — citizenship by investment (CBI), residency by investment (RBI) and migration. Travel restrictions during the pandemic have pushed

“This is the right time to explore opportunities to immigrate”



CLINT KHAN
DIRECTOR, Y-AXIS

is a need for new skill sets with the rise of new industries. So, this is the right time to explore opportunities to immigrate. Countries like Canada have increased the number of invitations for immigration as compared to past years.

■ How could you help people deal with the common challenges associated with migration during the pandemic?

With countries imposing travel restrictions and changing immigration rules in order to cope with the pandemic, the immigration process can be daunting for those planning to move to other countries. We can help prospective immigrants understand the new rules and requirements and help them comply with them. We keep them up to date on information that may impact the processing of their visas. For those who are unable to make their first entry due to the restrictions, we can file separate applications for them to extend the deadlines.

■ What kind of career support can you offer at the moment to help people migrate successfully as well as settle abroad?

As an overseas career consultant, we provide the expertise and guidance to help clients connect with the right people, and register them in Canada so that they can connect with as many employers as they want. We keep a tab on in-demand jobs and skills in some of the most popular destinations for immigration and constantly share our know-how with our clients to help them plan their move once they get the visa. We help our clients choose the right opportunities in the country they wish to migrate to, based on their profile and work experience. ▶

■ Covid-19 has created enormous uncertainties in the lives of people. Why do you think this is the time to explore opportunities for immigration?

Every crisis is an opportunity, and the Covid-19 crisis is no exception. Lockdowns and travel restrictions imposed by nations across the world to control the spread of the virus saw an exodus of immigrant employees. Now, with the pandemic under control in many countries, they are looking to immigration to fuel post-pandemic economic recovery. There



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Abu Dhabi P. O. Box 7441
Tel: 02 634 5144

Printed and published by Al Nisr Publishing LLC
Distributed by Al Nisr Distribution LLC

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CONTINUED FROM PAGE 12



SYED JAFAR SADIQ
GENERAL MANAGER,
COSMOS IMMIGRATION

“We provide tailored immigration pathways with unparalleled confidentiality standards”

■ **As a leading consultant in the field of immigration in the UAE, what makes your services truly unique?**

Our tagline says it all – ‘Cosmos Immigration - Deliver What We Promise.’ We have a long-standing reputation in the market. With a multilingual team of professionals, we provide tailored immigration pathways with unparalleled confidentiality standards. Being an authorised consultant, we have end to end services for all age brackets, including students, skilled working professionals, entrepreneurs and investors. A formal screening of each applicant prior to starting the application process has bagged us a lot of success stories.

■ **How could you help prospective immigrants choose the right immigration programme?**

For skilled professionals and entrepreneurs, there are multiple pathways available to immigrate. Understanding the programme is, however, the key to success. With a growing demand for talent on the move, thousands of skilled workers are opting to migrate to countries such as Canada, Australia and New Zealand. Investors are increasingly looking for citizenship by investment programmes in the Caribbean countries. Furthermore, for many entrepreneurs, Canada is the logical choice to embark on a new business venture or expand their operations. We, as an authorised consultant, conduct a thorough

screening to understand the needs of the candidate and then recommend a suitable pathway for immigration.

■ **Could you share a few tips on how to increase scores for Express Entry in Canada?**

We first identify the weaknesses of an applicant’s profile and then represent an application with utmost accuracy. After lodging the application, we work closely with the applicant and help them enhance their profiles. Partnering with IDP Global, Cosmos has its own IELTS test centre at the premises, which enables our clients to improve their scores in English. Adding appropriate education to your application can also be a major boost to an applicant’s profile.

“The popular US EB-5 programme is set to expire on June 30 due to a sunset provision”



PREEYA MALIK
MANAGING DIRECTOR,
STEP GLOBAL

in that particular country, and documentation required.

■ **How could you help prospective immigrants to choose the right immigration or second citizenship programme?**

When working with clients it is important to consider their future goals, their reasons for immigration as well as the dependants who will be included in the application. By understanding these points, it becomes easier to assess and advice a client on a programme that may be best for them. For example, those who are looking for citizenship for their children for the purposes of future job prospects and schooling often choose Canada or the US over other programmes, while those who are looking for a retirement plan may choose somewhere else.

■ **What are the new changes that our readers should be aware of regarding the popular US EB-5 immigrant investor programme?**

The EB-5 programme has been under scrutiny for many years. This year the programme is set to expire on June 30 due to a sunset provision. Legislature must vote on and approve the EB-5 programme as a standalone bill in order for it to continue unchanged.

With many other pressing issues currently in Congress, it is possible that this bill will be overlooked, causing the programme to lapse. If this happens, it could mean that the programme will cease to exist altogether.

■ **A number of new citizenship by investment programmes was launched in 2020. Is it advisable to opt for a new programme or go with the ones with longer track records?**

Governments generally do a lot of research prior to launching a citizenship by investment programme in their countries. Instead of looking at the length of time the programme has been around, it’s important to look at factors such as eligibility criteria, safety and types of investments, ease of approvals, benefits of citizenship

“We don’t give hope, we provide solutions”



DR SADIR AL KHERDAJI
MANAGING DIRECTOR,
AL KHERDAJI INTERNATIONAL
LEGAL CONSULTANTS

■ **How do you differentiate from the competition?**

When it comes to legal experience, we guarantee the legality of the process. Applications of our clients are handled by professional lawyers specialised in second citizenship and residency by investment programmes. We are well recognised by several governments and have officials with good reputation and professionalism. We utilise all our strengths to help our clients make the right decision for their future.

We have a human-centric approach to consultancy – our advices are based on transparency and honesty. We don’t give hope, we provide solutions, considering the client’s needs, qualification assessment, know-your-customer (KYC) details, and security background check.

We have successfully processed over 100 investment migration, citizenship and residency by investment and corporate immigration cases with 100 per cent success rate so far.

■ **It can be overwhelming to decide on the appropriate investment programme. How does your company help investors make the right choice?**

We recognise that no two clients are alike. Therefore, we design individual strategies according to the client’s profile and needs. We strive to operate within the confines of the investment in a creative, lateral and, when appropriate, innovative manner to achieve the client’s objectives. We believe in producing optimum results, rather than settling for acceptable solutions.

■ **How unique are Al Kherdaji International’s portfolio of services for citizenship and residency programmes and business migration?**

All investment migration providers are quite similar in what they offer to their clients. We are also similar to other service providers but not the same.

We are an investment-related international legal consultancy firm, affiliated with a distinguished investment migration consultancy service provider – Cham Consulting, specialised in advising corporates and individuals with investment migration services.

Drawing upon the depth of practical experience and knowledge accumulated over more than two decades, we can offer meaningful advice and benefits to businesspersons far beyond those available from traditional immigration providers.

“Many countries have introduced plenty of positive changes during the pandemic”



TONY EBRAHEEM
FOUNDER AND LAWYER,
111 IMMIGRATION

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

Demand for citizenship and residency by investment programmes are determined by several factors such as the application process, convenience, safety of the nation and its medical infrastructure. I, however, always say that the relationship between the country and applicant has two

main parameters. Countries offering citizenship by investment programmes, must have a track record of providing all required documents, conducting necessary security checks, and establishing the sources of funds invested in the nation. From the applicant's perspective, the programme must offer significant benefits and have competitive processing cost and reasonable time frame for completing the application process. These are the keys that decide which countries

and their programmes are faring better than others.

■ How do you see the industry evolving during the pandemic?

From lowering the investment requirement and initiating new options dedicated to Covid-19 to accepting scanned certified documents from immigration consultants and allowing investors to virtually take the oath of citizenship, many countries have introduced plenty of positive changes

during the pandemic.

I also hope several other countries, who are yet to launch citizenship or residence programmes, will consider invest-for-citizenship options to drive economic growth.

■ Could you share some details on millennial preferences for investment migration?

Millennials are primarily looking for three things before investing in a programme: mobility, lifestyle improvement and future security.

“Apply for special programmes for skill-based immigration to Canada”



VRINDA GUPTA
BRAND CUSTODIAN,
VAZIR GROUP

■ The immigration process can be a bit intimidating for many. How does Vazir Group help its clients make the journey seamless?

With immigration specialists in our offices in Canada, Dubai, and India, we can assist every individual in achieving their relocation goals with personalised end to end services, professional advice, and complete support

throughout the immigration process for them and their family. We provide highly professional services, as well as options for payment in instalments, the possibility to pay using an escrow account and a refund.

■ Could you share some information on Canada's immigration by investment programme, highlighting how they can benefit prospective applicants?

We offer two immigration by investment programmes for Canada. For example, the Entrepreneur PR Programme is based on providing an innovative business idea according to the applicant's experience and background. We support the applicant with a business plan, if required, and of course with all the immigration process. For any investor, running a business that generates income, no tax on global income, the right to reside, work anywhere in Canada, and the possibility for a Canadian passport, are attractive benefits.

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

Finding a job in Canada can be really challenging. The best way to immigrate to Canada using your skills is by applying for one of the special programmes. For example, all the skilled programmes at Vazir Group are based on a secured job in Canada. That means that we are the one finding the right job for the candidate and taking care of all the immigration process until they get the work permit or PR.

“No one should be limited by their citizenship”



MAHDI MOHAMMED
CEO, GUIDE CONSULTANTS

■ How does Guide Consultants help its clients make the journey seamless?

The crowded nature of the economic citizenship market can potentially overwhelm clients who don't know where to start. The key for us is to simplify the process by understanding the client's needs. At Guide, there is no one-size-fits-all approach to second citizenship. We are keenly aware that each client is unique. What is consistent is our approach, which is grounded in transparency.

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

There are no key programmes. It all depends on the individual's future goals and circumstances.

■ Please share a brief history of the brand, highlighting the group ethos that drives its staff.

More than a decade ago, I witnessed first-hand the challenges generated by mobility limitations. In 2016, I established Guide Consultants to respond to these global challenges and safeguard the futures of families. At Guide Consultants, we believe that no one should be limited by their citizenship.

On a personal level, it is deeply fulfilling to help people expand their horizons while advancing the economies of participating Caribbean nations. As a leading regional CBI agent, my team is motivated by our commitment to uphold the highest industry standards.

“Securing the family's future is the top priority for applicants”



ANWAR KARIM
VICE PRESIDENT, GLOBAL
OPERATION, WWICS

■ In the era of Covid-19, what destinations have been most in demand from Middle East clients?

Family comes first and

securing their future is the top priority for applicants. Citizenship by investment programmes for Grenada, which provides visa-free travel to more than 140 destinations and E2 visa access to the US, along with St. Kitts and Nevis, Antigua and Barbuda, Dominica, St. Lucia, Vanuatu and Montenegro, are in demand.

■ Is it difficult to get a job in Canada after immigration?

You first need to understand the Canadian recruitment structure as well the work culture, as these are markedly different from other countries in the world. This requires professional help, guidance and support. We provide placement

services for non-regulated occupations, and assist in obtaining required licences for regulated professions. We also help clients in getting transitional jobs until they become eligible to work in their regulated professions.

■ Does WWICS offer any post landing services?

Global Placement Services (GPS) is our associate company, which exclusively deals with placement and settlement of our clients. It provides complete assistance in settling our clients in a new country, grooming them for the job market, and finding suitable job opportunities for them after they land in the country.

TOP 15 INVESTMENT MIGRATION PROGRAMMES

UAE's top immigration law firm **Bayat Legal Services** looks at some of the best options for citizenship and residency by investment programmes



COUNTRY	ANTIGUA & BARBUDA	DOMINICA	GRENADA	MONTENEGRO	SAINT LUCIA	SAINT KITTS AND NEVIS	NORTH MACEDONIA	TURKEY
CITIZENSHIP								
Benefits	<ul style="list-style-type: none"> An independent Commonwealth state in the eastern Caribbean, these lush tropical islands have 365 beaches of clean turquoise waters. A second passport from Antigua and Barbuda grants visa-free access to the Schengen area, the UK and Ireland, Brazil, Russia, Ukraine, Hong Kong, and CARICOM countries. No need to travel during the application process and minimal residency requirement 	<ul style="list-style-type: none"> Known as the Nature Isle of the Caribbean, this island nation is located between Martinique and Guadeloupe. Dominica's citizenship by investment programme was introduced in 1993 and is one of the world's longest-running economic citizenship schemes. It grants visa-free access to the entire European Union, the UK and Brazil. It offers life-time citizenship 	<ul style="list-style-type: none"> Known as the Isle of Spice, the nation of Grenada, measuring 344 square kilometres, is composed of three key islands — Grenada and its sister islands Carriacou and Petite Martinique. Grenadian economic citizens are also eligible to apply for the United States' E-2 visa, as Grenada has the investor visa treaty with the USA. It offers lifetime citizenship 	<ul style="list-style-type: none"> A country in southeast Europe, Montenegro is known for its stunning landscapes. The Montenegro Economic Citizenship Programme (MECP), also known as Special Investment Scheme, offers foreign and non-EU nationals citizenship by admission through a designated investment. Its citizenship programme grants visa-free access to EU Schengen states, Russia, the UAE, Turkey and Singapore. Application can be processed between three and six months. 	<ul style="list-style-type: none"> A picturesque island country in the West Indies in the eastern Caribbean Sea, St Lucia started offering economic citizenship to foreigners investing in the country under certain criteria since 2015. Its programme offers government bond investment option, which is not available in other Caribbean CBI programmes. Favourable taxation with no capital gains tax, no taxation on worldwide income, and no estate or inheritance taxes 	<ul style="list-style-type: none"> This beautiful Caribbean dual-island nation pioneered the concept of citizenship by investment, offering economic second passports to foreign investors since 1984. It grants visa-free access to the European Schengen area, the UK, Russia and Hong Kong. Applicants do not need to travel to the Caribbean nation during the application process. No wealth or income tax No mandatory residency in the country 	<ul style="list-style-type: none"> Located in southeast Europe, North Macedonia offers citizenship through investments in nominated government approved funds. No minimum stay required This gives investors the opportunity to become a citizen of a country in Europe in just four months Easy to set up companies and businesses A growing European country with a strong economy 	<ul style="list-style-type: none"> Located between Europe, Asia and the Middle East, Turkey is a popular investment migration destination for UAE residents. No interview or travel is required during the application process. Investors can expect to get Return on Investment (ROI) through renting out their real estate. No mandatory wealth declaration
Minimum investment	\$100,000	\$100,000	\$150,000	€100,000	\$100,000	\$150,000	€200,000	\$250,000
Dependent visa	Investors can include their spouse, children below the age of 28 and parents or grandparents above 58 years old	Investors can include children below 30 years old and parents or grandparents above the age of 55 years	Investors can include dependents in their application, including spouse, children, single siblings and parents without any age restrictions	Investors can include family, spouse and children in their applications.	Investors can include family, spouse, children and parents, in their applications.	Family, including children under the age of 30 and parents above 55 years old, can be included.	Investors can include family members	The programme offers lifetime citizenship to investor's dependent family members.
Visa-free countries	150	135	140	122	146	150	125	110

COUNTRY	PORTUGAL	GREECE	BULGARIA	SPAIN	USA	UK	CANADA
RESIDENCY							
Benefits	<ul style="list-style-type: none"> It is a member of the United Nations, the European Union, the Schengen area and the Council of Europe (CoE). The Golden Visa programme provides a sure route to Portuguese and EU citizenship after five years. Only seven days of stay is required every year to maintain the residence. The programme offers the opportunity to live, study and work in EU member states. 	<ul style="list-style-type: none"> Greece launched its Golden Visa programme in 2013, allowing foreign nationals a permanent residency status in exchange of investments in real estate. Since 2019, Greek government has started allowing other forms of investments to qualify for Golden Visas, including purchase of securities and bonds, bank deposits or direct capital transfers. It gives opportunities to study, live and run business in EU member states. Investor is eligible for Greek citizenship after seven years. 	<ul style="list-style-type: none"> The Republic of Bulgaria, an EU member state, launched its investment programme for residence and citizenship in 2009. Investors get the chance to become permanent residents in EU and become eligible to apply for the citizenship after five years. Process to complete residency takes between six and nine months. Bulgaria has a free trade environment and the lowest tax rates in EU. Citizenship can be transferred by descent regardless of age. 	<ul style="list-style-type: none"> This European nation launched its Golden Visa programme in 2013. Investors can get permanent residency after residing in the country for five years and after 10 years, they can attain full citizenship. No mandatory stay is required in the country. Process is very straightforward and government fees are low. The applicant does not need to become a tax resident in Spain 	<ul style="list-style-type: none"> Freedom to live, study, work and travel anywhere within the country EB-5 Immigrant Investor Visa programme is one of the most efficient way to obtain permanent residency in the US. This programme grants investors the opportunity to obtain the US citizenship after five years of permanent residency. 	<ul style="list-style-type: none"> UK's Tier 1 Immigration programme offers investors and entrepreneurs the right to live, work and study in the UK. An investor can qualify for citizenship after six years. Free medical care Right to travel within the Schengen area 	<ul style="list-style-type: none"> Entrepreneur visa is a good way to immigrate to Canada. Canada welcomes entrepreneurs and innovative ideas. Immigrate to Canada by starting a business and creating jobs or supporting innovative entrepreneurship.
Minimum investment	€280,000	€250,000	BGN 1million	€500,000	\$900,000	£2 million	CAD 250,000
Dependent visa	The programme offers full family residency.	The main applicant can include their family members in the application, including spouse, children and parents	Investors can include family members in the application process	Golden visa will be issued for family members of the investor, including children up to 18 years old	The programme includes the main applicant and family members, including spouse and all unmarried children under 21 years old.	Investors can sponsor family members, including spouse and children under the age of 18.	The programme includes spouse and children under the age of 21.
Visa-free countries	142	130	169	175	184	184	184



Pej Mohyeddin
Managing Director
Bayat Legal Services

To find out more on citizenship and residency by investment programmes, contact Bayat Legal Services. Contact details

04 355 4646
050 624 4646
Bayatgroup.com

STUDY ABROAD

A route to permanent residency

- Many countries, including Canada and Australia, offer international students the options to stay and gain work experience after their studies and later apply for permanent residency

BY CHIRANTI SENGUPTA
Editor

Covid-19 has turned the higher education sector upside down, yet a significant number of international students is still willing to pursue degrees abroad.

A recent study by IDP Connect — a division of global education specialists IDP Education — highlighted the demand for international education in 2020 remained strong. More than 77 per cent of international students surveyed for the study expressed their willingness to continue with their international education goals, despite prolonged travel bans and global lockdowns due to Covid-19.

Higher education institutes globally have also noticed a sustained rise in the number of international enrolment for various degrees and courses in the past 12 months.

There are many reasons why study abroad programmes are in high demand. For most students, the appeal for overseas education is likely to be a combination of gaining a globally-recognised qualification, experiencing a new

culture, expanding their networks, enhancing future career prospects, and most importantly, exploring opportunities for permanent residencies.

“When choosing a study abroad destination, most students look for countries that give them a pathway and the opportunity to stay back and work there and ultimately settle down in the country,” says Clint Khan, Director, Y-Axis, a leading career consultant and immigration firm in the UAE. “Based on these criteria, top countries for international education are Canada, Australia, the UK, Germany and Ireland.”

Get PR in Canada and Australia

Offering an education of international excellence yet at a competitive cost, Canada is one of the most favoured destinations for students worldwide,

including the UAE, opting for overseas education. Apart from quality teaching, Canada offers a healthy standard of living and opportunities to work and study.

“Canada offers international students the options to stay after their courses and gain some work experience. The IRCC provides a Post-Graduate Work Permit programme. Under this programme, international graduates can get an open work permit, valid for three years. They can work for any employer during this period. This also gives students the chance to gain skilled work experience, which is crucial to the success of their PR visa application,” explains Khan.

Australia also offers the Graduate Temporary Visa (Subclass 485) for migrant students who have studied for two years in Australia. “They can live and work here between 18 months and four years. There are two streams for the Subclass 485 visa — graduate work and post-study work,” Khan says.

“With this visa, graduates can decide to stay and work in Australia and apply for job opportunities. Students can later apply for a permanent resident visa provided they meet the points requirements and eligibility criteria.”

Syed Jafar Sadiq, General Manager, Cosmos Immigration, advises students to consider various factors before deciding on a country to complete their higher studies.

“Counselling session with the right education specialist is an important aspect to consider as it helps students to understand the courses and streams that are in demand for future employment opportunities. One should also look for the standard of living of the country where they wish to study, along with possible job opportunities during and after the completion of the programmes.” ■

TAKE YOUR IELTS TEST FOR OVERSEAS DEGREES



Deep Adhikari
British Council

The International English Language Testing System (IELTS) is the world's most popular English-language test for higher education and global migration. This measures the language proficiency of people who want to study or work where English is used as the language of communication.

“IELTS is the test of choice for students planning to pursue higher education abroad and within the UAE for many reasons. IELTS scores are accepted in more than 10,000 institutions across the world for admissions and it is accepted in more countries than any other English language proficiency test,” says Deep Adhikari, Director Exams Gulf South Cluster at the British Council, which administers the test in the UAE and offers courses in the English language that are designed to improve communication skills and develop intercultural fluency.

“The British Council has tests almost daily, giving test takers the choice of convenient dates, time and locations to take their IELTS test. The British Council also provides test takers with a plethora of resources to help them achieve their goals.”





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“WE WANT TO EMPOWER PEOPLE TO MAKE THE RIGHT DECISIONS FOR THEIR FUTURE.”

In conversation with Sam Bayat, Founder and Owner, Bayat Legal Services:

■ **It can be overwhelming for a prospective immigrant to choose the right investment immigration programme. How does Bayat Group help investors make the right decision and the investment process seamless?**

It's all about due diligence. We have stood strong in the industry as experts and we want to empower people to make the right decisions for their future. We carefully recommend approved investment projects from developers that have good track records. Considering that an applicant must hold shares of a project for five years, it is important to ensure that their shares are eligible for a citizenship applica-

tion, eliminating many other risks.

■ **Why is an immigration lawyer necessary, given the availability of online process?**

First, in a temporary or permanent residency or a citizenship application, the presence of a lawyer or an immigration consultant is not a necessity. This also goes for online applications.

All applications are assessed based on the merits of an applicant. However, it is crucial to have a specialised professional who can assist the applicant. Immigration officers are not always fair or right in their decisions, so having an experienced professional or an immigration lawyer is definitively a plus in any type of application, online or physical.

■ **What is the current**



● Sam Bayat, Founder and Owner, Bayat Legal Services

Covid-19 situation in the Caribbean? Are these nations considered good options for investment migration?

The Covid-19 situation has had no bearing on the programmes and processing of application in the Caribbean. The pandemic

has restricted movements as most countries are only allowing residents and citizens to return. For many, this pandemic has reinforced the need of unrestricted access and travel. This group is now opting for multiple citizenships and residencies to travel freely and not being restricted in case of future events. Therefore, the Caribbean programmes continue to be in high demand.

■ **As one of the most reputed immigration law firms in the UAE, what are the critical components of your brand ethos?**

Integrity plays a huge role in our business and we always protect our clients' interests. We are proud of our ability to deliver practical and effective legal solutions and design individual strategies according to the client's profile and needs.

“Montenegro and North Macedonia are the rising destinations for investment migration.”

In conversation with Pej Mohyeddin, Managing Director, Bayat Legal Services:

■ **Which countries in your opinion are the rising destinations for investment migration and why?**

The new players in this space are Montenegro and North Macedonia. They are not part of the EU yet but it is anticipated that they may join the EU in the near future. These programmes are currently available at an excellent value, considering that they may soon become part of the EU. In my opinion, these are the rising destinations that could easily take over



● Pej Mohyeddin, Managing Director, Bayat Legal Services

many other established programmes in the space of citizenship by investment. I would recommend North Macedonia, Mon-

tenegro and Malta for investment migration at the moment, although Malta offers a bit more expensive programme than others.

■ **Are there any new restrictions or areas of international policy change that you think people should be aware of before availing any investment migration programmes?**

I do not foresee any international policy changes in the near future, but I can foresee some changes at the regional level. For example, Schengen zone will change some of its policies, allowing certain nationalities to invest in second passports. At the national level, countries will continue to change

their policies but with regards to citizenship and residency by investment, they are unlikely to introduce any major changes. The only area of friction we see at the moment is between the European parliament and some countries offering residency by investment programmes. This is to ensure the process for granting residency is transparent and devoid of any bias or favouritism. EU wants a greater integration of new citizens and a better selection of investors into the EU family.

■ **What, according to you, are the best ways to obtain second citizenship in the current situation?**

This depends on what you want from these programmes and your budget. It's critical to highlight that Caribbean countries have innovated by allowing applicants to include older children, unmarried siblings, and parents of either spouse. This gives an investor the option to include a much larger number of people in one application compared to countries like the UK, which allows applicants to include children under the age of 18. The definition of an applicant and who can be considered his or her eligible dependants, is central and an investor should consider this factor along with the cost of the programme.



BAYAT LEGAL SERVICES
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Canada plans to welcome with open arms over 1.2 million new immigrants by 2023. Over 400,000 new immigrants are expected to relocate for each of the next three years, Canada will stand strong and make certain of economic growth and prosperity carry on for the years to come.

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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 process applications for citizenship, residency and migration.

Registration and accreditation
Member of the Canadian Bar Association

Number of cases handled
Over 10,000

Key programmes
Process applications for citizenship for Caribbean nations, including Antigua &

Barbuda, Grenada, Dominica, St Lucia, and St Kitts & Nevis and more, Malta and Turkey and Cyprus. It also processes applications for residency to Portugal, Greece, Bulgaria and Spain and migration to Canada, Australia, the UK and US.

Contact details
04 355 4646
Bayatgroup.com

Y-AXIS

Key services
Immigration representation for permanent residency, business visas, tourist and visit visas, telephone consultations, rejected visa applications, administrative appeals tribunal assistance, free counselling
Years of service 21 YEARS
Specialisation Immigration, visas, career counselling

Registration and accreditation
IELTS testing venue with the British Council

British Council IELTS registration centre
Migration Agents Registration Authority (MARA)
Member of Migration Institutes of Australia (MIA)
Immigration Consultants of Canada Regulatory Council (ICCRC)
Powered By Salesforce.com; 3CX

Contact details
04 248 3900
Y-axis.ae



111 IMMIGRATION

Key services
Citizenship, residency, and immigration by investment

Registration and accreditation
111 Immigration is a specialised law firm, which is well recognised by several governments and officials.

Number of cases handled
The company has handled thousands of cases

Key programmes
Any programme related to citizenship, residence and immigration by investment laws is its speciality.

Contact details
04 385 1115
111immigration.com

GUIDE CONSULTANTS

Key services
Consultancy and marketing services for clients pursuing citizenship and residency by investment through national CBI programmes.

Registration and accreditation
Guide is a licensed and authorised agent in all five Caribbean nations: Grenada, St. Lucia, Antigua and Barbuda, The Commonwealth of Dominica, Saint Kitts and Nevis

Number of cases handled
More than 500 cases globally

Key programmes
Citizenship and residency by investment programmes

Contact details
04 385 8850
Guideconsultants.com



STEP GLOBAL

Key services

Step Global specialises in US and Canadian immigration with a focus on investment and entrepreneur programmes.

Registration and accreditation

Step Global is registered as a Dubai Multi Commodities Center (DMCC) company. Its Managing Director, Preeya Malik, is a US-

licensed lawyer with a Canadian background.

Number of cases handled

The company has handled hundreds of cases from across the GCC, India, Pakistan, and Africa.

Key programmes

US EB-5 Immigrant Investor Programme

US L-1 Visa
US E-2 Investor Visa
Canada Immigrant Investor Programme
Canada Provincial Entrepreneur Programme
Quebec Immigrant Investor Programme

Contact details

04 770 7825
Stepglobalgroup.com



AL KHERDAJI INTERNATIONAL LEGAL CONSULTANTS

Key services

Investment-related legal services, economic migration, private wealth legal counselling, and business immigration

Registration and accreditation

Licensed legal services provider by RAK International Corporate Centre (RAKICC), accredited legal consultants by several international organisations and arbitration centres,

recognised economic migration legal consultants by many countries' Citizenship by Investment units.

Number of cases handled

109

Key programmes

Citizenship by Investment: St Lucia, Dominica, Grenada, Vanuatu, Antigua and Barbuda, Saint Kitts and Nevis, Montenegro, Malta and Turkey

Residency by Investment:

Malta, Greece, Spain, Portugal, Hungary, Ireland

Business immigration: USA, UK, Ireland, the Netherlands, South East Asian countries

Contact details

050 5751948; Ailc.legal; Chamconsultingltd.com

VAZIR GROUP

Key services

Faster time frames to process applications; exclusive, unique and personalised programmes in GCC; financial support services; dedicated customer manager, end to end services

Registration and accreditation

Vazir Group is a registered and accredited UAE immigration consultant

Number of cases handled

Over 1,000 since 2004

Key programmes

Canada: Entrepreneur Permanent Residency, Owner Operator, Provincial Immigration, Boosting Point, Foreign Worker programme — work permit, Foreign Work Permit programme (i.t.), Nurse/Caregiver Direct PR, Nurse/Caregiver Work Permit, Truck Driver Work Permit, Skilled Worker programme, and Fast-track programme

The Caribbean: Grenada, Saint Kitts and Nevis, Antigua and Barbuda, and Dominica

Greece: Golden Visa programme

Turkey: Citizenship by Investment programme

Greece + Turkey: Turkish passport and Greece Golden Visa programme

Portugal: Golden Visa programme

Contact details

04 243 8581, Vazirgroup.com



COSMOS IMMIGRATION

Key services

Immigration advice, appeal for refused visa, business planning and forecasting layout, visa application, education assessment, skill assessment for Australia, and licensing support.

Registration and accreditation

Immigration Consultants of Canada Regulatory Council (ICCRC), Migration Agents Registration

Authority in Australia (MARA), Immigration Advisers Authority in New Zealand (IAA), and a proud partners of IDP – Global for IELTS

Achievements

Cosmos has the maximum visa success ratio, 100 per cent accuracy in documentation for visa application, and 100 per cent successful outcome for student visa application

Key programmes

Permanent residency, study permit, business immigrant visa, investment programme, visit visa, Canada Super visa, self-employed visa, start-up visa, spouse/dependent visa, and returning resident visa.

Contact details

04 357 7796
Cosmosimmigration.com

WWICS

Key services

WWICS offers comprehensive services in the area of skilled, student, business immigration, along with residency/citizenship by investment programmes.

Registration and accreditation

WWICS is a global, fully-licensed legal firm with an

expert panel that comprises ICCRC members, MARA agents, immigration practitioners, financial advisory and investment consulting entities.

Number of cases handled

The company has over 300,000 clients across the globe.

Key programmes

Residency/citizenship by investment programmes, permanent residency visa, business investment immigration, study visa, tourist visa and work permit

Contact details

04 443 4247
Wwicsgroup.com



Now take computer delivered IELTS at the Y-Axis office in JLT

- The strategic partnership is part of Y-Axis' vision of expanding its value-added services

GN FOCUS REPORT

Dubai-based Y-Axis has entered a partnership with the British Council to deliver the IELTS test on computer from February. This step is a new achievement for the organisation giving customers the opportunity to take the IELTS test on computer at a modern and purpose-built venue conveniently located in Dubai.

Commenting on this partnership, Xavier Augustin, Founder and CEO, Y-Axis, stated that "English is the real passport to enter a country, a company, or even a society. It certainly opens a whole vista of opportunities. English also allows one to improve critical thinking and problem-solving skills – much needed to survive today. We are excited and glad to partner with the British Council to promote IELTS testing."

This strategic partnership with the British Council is part of Y-Axis' vision of expanding its value-added services in the region providing customers with the support needed

to make their dream of living, studying and working abroad a reality.

"The IELTS test is one of the most important tools for enrolling in higher education and entering into the labour market as well as helping to achieve excellence in one's chosen professional and educational field. The partnership with Y-Axis will ensure that IELTS test takers will be able to enjoy a high quality of preparation support at a safe test venue with convenient test dates and preferred test formats, which the British Council continues to provide across the UAE," says Deep Adhikari, Director Exams Gulf South Cluster.

The computer delivered test does not differ much from the paper-based test but does offer more availability of test dates and faster results, within 3-5 calendar days after the test has been complete.

The test content, timing, and structure remain the same in both options and, most importantly, the speaking test remains face-to-face with a certified IELTS Examiner.



Supplied

- Xavier Augustin, Founder and CEO, Y-Axis, and Deep Adhikari, Director Exams Gulf South Cluster, British Council, at the signing of the computer delivered test centre at Y-Axis



Shutterstock

Why Biden is tackling immigration now

- With polls showing broad support for reform, US President wants to pass major legislation – before 2022

BY GIOVANNI RUSSONELLO

President Biden took a major step in February to slow deportations, and his allies in Congress unveiled a bill that would represent the country's most sweeping immigration overhaul in generations. Immigration reform is of enormous importance to millions of Americans. But it's also a quagmire of an issue that has led to legislative stalemates and disappointment numerous times in the past few decades. Polling data shows that the country largely objected to President Donald Trump's crackdown on undocumented immigrants, and in fact grew considerably more favourable to immigration over the course of his administration.

Allowing immigrants to stay in the country has

the support of roughly three-quarters of Americans, and even a slim majority of Republicans, according to a Quinnipiac University poll published in February. Permitting these immigrants to apply for citizenship is nearly as popular: Sixty-five per cent of Americans supported this, according to the poll.

The bill would pave a pathway to citizenship for nearly all the immigrants living in the United States, increase legal immigration, and speed up consideration of asylum seekers. It would also take steps to secure the country's borders and ports of entry, while investing \$4 billion in the economies of Central American countries to lessen the incentive for emigration.

To say that this represents a break with past approaches to immigration reform would be an understatement. The last time Congress passed major reform was in 1986, when President Ronald Reagan signed a law making it illegal for employers to hire immigrants without papers.

President George W. Bush later put a center-right plan for comprehensive reform at the heart of his appeal to Hispanic

voters. He won 44 per cent of the Latino vote in the 2004 election, according to exit polls – exceptionally high for a Republican candidate – but reform never passed.

His successor, Barack Obama, proposed an immigration bill that balanced enforcement measures with a pathway to citizenship for undocumented people, but it never became a top priority.

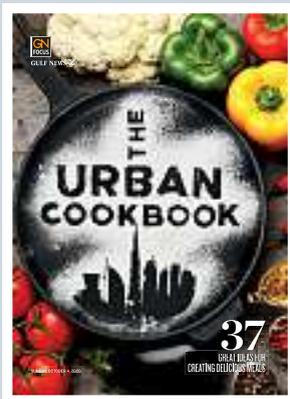
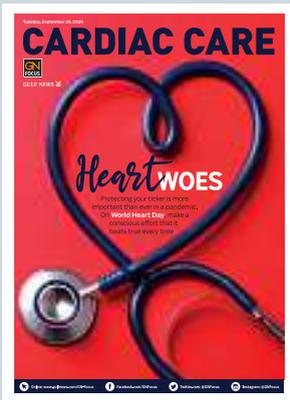
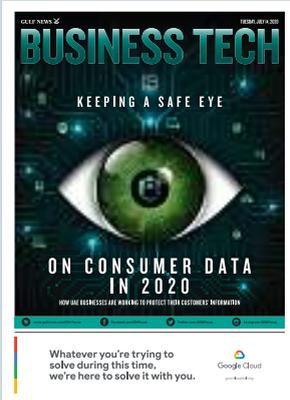
By 2020, the number of Americans saying immigration should either be kept at its current level or increased reached seven in 10, the highest on record.

At the end of Trump's term, a majority of the country – 52 per cent – said that he had taken the country in the wrong direction on immigration issues, Gallup found, with just 33 per cent saying he had made progress.

With Democratic-led reform potentially headed for a floor vote, the Republican Party faces a reckoning on an issue that could divide its more moderate wing from its base.

Still, with Democrats clinging to a slim majority in the House and a single-seat advantage in the Senate, inaction on immigration could be especially perilous.

– New York Times



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HOW WE DID IT

- Immigrants share their experience of finding greener pastures around the world



Farhan Noor

We migrated to Canada as there are lots of opportunities for skilled workers and young couples who have extensive experience in their fields and who are looking for great salaries and a higher standard of living. We decided to migrate in 2019 and we received our PR in March 2020.

After receiving the invitation to apply (ITA) and entering the Express Entry pool, it took about five and a half months to complete the process.

I spoke to Mahmood Mustakeem, a process consultant at Y-Axis, after reviewing their capabilities and reading reviews about the company. He offered outstanding support and executed our application process to completion. Y-Axis has a post-landing plan in place to help people once they land in Canada. They advised me on what I should do and where to register after reaching Canada. They also connected me with other clients who migrated earlier and shared my resume with employers in Canada.



Zain Ul Eba Hussain Zaidi

I decided to migrate to Canada as it has great social security benefit programmes for immigrants and their families. Canada's educational and health facilities are among the best in the world and are highly subsidised. Jobs in Canada are also available as the country provides numerous work opportunities to qualified and skilled migrants.

A Canadian passport holder also enjoys visa-free travel to almost all the major countries.

Being a skilled worker, **Cosmos Immigration** helped me filter down my options and find the best possible pathway. I applied for Skilled Migration through the Express Entry system.

Choosing Cosmos to be part of my immigration journey was the best decision I took. Opting for a right consultant can ease your overall stress of documentation. During the process, my case manager constantly updated me about the application status and kept guiding me on possible enhancements and provincial nomination options, which resulted in a quick nomination from Saskatchewan and an invitation to apply (ITA) in the Express Entry pool.

N.S. and R.S.

After pursuing professional careers outside of India for about 12 years, we started exploring various immigration programmes, especially in the US, as we planned to send our children for higher studies there. In 2017, we became interested in the US EB-5 programme and met Preeya Malik from **Step Global** to find out more on this. With professional support from Step Global, we identified a project in New York and completed the registration within a year. We are quite pleased and satisfied that we associated with Step Global as a partner for the application of the EB-5 programme. The team was involved with us throughout the process.



Shiney Elizabeth Cherian

I have decided to migrate to Canada for better security for my family due to the uncertain situations created by the pandemic, as well as to live in a country that brings us closer to nature. Our goal has always been to find the best employment and education opportunities at the destination country, so we chose to migrate based on our experience and expertise. It's been six months since we have initiated the application process and I am hoping that it will be completed in the next 12-15 months. I have always thought of **Vazir Group** as a very professional organisation and they have proven to be rightly so. They have been very clear of the application process from the very beginning. Our dedicated customer manager, Ahmad Karkaba, has been very helpful, cooperative and a true professional in handling our case.

Alaa Araboughli



As Senior Vice President of Aston Martin in the Middle East, I need to travel between Kuwait and Dubai as well as to many foreign countries frequently. This was difficult with my current passport as I had to apply for visas to travel anywhere.

This was the main reason why I opted for the citizenship by investment programme. I also wanted to guarantee a good education for my daughter abroad.

The process of getting the second citizenship was very smooth. With the second passport, I can now freely travel to most countries in the world without the hassles of a permit or a visa. I approached **Al Kherdaji International Legal Consultants** through their economic migration arm **Cham Consulting**, because of their good reputation, extensive experience, trustworthiness, and for the effort they put in to complete the whole process. I was very pleased with the way both companies took care of all matters and completed the process within just four months.



Fouad Mohammed Ali

Due to the dramatic geopolitical events that took place in the region during the last decade, many passports lost their power and travelling became almost impossible. The impact was devastating on our personal and professional lives and mostly on the future of our children.

So, we had to take the critical decision to invest in a citizenship by investment programme and become an international citizen.

The second critical decision was to choose the right consultant who would guide me through this journey. There are many companies offering services for investment migration. However, choosing a reliable company whom you can trust with your life's savings and your family's future and dreams is the most important step in the whole process.

Guide Consultants upholds the highest standards of integrity in all its actions. With a professional, friendly and well-organised team, the four-month process to get the second passport was very smooth. They explained and planned all the steps; so expectations were clear.

I am thankful to Guide Consultants for their amazing support.

Muthana

I opted for a second passport through the citizenship by investment programme to enjoy more freedom to travel across the world for my business, as well as to give my family stability and a better future. The immigration process was completed in less than four months and I got the passport, along with all the legal documents.

I approached III Immigration because they are the best in the industry, with sound knowledge and experience in the sector. They didn't treat me as a client. I felt I was part of their family and the team was with me at every step of the process.



Cyril Francis

I decided to migrate to Canada because it provides excellent career and personal growth opportunities. Moreover, it offers quite positive and less rigorous immigration policies, hence it is much easier to qualify. I applied for immigration through Canada's popular Express Entry system.

It was quite a fast-track process that took around six months to secure a Canadian Permanent Residency visa after receiving an invitation. Since I was not much aware about the immigration procedures, I wanted to take help of an organisation, who is a leader in the sector. WWICS was definitely my first preference and they completely lived up to my expectations. They handled my case with utmost care, from the initial consultation to sourcing my visa.



Y-AXIS

Use services of a trusted and reliable immigration consultant

Immigration consultants are trained to represent applicants applying to migrate to any country. There has been an increase in the number of immigration consultants in the UAE as well as all over the world. Always use an immigration consultant registered with Immigration Consultants of Canada Regulatory Council (ICCRC) and Office of the Migration Agents Registration Authority (MARA) for Australia, because they are bound by the code of professional ethics and conduct.

“We have noticed a rise in the number of unlicensed, inexperienced consultants who experiment with applications and risk clients’ chances of success,” says Clint Khan, Director, Y-Axis.



The experience that is gained over many years with processing different kinds of cases, profiles, nationalities, and situations, helps increase your chances of success, as your ap-

plication and documentation requirements change based on your nationality and place of study. So, it is best to use someone who has handled many applications in the past and knows

the procedure, rather than choosing someone who will experiment and learn at your expense.

“Choosing a consultant who uses the state-of-the-art technology will

ensure your application is error-free. Also opt for a consultant whose calls are recorded. This will ensure you have proofs to resolve any dispute in the future,” says Khan.

About Y-Axis

Y-Axis, established in 1999, is one of the largest immigration consultants in the world and the GCC. Y-Axis is also the only immigration consultant in the UAE who has an IELTS test centre with the British Council. Y-Axis is registered with ICCRC for Canada and MARA for Australia. Powered by Salesforce.com and 3CX telephone technology, the company ensures its customers have an error-free and smooth immigration journey throughout the process.

COSMOS IMMIGRATION

Fulfil your dream of migration with tailor-made pathways

We often wonder what the future holds for immigration and relocation. Cosmos has answers for all your concerns, offering tailor-made immigration pathways for clients at every stage of their life.

Each year thousands of young students dream of migrating to countries like Canada, Australia, the UK, New Zealand, and other European nations. With quality education, affordable tuition fees, employment options – both during and after the study period – and a pathway to permanent residence, these countries can help young learners build successful careers.

Cosmos Immigration has an exclusive counselling programme with 100 per cent success rate for students, where they can help them in determining a suitable course, college/university and guide them through the complete career-shaping exercise until they land at the study destination



of their choice. Along with these services, each student will also be eligible for three free applications to colleges from Cosmos as an extra benefit.

Cosmos also offers plenty of exclusive value-added services that make an individual’s immigration

journey a smooth one. Cosmos has partnered with IDP Global, proud co-owner of IELTS, and it currently runs its own IELTS test centre at its premises, providing exclusive training to candidates, including mock tests, which eases the language test preparation hurdle for

a prospective immigrant. Another obstacle that most of the applicants face is getting the education documents aligned for an evaluation by the assessing authorities in Canada. Cosmos renders support in this area as well by getting in touch with the university/college locally, where the student has applied. So, just sit back and relax, as Cosmos will take care of everything that you need in order to study abroad.

A favourite pathway for immigration for entrepreneurs is the business option. Owner Operator Programme is a good option for aspiring migrants. This is a shout out to all, who have experience in business and senior management roles or are new entrepreneurs, who can be buy a business in Canada with a minimal investment, to explore this programme.

Take a step ahead towards your dream and Cosmos will walk you through until you reach the destination.

STEP GLOBAL

Explore immigration opportunities in Canada and the US



● Preeya Malik, Managing Director, Step Global

In the wake of Covid-19, a renewed interest in migration to Canada and the United States has surfaced. With individuals looking for more security, stability, and social security benefits, immigrants are looking for options for permanent residency and citizenship in western countries.

Step Global is exclusively offering the Canada Immigrant Investor Programme, which provides a passive investment opportunity in return for permanent residency in Canada. The processing time to obtain the permanent residency takes only 12 to 15 months, although investors can land earlier, if desired. The total cost of the programme is only Canadian \$305,000 (Dh881,506) with Canadian \$100,000 being a refundable portion. The deal for most is too good to pass up. For those eligible investors, the Canada Immigrant Investor Programme offers a clear and affordable route to

permanent residency in Canada.

In the United States, the US EB-5 Immigrant Investor Programme offers an easy route to permanent residency via an investment of \$900,000 (Dh3.3 million) into an approved project. The programme is set to expire on June 30, 2021. If not voted on in Congress by the mentioned date, the programme is at risk of becoming obsolete, leaving the US with no other investment route to a green card. For this reason, we urge all those interested in migrating to the US to consider this option now.

We also realise that the options for migration to Canada and the US are limited, however, the benefits that come along with migration are unlimited. Don't miss this opportunity to explore the various options available. For more information on any of the above mentioned programme, contact Step Global at info@stepglobalgroup.com.

VAZIR GROUP

Offering solutions for all your immigration and second citizenship needs

Vazir Group specialises in assisting individual and family migration. With 11 current active programmes for Canada, divided in immigration by skills and immigration by investment, the company is recognised as the region's leading immigration advisors for Canada.

Immigration by skills is a process where you can immigrate based on your education level, wealth, connection with the country, language fluency, existing job offer, or others. "At Vazir Group, we offer various programmes based especially on your work skills and experience. We offer the perfect solutions for nurses, truck drivers, and food industry and IT professionals," says Vrinda Gupta, Brand Custodian, Vazir Group.

Just launched in 2021, Vazir's Group Boosting Points Programme fits the needs of all candidates applying for the Comprehensive Ranking System (CRS) points but missing some points to be elected. This programme is for all candidates, who have received a minimum of 428+ points in the CRS score, have at least a bachelor's degree and the IELTS certification with a score of 7 or more.

"When it comes to immigration by investment, we offer two differ-

ent programmes for Canada: Entrepreneur PR and Owner Operator programme. Both are for the main applicant and their family and represent the perfect solution for immigrating anywhere in Canada with a secured business."

"No matter what programme you choose, Canada is known for its high standard of living combined with the quality of life, great educational and health systems, unemployment insurance, pension plans, child care benefits, no tax on global income, the right to reside, and the possibility for a Canadian passport. These are all excellent benefits for you and your family," says Gupta.

"Our team of experts is backed by years of experience that give you the most current and essential information you need to make an informed decision about the immigration process. We aim to provide a promising future to our clients in their desired location of immigration," adds Gupta.

If Canada is not your chosen country, Vazir Group also offers citizenship and residency for the Caribbean, Greece, Portugal, Malta and Turkey.

There has never been a better time to act than now with Vazir Group.



111 IMMIGRATION

Become a global citizen by investing in a customised programme

1 111 Immigration is an immigration advisory firm that works towards making this world less of a dream and more of a reality.

With deep expertise in investor programmes for residence and citizenship in various global destinations, 111 Immigration empowers individuals and families with freedom and accessibility to vast possibilities. The company helps you become a true global citizen with its profound understanding of governments and investment opportunities, powered with a network of consultants, legal, and financial professionals.

“We, at 111 Immigration, guarantee the legality of the process. Your application will be handled by professional lawyers specialised in second citizenship and residence by investment programmes,” says Tony Ebraheem, Founder — Lawyer, 111 Immigration. “We are well recognised by several governments and officials with good reputation and profes-



● Tony Ebraheem, Founder — Lawyer, 111 Immigration

sionalism. There are very few lawyers specialised in our industry. However, we are one of them. We utilise all our strengths to help you make the right decision so you and

your loved ones can access further,” he says.

“We base our advice on transparency and honesty. We look at the client’s interest and future

benefits more than anything else. We don’t give hopes, we provide solutions. We take steps forward to think with our clients what is the best programme for them, considering their present and future. In order to do that, we must understand the client’s needs, qualification assessment, KYC, and security background check,” he says.

Becoming a permanent resident or second citizenship holder is your choice, 111 Immigration has customised investor programmes that make your goals more achievable and the processes seamless. “With experience spanning a decade, we ensure that the complex and constantly changing regulations and government policies regarding immigration and citizenship laws do not affect your desired transition. At 111 Immigration, we believe that a world where you can move with freedom is a world where great leaders should be born. And we stay alert and are prepared to open this world for you,” Ebraheem adds.

AL KHERDAJI INTENATIONAL LEGAL CONSULTANTS

Start-up visas: A passport for innovation and growth

As rapid technological change transforms businesses and even entire industries, many countries are exploring ways to build a fertile environment for the sort of innovation that will give them a competitive edge in the global market. Start-ups — young, innovative companies with the potential for quick growth — are at the heart of this movement.

Although most countries have long-standing immigration channels for business and employment purposes, these are often a poor fit for start-up



● Dr Sadir Al Kherdaji, Managing Director

founders. Some of these traditional visas require an employment contract or proven track record of professional success, while others have high investment or job-creation requirements that are often out

of reach for early-stage, high-risk business projects that still have everything to prove. A growing number of governments, including Canada, Chile, Estonia, France, Ireland, Italy, New Zealand, the Philippines, and Singapore, have launched start-up visas to address this gap.

One of the latest in this approach is the Canadian Start-Up Visa Programme (SUV), which allows entrepreneurial applicants to obtain permanent residence in Canada while contributing to job creation and stimulating economic growth by the means of an innovative project.

The advantages of this programme are:

- Short processing time (an average of six months to obtain a work permit).
- The fund source justifications required are quite simple compared to other programmes.
- No minimum requirement for possession of property or assets.
- The federal government is the only



interlocutor in the process.

- The permanent residence application is processed inside Canada.
- The overall required investment is \$300,000 (Dh1.1 million) without any additional requirement to show a minimum net worth. However, there are other available streams. Each stream has a different requirement. A venture capitalist and

the angel investor must commit to a minimum of \$200,000 and Canadian \$75,000 (Dh218,000) respectively, but the incubator does not have to invest.

It must be a new business and projects must be evaluated and approved by the incubator. However, some sectors, such as artificial intelligence (AI), are more likely to succeed.



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Work & Student Visa Services for Canada, UK, USA, Europe & Many more..

Residency/Citizenship By Investment Services

Citizenship by Investment: Commonwealth of Dominica, Antigua & Barbuda, St Kitts & Nevis, St Lucia, Grenada, Turkey, Vanuatu, Malta, and Montenegro.

Residency by Investment: Portugal, Malta, Spain, Greece, Cyprus, and Hungary

USA: US-E2 Visa & EB-5 Visa Program

Canada: PNPs, Start-up Visa & Owner's Operator Program

UK: Sole Representative and Innovator Visa Program

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Office # 202, 2nd Floor, Al Mariah Tower, Opposite Universal Hospital, Al Hilal Bank Building, Old Airport Road, Abu Dhabi - +971 2 44317301

GUIDE CONSULTANTS

Operating with a strong client-first strategy

The idea for Guide Consultants was born over a decade ago, when its CEO and founder, Mahdi Mohammed, observed the movement constraints faced by individuals looking to live and work globally. To this day, entry and residency restrictions targeting foreigners continue to compromise the lifestyles and livelihoods of those financially and personally dependent on international travel.

He realised that the lives of so many could be improved through obtaining a second citizenship or residency in another country — one that offered visa-free access and increased travel mobility to other destinations around the world, in addition to a host of other security, economic, and personal benefits. In 2016, after years of research and countless trips taken to learn about the subject



● Mahdi Mohammed, Founder and CEO

first-hand, Mahdi founded Guide Consultants, with the goal of helping people navigate the complex world of economic citizenship and residency.

Since then, Guide Consultants has spent over five

years helping countless clients achieve citizenship and residency through investment, and in doing so, positively contributing to the development of participating Caribbean countries and the economies of other

nations around the world.

A leading CBI agent, Guide Consultants' high rate of customer satisfaction lies in its individualised approach to each client, and its commitment to anti-corruption and

transparency. Unlike some in the industry, Guide Consultants does not have an agenda when it comes to helping its clients choose among various CBI programmes. Guide Consultants always puts the client first. Perhaps this is why Guide Consultants generates such positive feedback from clients, with whom it maintains long-standing relationships that endure throughout the application stage and well beyond.

Guide Consultants' commitment to helping its clients with post-service requirements is a large part of why they so consistently recommend them to their friends and family. Five years after their journey began, Guide Consultants continues to be motivated by the deep responsibility and privilege of helping investors find safety, security, and freedom through second citizenship and residency.

WWICS

Helping people invest in highly secure projects worldwide for second passports

When it comes to achieving financial freedom and a better overall lifestyle, acquiring alternative residency is the best way to accomplish your goals.

A residence or citizenship by investment programme allows high net worth individuals (HNWIs), entrepreneurs and investors to invest in another country and obtain residence/citizenship there. It is often utilised as Plan B in case of political instability or when it comes to protecting your personal safety and facilitating a better quality of life for you and your family. Since residency/citizenship by investment programmes are available for the fami-

ly members of the main applicant as well, children can benefit from high-quality education standards and healthcare systems in destination countries.

Citizenship by Investment: Commonwealth of Dominica, Antigua and Barbuda, St Kitts and Nevis, St Lucia, Grenada, Turkey, Vanuatu, Malta, and Montenegro.

Residency by Investment: Portugal, Malta, Spain, Greece, Cyprus, and Hungary.

USA: US-E2 Visa and EB-5 Visa programmes.

Canada: PNPs, Start-up visa and Owner's Operator Programme.

UK: Sole Representative and Innovator Visa Programme.

Waqar Karim, Vice-President CBIS and WWICS for Residency/Citizenship by Investment, says, "The entire investment immigration application process takes a significant amount of time and careful planning. Working with a professional and licensed firm can improve your chances of successfully completing the process and getting necessary approvals. CBIS, along with its partner company WWICS, is one of such renowned organisations facilitating its clients and entrepreneurs wanting to establish their businesses or invest in highly secure projects worldwide through its wide network of associates."



● Waqar Karim, Vice-President, Residency/Citizenship by Investment



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