

Global Mobility and Migration 2019

**A Guide for Skilled Workers,
Entrepreneurs, Retirees, Investors
and Refugees**



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Introduction

Since the dawn of civilization, migration has been the great adventure of humanity and has inspired humans to conquer the planet and shape civilization. For tens of thousands of years people have been travelling across continents and oceans in search of better lives, new opportunities and to escape from danger, famine and existential threats. The founding of political entities in the form of nation states with borders and unique identities did little to stop the flow of migration and in fact, encouraged the creation of diverse societies across the globe. Economic pressures and famine lead to more than 60 million Europeans leaving the continent between the 16th and 20th centuries to settle in the ‘new worlds’ of North and South America, Australasia and Africa

According to a Gallup survey in 2017, more than 700 million people across the world would like to move permanently to another country – that is 10% of the global population. Today there are 244 million migrants (those living in a country different than in which they were born), spread out across the world, totaling 3.3% of the world’s population. Almost 26 million of this number are refugees ([World Migration Report](#)).

In addition to the movement of 3.1 million new asylum-seekers and economic refugees fleeing poverty and violence, almost 13 million of skilled workers, professionals, investment migrants and retirees, will constitute the bulk of global migration during 2019: about five million new legal permanent immigrants arrived in 34 OECD member countries, plus four million temporary foreign workers and three million international students. In addition, over 100,000 High Net Worth Individuals (with a net worth of more than US\$1million) participate in international migration annually.

The desire to be mobile and to become part of a global citizenry further drives the movement of labour and capital across international, regional and ethnic boundaries. While the flow of mobile skilled individuals from lesser-developed towards more developed countries used to be the core of international skills migration, it is supplemented increasingly by the movement of people between developed countries (e.g. within the EU) and from industrialized nations to the developing world

as investors, entrepreneurs and highly-skilled workers seek out new opportunities. A typical example is the flow of tens of thousands of Portuguese to Angola with its booming economy, and already by 2014 there were between 100,000 and 150,000 Portuguese living in Angola.

What are the drivers behind migration?

Socio-economic factors and the desire for a better quality of life remain the major driving force for migrants. They seek a better standard of living standard in more affluent countries to ensure that their families have access to better education, healthcare and social services. An example is the 12 to 30 million undocumented Mexican and Central American migrants who live in the U.S. There is also a large-scale migration by the rapidly growing Chinese middle-class which is using its new-found wealth and skills to settle in North America, Western Europe and Australasia, joining an estimated 35 million Chinese expats worldwide ([Chinese Embassy in U.S.](#)). The Indian diaspora is the 2nd largest, with around 15 million spread across the world. These non-resident Indians remit and contribute US\$70bn a year to India's GDP, according to the World Bank ([The Telegraph](#)).

Political instability, civil war, genocide, discrimination, repression, violence and a lack of personal safety force millions more refugees from Africa, the Middle East and Asia, to safer neighbouring countries and to the First World.

Attractive foreign retirement incentives are a magnet for many older migrants from the developed world who seek out countries that are more affordable, have lower tax rates, cheaper healthcare, lower housing cost, a less-stressful lifestyle, year-round sunshine or a combination of these. About 2,8 million Canadians, including 500,000 Canadian 'snowbirds', live outside of Canada in the Caribbean, Mexico, and southern U.S. states. Nearly five million British expats are living and working abroad, mostly in the sunny climates of Spain, Portugal, Greece, Australia, South Africa and the Caribbean. More than 350,000 American retirees are receiving Social Security benefits outside of the U.S. and a further three million are planning to retire overseas.

A fourth driver is the phenomenon of increasing **global mobility**, broadly defined as a mix of economic globalization, international labour mobility and the notion of global citizenship. The latter refers to the idea that one's identity transcends political borders, while labour mobility is the movement of skilled labour across national borders. For example, Germany and most developed countries are desperately in need of qualified IT specialists and engineers, and with the aging one-

billion strong baby-boomer generation there also is a massive shortage of health care workers. For this discussion, economic globalization includes international investors and entrepreneurs, short- and long-term business expatriates, and high net worth individuals seeking the security and freedom that powerful second passports offer. Of course , it is also possible to gain global mobility without having to relocate permanently to the country issuing the second passport.

The top 10 immigration host countries (and foreigners as a percentage of the population)

1. USA: 46,7 million (14.3%)
2. Germany: 12 million (15%)
3. Russia: 11,6 million (7.7%)
4. Saudi Arabia: 10 million (31%)
5. UK: 8,5 million (13%)
6. UAE: 8 million (84%)
7. Canada: 7,8 million (22%)
8. Australia: 7,8 million (33%)
9. France: 7,8 million (11%)
10. Spain: 5,8 million (9.6%)

The top 10 source countries of emigrants

1. Mexico: 11,9 million
2. India: 11,4 million
3. Russia: 11,1 million
4. China: 8,3 million
5. Ukraine: 6,6 million
6. Bangladesh: 5,4 million
7. Pakistan: 4,7 million
8. UK: 4,7 million
9. Philippines: 4,3 million
10. Turkey: 4,3 million

See also the [Migration Policy Institute interactive chart](#) for numbers of immigrant and emigrant populations by country of origin and destination.

The five main options available to migrants

1. **Skills and points-based migration** refers to a merit-based system where the eligibility to immigrate is determined by the ability to score above a threshold of

points based several criteria, but is weighted in favour of workers with in-demand skills or those who have a job offer.

2. **Business and Entrepreneurial Migration** is applicable to entrepreneurs, investors and venture capitalists who want to relocate to a foreign host country and who have an innovative business plan (with or without working capital), or wants to start a business by investing their own capital.

3. **Foreign retirement options** are offered by countries across the globe to retirees who have sufficient income in the form of pensions, annuities, interest and dividends. These adventurous middle-class retirees want to retire outside of their country of origin, and they are enticed by the possibility of a lower cost of living, lower tax rates, possibly a better climate and retirement incentives.

4. **Fast and low-cost citizenship by investment (CBI)** is a way to acquire a relatively powerful passport which will ensure greater mobility, visa-free travel and can act as an insurance policy against future risks. CBI is an option for those who can make a once-off government contribution or a property investment and will receive citizenship in return. For the purposes of this book, only host countries that require an investment of less than US\$250,000 for the principle applicant and



take less than one year, are listed. Several island states in the Caribbean, Turkey and other countries offer such second citizenship programmes.

5. **Refugee and asylum-seekers** are persons who flee their country of origin for reasons of 'endangerment', which could include conflict, violence and persecution because of race, religion, nationality, political opinion, or membership in a particular social group. Refugees are protected under international law and cannot send back to their country of origin once they have made an asylum claim and until such a claim has been properly assessed. The law is supposed to protect refugees fleeing from persecution and war, not from poor economic conditions, but the distinction has become blurred and up to 50% of refugees today are economic migrants. The main refugee routes are from Central America and the Caribbean to North America, from the Middle East to Western Europe, and from North, West and East Africa to Western Europe.

1. Skills and points-based migration



The new millennium has seen the emergence of a trend for labour to be internationally mobile and to become part of a global citizenry. This continues to drive both highly skilled individuals and workers filling urgent job shortages, to move from the less developed to the developed world, as well as between developed countries.

Most countries offer paths to work permits or residence if an applicant is sponsored by an employer. A points-based or merit-based immigration system is where the eligibility to immigrate is determined by an applicant's ability to score above a threshold of points that take cognizance of the applicant's education level, language fluency, an existing job offer or an existing family connection already in the host country. The most popular English-speaking immigration-friendly countries that use points-based systems are the UK, Canada, Australia and New Zealand.

Australia

Skills and points-based



About 29% or seven million of Australia's population of 24 million were born overseas. The largest groups came from the UK (one million), New Zealand (568,000), China (558,000), India (489,000), the Philippines (252,000) and Vietnam (243,000). Italians and South Africans number 195,000 and 185,000 respectively.

The Australian immigration Points Test is based on age, English language ability, employment skills and education, while other categories include the 'professional year', nomination by State or Territory Government or sponsorship by an eligible family member.

The Australian migration scheme is designed to achieve a 'range of economic and social outcomes', it is set annually and limited to a total of 190,000 places for 2018-19. Of the many categories, the skills stream is the largest and is designed to improve productive capacity and fill skill shortages in the labour market – it is capped at 128,550 places for 2018-19. The Family stream largely consists of Partner visas with a limit of 57,400 places for 2018-19, and the Special Eligibility stream is limited to 565 places in 2018-19.

The General Skilled Migration (GSM) Programme is the main path for skilled workers to emigrate to Australia and the requirements are quite onerous. Applicants must be younger than 45, be competent (employment level) in English, apply for a suitably skilled occupation listed on the Medium and Long-term Strategic Skills List, undergo a medical examination, and be of verifiable 'good character'. The following visas are available to individuals who are qualified to work or train in an eligible skilled occupation in Australia and can meet all other requirements:

Employer Nomination Scheme (ENS)

There are three categories under the [subclass 186](#)

(a) The **Direct Entry** stream allows skilled workers who are nominated by an employer to live and work in Australia permanently. To qualify the applicant must be nominated by an Australian employer, the occupation must be on the relevant list of eligible skilled occupations and applicant must be competent in English.

(b) The **Labour Agreement** stream allows skilled workers who are nominated by their employer to live and work in Australia permanently – this is useful for applicants who currently work or will work for an employer who is party to a labour agreement.

(c) The **Temporary Residence Transition** stream allows skilled workers who are nominated by their employer, to live and work in Australia permanently. Applicants must hold a 457, TSS or related bridging visa A, B or C, must have worked for their employer full-time for at least three years, and must be nominated by their employer. The cost for all the above starts at A\$3,755 and processing takes 12 - 19 months.

Regional Sponsored Migration Scheme (RSMS)

Apart from a few minor details, the [subclass 187](#) is very similar to subclass 186. There are two categories under this visa.

(a) The **Direct Entry** stream allows skilled workers who are nominated by an employer to live and work in Australia permanently. Applicants must be nominated by an Australian employer, must work for a nominating employer in regional Australia, their occupation must be on the relevant list of eligible skilled occupations and they must have competent English.

(b) The **Temporary Residence Transition** stream allows skilled workers who are nominated by their employer in regional Australia to live and work in Australia permanently. Applicants must hold a 457, TSS or related bridging visa A, B or C, must have worked for their employer full-time for at least three years, and must be nominated by their employer. The cost is A\$3,755 and it takes 21-23 months for the first option and 2-10 months for the second option.

Skilled Independent visa

The visa [subclass 189](#) allows invited workers with skills to work permanently anywhere in Australia. It does not require a sponsor, but applicants must be invited to apply and be under 45 years old. The cost is A\$3,755 and the processing time is 8 - 10 months. There is also a separate stream for New Zealand citizens.

Skilled Nominated visa

The [subclass 190](#) visa allows applicants to work and study anywhere in Australia, to sponsor eligible relatives for permanent residence and to apply for Australian citizenship, if eligible. Applicants must have an occupation on the relevant skilled list, obtain 65 points, have a suitable skills assessment for the occupation, and must be invited to apply for this visa. The cost starts at A\$3,755 and processing time is 7 - 9 months.

Training visa

The [subclass 407](#) is a temporary visa, valid for up to two years, and it allows applicants to take part in workplace-based occupational training activities to improve job skills in an area of tertiary study, a field of expertise or in a professional development training programme. Applicants must be sponsored, nominated or invited (there are further conditions relating to sponsorship by Commonwealth Government agencies). It takes about two months and cost A\$285.

Temporary Skill Shortage (TSS)

The [subclass 482](#) visa allows employers to address labour shortages by bringing in genuinely skilled workers if they cannot find appropriately skilled Australians. Applicants can work in Australia in their nominated occupation for their approved sponsor under Short- or Medium-Term streams or under the Labour Agreement streams. There is no age requirement, but applicants must meet English language requirements, possess the necessary skills, qualifications and employment

background needed for the nominated occupation, and be of good health and character. The length of stay varies from one to four years and the cost is A\$1,175.

Temporary Graduate visa - Graduate Work

The [subclass 485](#) is a temporary visa that allows international students below 50 to live, study and work in Australia after finishing their studies and who have a recent qualification in a CRICOS-registered course (Commonwealth Register of Institutions and Courses for Overseas Students). CRICOS is a register of Australian education providers that recruit, enroll and teach foreign students.

There are two options: The first is the **Graduate Work stream** aimed at international students who have recently graduated with skills and qualifications that are relevant to specific occupations. It allows students to live, study and work in Australia temporarily and to bring their families. The period of residence is usually up to 18 months, the cost is A\$1,535 and the processing time is 3-5 months.

The second option is the **Post-Study Work stream** meant for international students who have recently graduated with a degree from an Australian institution and which allows for them to live, work and study in Australia, on a temporary basis.

Skilled Regional (Provisional) visa

The [subclass 489](#) visa is meant for skilled workers who want to live and work in Australia and who want to bring their families. There are three pathways, each requiring a relevant occupation, a points test pass, an invitation, an eligible Extended stay visa, and qualification as an eligible family member of a visa holder (Subsequent entrant).

The first is via the **Invited pathway**, a temporary visa meant for skilled workers who want to live and work in Australia for up to four years – applicants will need to be nominated by an Australian state or territory or sponsored by an eligible relative and must be under 45 years old. The costs start at A\$3,755 and processing time is 7-10 months. Second is the **Extended stay pathway**, a temporary visa aimed at skilled workers who want to live and work in specific regional areas of

Australia - they must hold any of subclass 475, 487, 495 or 496 visas. Thirdly, the **Subsequent Entry** pathway is aimed at a member of the family unit of someone who holds a Skilled Regional visa in various subclasses.

See also [Home Affairs](#).

New Zealanders qualify for a Special Category visa (SCV), whereby they can live, work or study in Australia lawfully for as long as they want, although they do not enjoy all the rights and benefits that Australians do.

New Zealand

Skills and Points-based



More than 25% of New Zealand's population of 4.8 million was born overseas. The country actively encourages immigration among young skilled immigrants with in-demand skills and good qualifications. Successful applicants must find jobs related to their fields and be able to meet the threshold of the point-based system.

In 2017, 147,535 applications were approved and only 9,753 were denied. Work visas granted in 2017 increased by 14% to 44,500, while student visas granted dropped by 14% to 23,700. Of the 130,000 immigrants arriving in New Zealand in 2017, the largest number come from China (12%), followed by the UK, Australia (10% each), India, the Philippines and South Africa.

New Zealand has a number of visas which can be applied for if an applicant already has a job offer, but the most popular are the Skilled Migrant visa and Long-Term Skill Shortage visas. Both rely on a points system aimed to identify immigrants who will contribute to economic growth and skills shortages. The necessary documents required to apply include a birth certificate, a relatively clean bill of health, references, and employment history. These can be submitted online or by mail and it takes about 25 days online and 23 days for a paper application. To see how points are allocated, see the [New Zealand Points Calculator 2018](#).

Skilled Migrant visas are for people who want to live in New Zealand permanently and have skills that can contribute to New Zealand's economic growth. It is open to anyone with relevant

experience who meets the pass mark for the migration points test and who has an approved trade or profession. Applicants need to submit an Expression of Interest (EOI) with the government and then be invited to apply for a residence visa. This EOI is based on a points test and only applicants who meet the selection criteria will be considered.

The Long-Term Skill Shortage visa is for people whose skills fit one of the jobs listed on the immigration list. Successful applicants can work for 30 months in New Zealand in a position for which the country has a shortage of available talent. After 24 months of working in a job related to the list of skills, applicants can apply to become a permanent resident or apply for another temporary work visa. See also <https://www.immigration.govt.nz/new-zealand-visas>.

The list of needed skills includes jobs in construction, engineering, finance and health and social services. If an applicant's skills don't meet any of those listed, there are also other paths for acquiring a visa through the arts, sports, and entertainment. The complete list can be viewed here: [Long-term skill shortage list](#).

The Expression of Interest (EOI)

Applicants aged 18 - 55 must complete an EOI and achieve a score of *at least 100 points* through a combination of criteria such as age, English proficiency, health, character, qualifications, relevant experience and an offer of employment in New Zealand.

Once the EOI has been successfully completed, applicants may be Invited to Apply for permanent residence. To receive such an invitation, applicants ideally need to score higher points depending on the time of the year, how many candidates are applying for the nominated occupation or the current status of occupation. Points are awarded as follows:

Age

20-29 = 30
30-39 = 25
40-44 = 20
45-49 = 10
50-55 = 5

Family

Close family in New Zealand = 10 points

Employment

Job offer in New Zealand = 50

Currently working in a skilled job in New Zealand for one year more = 50

Current Employment or Offer of Employment:

 In an identified future growth area = 10

 In an area of absolute skills shortage = 10

 In a region outside Auckland = 30

 Partner/spouse has a skilled job or job offer = 20

Work experience in skilled employment

2 years = 10

4 years = 15

6 years = 20

8 years = 25

10 years = 30

Bonus points for work experience in New Zealand

1 year = 5

2 years = 10

3 years+ = 15

Bonus points for work experience in an identified future growth area

2-5 years = 10

6 years + = 15

Bonus points for work experience in an area of absolute skills shortage

2-5 years = 10

6 years + = 15

Qualifications

Trade qualification or diploma = 40

Bachelor's degree = 50

Master's or doctorate = 60

Bonus points for qualifications

1-year full time study in NZ completing a bachelor's or post-graduate degree = 10

2-years full time study in NZ completing a post-graduate degree = 15

Qualification in an identified future growth area = 10

Qualification in an area of absolute skills shortage = 10

Partner/spouse holds a level 4-6 qualification = 10

Partner/spouse holds a level 7 qualification or higher = 20

See more at <https://www.enz.org/migrants.html>

The United States

Skills and Points-based



The United States of America has a population is 325 million and is the world's largest recipient of immigrants by numbers. In 2017 almost 14% or 45 million of its population was foreign-born and half of these is from Latin America Since 2010, 41% of new arrivals were Asian, compared to 39% from Latin America. More than 45% of newcomers have a higher education

To be eligible to apply for a U.S. immigrant visa, an applicant must be sponsored by a U.S. citizen, a relative, a lawful permanent resident, or a prospective employer. The Green Card (officially known as a Permanent Resident Card) allows successful applicants to live and work permanently in the US. The sponsor begins the immigration process by filing a petition on the foreign citizen's behalf with *U.S. Citizenship and Immigration Services (USCIS)* and that process requires at least two forms: an immigrant petition and a Green Card application (Form I-485). Someone other than the applicant usually must file the petition (referred to as sponsoring or petitioning).

There are a number of categories under which to apply for a Green Card, most notably through family ties, employment, special immigrant status, and another 20 options. Currently, about two-thirds of the 1.1 million people allowed to emigrate to the US each year receive Green Cards through family ties. The Trump administration proposed in mid-2019 to shift to a merit-based system similar to the one used in Canada, to ensure that the majority of Green Cards issued will depend on employment offers and skills. Other categories for Green Card classification are the

Physician National Interest Waiver (a physician agrees to work for a period in a designated underserved area) and the Immigrant investor (this is covered later in the Business and Entrepreneurial Migration chapter).

We will focus on the **Employment category** and specifically the **‘Immigrant Worker’**. Approximately 140,000 employment-based immigrant visas are made available to qualified applicants each year and are divided into five preference categories. Certain spouses and children may accompany or follow-to-join employment-based immigrants. It could take several more years to get a permanent resident card.

Employment-based immigration requires specific job skills and applicants must find a U.S. employer willing to hire and file an I-140 Petition for Alien Worker form and pay the legal fees. The prospective employer or agent must obtain a labor certification approval from the Department of Labor which could fall under one of four main categories below.

1. A first preference immigrant worker

This is a visa available to an applicant with an extraordinary ability and skills in various fields and there are three sub-groups within this category:

- Persons with extraordinary ability in the sciences, arts, education, business, or athletics who have extensive documentation showing sustained national or international acclaim and recognition in their fields of expertise. Applicants do not have to have specific job offers, so long as they are entering the U.S. to continue work in the fields in which they have extraordinary ability. The applicant can file their own Immigrant Petitions for Alien Worker (Form I-140) with USCIS.
- Outstanding professors and researchers with at least three years of experience in teaching or research and who are recognized internationally. Applicants in this category must be coming to the U.S. for tenure/tenure track teaching, or a comparable research position at a university or institution. Unlike the previous visa, the prospective employer must provide a job offer and file an Immigrant Petition for Alien Worker.

- Multinational managers or executives who have been employed for at least one of the three preceding years by the overseas affiliate, parent, subsidiary, or branch of a U.S. employer. The applicant's employment outside of the U.S. must have been in a managerial or executive capacity, and the applicant must be coming to work in a managerial or executive capacity. The prospective employer must provide a job offer and file an Immigrant Petition for Alien Worker application.

2. Employment Second Preference (E2): Professionals Holding Advanced Degrees and Persons of Exceptional Ability

Professionals Holding Advanced Degrees and Persons of Exceptional Ability receive 29% of the yearly worldwide allotment of employment-based immigrant visas, plus any unused visas from the Employment First Preference category.

A second preference immigrant worker visa is available to those who are either (1) members of a profession that requires an advanced degree (beyond a bachelors) and at least five years of progressive experience in the profession; (2) have exceptional ability in the sciences, arts, or business. Such ability means having a degree of expertise significantly above that ordinarily encountered in the sciences, arts, or business. Applicants must have a labor certification approved by the Department of Labor and a job offer. The U.S. employer must file an Immigrant Petition for Alien Worker Form I-140 on behalf of the applicant.

Another option is to seek a national interest waiver, such as a physician who agrees to work full-time in a clinical practice in an underserved area - in this case, the applicant may self-petition by filing the Immigrant Petition for Alien Worker, Form I-140.

3. Employment Third Preference (E3): Skilled Workers, Professionals, and Unskilled Workers (Other Workers)

Skilled Workers, professionals, and unskilled workers (Other Workers) receive 29% of the yearly worldwide allocation of employment-based immigrant visas, plus any unused visas from the Employment First Preference and Second Preference categories.

A third preference immigrant worker refers to (1) skilled workers with a minimum of two years of training or work experience that are not temporary or seasonal; (2) a professional with a U.S. bachelor's degree or a foreign equivalent, (3) an unskilled worker who will perform unskilled labor requiring less than two years training or experience that are not temporary /seasonal. Applicants must have an approved Immigrant Petition for Alien Worker (form I-140), completed by the prospective employer and all workers generally require labor certification approved by the Department of Labor.

4. Employment Fourth Preference (E4): Certain Special Immigrants

Special Immigrants receive 7% of the yearly worldwide allotment of employment-based immigrant visas. To qualify, a Fourth Preference applicant must be the beneficiary of an approved Petition for Amerasian, Widow(er) or a Special Immigrant, except for certain employees or former employees of the 'U.S. Government Abroad'. Labor certification is not required for any of the 'Certain Special Immigrants subgroups'.

There are too many subgroups within this category to list here, but among these are categories of broadcasters, ministers of religion, certain former employees of the Panama Canal Company/government, certain Iraqi and Afghan interpreters/translators who have provided faithful and valuable service, certain foreign medical graduates, and certain retired NATO-6 civilians.

The process of obtaining the Green Card

Successful applicants with an approved immigrant petition and an immigrant visa number can apply for lawful permanent resident status (a Green Card). If outside of the United States, they

may apply at a U.S. embassy or consulate, or if already in the U.S., they can apply for an adjustment to their status. See also [U.S. Citizenship and Immigration Services](#).

Most people who are sponsored for a Green Card, or at least those who are sponsoring or petitioning on their behalf, must complete at least two forms, an immigrant petition and a Green Card application (Form I-485). For more details on how to apply for the Green Card and the applications forms, see <https://www.uscis.gov/greencard>.

After an employer has completed the immigrant petition form and if USCIS approves the application/petition, the applicant can lodge a Green Card application or a visa application with the Department of State. This is followed by biometrics requirements (fingerprints, photos and signature), an interview and a finally, the approval (or not).

There is a myriad of application and processing fees. These include the Immigrant Petition for Alien Worker (US\$700), Green Card Application Supporting Fees, medical examination fees, biometrics fees, application to Register Permanent Residence and Adjust Status fees (US\$1,140). *In total, an employment-based sponsorship costs about US\$10,000* – this includes legal fees and Permanent Labor Certification fees of US\$4,000 - US\$7,000.

For an Extraordinary Ability Visa, the applicant may petition themselves and on approval, there is only an ‘Application to Register Permanent Residence or Adjust Status’ filing fee of US\$1,225. The National Interest Waiver visa costs the same.

United Kingdom

Skills and Points-based



About 14,4% of the UK's population of 66 million is foreign-born. In 2016 there were at least 22 foreign nationalities in the UK whose numbers exceed 100,000. These include Poland, India, Pakistan, Ireland, Romania, Germany, Bangladesh, South Africa, China, Italy, Nigeria, Lithuania, the U.S., France, Spain, the Philippines, Jamaica, Sri Lanka, Australia, Portugal, Kenya and Zimbabwe. The largest numbers were from India (800,000), Poland (700,000), Pakistan (540,000) and South Africa (220,000).

The UK offers two main immigration visa categories to prospective immigrants, Tier 1 and 2. The Tier 2 Visa is the most common route for migrants to enter the country to work and is offered to skilled workers with job offers from a recognized workplace for a permanent contract (i.e. longer than six months). The workplace must hold a UK Sponsor License and applicants must obtain the minimum required points. Click below to see how the points calculator works: <https://visaguide.world/europe/uk-visa/point-based-system/calculator/>.

Sub-categories include a general Work Permit, Youth Mobility Scheme, Working Holiday Maker, Ancestry Work Visa, and a Representative of foreign business. The ability of an applicant to fund their initial stay in the UK and to speak English will play a very significant role in most cases.

A total of 162,874 work-related visas were granted in the year ending March 2018, of which 99,229 went to main applicants. This included 5,198 high-value (Tier 1) visas, 93,048 Skilled (Tier 2) visas (55% to Indian nationals, 10% to US nationals and 4% to Japanese). A total of 40,472 youth

mobility and temporary workers (Tier 5) visas were issued, while 24,156 fell into the non-points-based system/Other Work Visas. See also <https://www.gov.uk/government>.

Tier 2 General Work Visa

The Tier 2 category's [point based visa system](#) replaces the previous work permit scheme. While it is employer-sponsored, a UK job offer alone is not sufficient and applicants must obtain enough points as well. Applicants can apply for a Tier 2 General visa if they have been offered a skilled job in the UK, if they are from outside the EEU/Switzerland, and if they are sponsored by a licensed entity. The sponsor must certify that applicants can do the job for which they are being hired for and that they will meet pay and job requirements. More than 18,000 UK employers have already obtained a Tier 2 license.

It takes about three weeks to get the visa if applying from outside the UK and applicants can apply for a visa up to three months before the starting date of the job. It is valid for up to three years. The fee is £610 when applying for it outside the UK and £704 if it is extended or switched from another visa in the UK. Dependents pay the same, but there is a compulsory healthcare surcharge as part of the application. If the job is on the list of shortage occupations, the fee is reduced. If the visa is issued for more than three years, the cost increases to £1,220 and £1,408 respectively, depending on whether the application is made outside or from within the UK.

The General work visa is issued for a maximum of five years and 14 days, or the time given on the job certificate of sponsorship plus one month, whichever is shorter. Applicants can extend this visa for up to another five years, if their total stay is not more than six years.

Applicants can work for their sponsor in the job described in the certificate of sponsorship and they may take on a second job in certain circumstances, as well as voluntary work. They can study as long as it does not interfere with the job, they may travel to and from the UK and they could bring over family members. Successful applicants are not allowed to own more than 10% of the sponsor's shares (unless they earn more than £159,600 a year), or get public funds, or apply for a second job until they have started working for the sponsor.

Tier 5 Youth Mobility Scheme (available only to citizens of eight countries)

This visa has replaced the 2-year Working Holiday visa and offers non-EU applicants the opportunity to work in the UK for a maximum period of two years. Applicants must be 18 - 30 and have at least £1,890 in savings. The eight countries eligible for this kind of visa are Australia, New Zealand, Canada, Japan, Monaco, Taiwan, Hong Kong. Citizens of South Korea are eligible, but they must get a certificate of sponsorship reference number before they apply.

The visa does not allow for accompanying children or will not be issued to applicants who have already used the former 'working holidaymaker' visa. Applicants can apply for a visa six months before travel and it takes about three weeks. The cost is £300 per year - £244 plus a healthcare surcharge. Successful applicants can undertake any type of employment. See also [Tier-5 Youth Mobility](#).

Tier 4 General Student visa

Students must be at least 18 to apply to study at a UK university or college. The visa is based on a points system, with 40 points the minimum to be eligible. This includes a confirmation for studies (30 points) and proof of sufficient funds (another 10 points).

Students need an unconditional offer for a course at a university or college that is a licensed Tier 4 sponsor. They also have to show proof of funds of £1,265 per month for living costs in London or £1,015 outside of London or anywhere else in the UK. Other requirements include the ability to speak, read and understand English up to a degree level or above (equal to the Common European Framework for languages level B2). There is also a healthcare surcharge. Students can work for up to 20 hours a week during term and full-time during holidays. The visa fee is £335, plus the Immigration Health Service Charge. Tuition fees range from £8,000 to £36,000 per year. See also [Tier-4-General Student visa](#).

To qualify, the applicant in general must receive the minimum number of points on the points calculator below:

The UK's points system

A maximum of 10 points for Maintenance and 10 points for English ability is granted. In order to qualify, *applicants need a minimum of 70 points.*

Attributes

Job offer after passing the Resident Labour Market Test = 30 points

Possible UK earnings

Less than £25 000 p/a salary = 0 points

More than £25 000 p/a salary = 20 points

Tertiary English ability

High School highest qualification = 0 points

Degree from English accredited institution = 10 points

English test certificate from recognized testing institution = 10 points

Maintenance Requirement

Cash savings of £945 held and maintained for 90 days = 10 points

Maintenance offered from Tier 2 company that is A Rated = 10 points

No cash savings and no A rated Tier 2 sponsor = 0 points

Canada

Skills and points-based



Canada received more than five million immigrants over the past 20 years. Relative to population, Canada takes in three times as many legal immigrants as the USA and by 2019, 22% of all Canadians were born overseas. Not all foreign-born Canadian passport holders live in Canada - 300,000 people living in Hong Kong hold Canadian passports, meaning they came to Canada, received passports as an insurance policy and went back to Hong Kong.

Under the Canadian government's immigration plan Canada will accept 350,000 immigrants in 2019. Of the 350,000, 176,000 will be accepted as federal economic and provincial/territorial nominees, 89,000 under the family reunification programme and 58,500 as refugees. Last year 65,000 immigrants were accepted under the Express Entry Category. These numbers do not include the 45,000-plus asylum-seekers who crossed the border as 'refugees' from the USA during 2018-2019.

Canada has a relatively open immigration system which encourages skilled and other immigrants to enter the country under categories such as Self-Employed, Express Entry for skilled workers, Quebec-selected skilled workers, Family sponsorship, Provincial nominees, the Atlantic Immigration Pilot- and the Rural/Northern Immigration Pilot scheme. The province of Quebec has

a special agreement on immigration with the Government of Canada and has its own rules for choosing immigrants.

Skilled Worker Visas

Canada accepts about 150,000 foreign temporary workers each year. This helps Canadian companies to fill positions where there are skill shortages and hard-to-fill jobs, such as live-in caregivers. Applicants must apply for a work permit by completing a substantial array of documentation, including the IMM 1295 (Application for Work Permit Made Outside Canada); the IMM 5645 (Family Information Form); the IMM 5257 Schedule I; the IMM 5409 (Statutory Declaration of Common Law Union) if applicable; the IMM 5488 (Document Checklist) and the IMM 5476 (Use of Representative) if using a consultant.

A work permit allows for stays in Canada for a predetermined, temporary period, but under certain circumstances, it could be extended or even converted into permanent residence status. Applicants in most jobs must obtain a Labour Market Impact Assessment (LMIA) from Employment and Skills Development Canada (ESDC) before applying for a work permit. This assessment is proof that a Canadian citizen or permanent resident could not be found to fill the available position. Since 2017 applicants are required to participate in the Job Match programme which is intended to make it easier and faster for employers to get LMIA's.

Global Talent Stream

Highly skilled applicants in the tech sector could get faster and easier processing through the Global Talent Stream, which allows for a two-week processing time for eligible work permit applicants (compared to six months) and a streamlined application process. It also includes dedicated support for Canadian companies who are creating jobs in Canada and does not require work permits for highly skilled workers working in Canada for 30 days or less over a 12-month period.

Canadian employers must complete a Labour Market Benefits Plan to prove that the employer's hiring of foreign workers benefits the economy and they must pay a C\$1,000 fee. The Plan must show a mandatory benefit to the Canadian economy through the creation of jobs or by increasing skills and training investments for Canadians and permanent residents. Eligible companies and eligible workers can qualify for this expedited work permit programme by either becoming an ESDC-Designated Partner (A) or by working in a Global Talent Occupation (B).

For the **Category A**, businesses must be referred to the Global Talent Stream by any of the following: the Atlantic Canada Opportunities Agency, the BC Tech Association, the Business Development Bank of Canada, the Council of Canadian Innovators, the Federal Economic Development Agency for Southern Ontario, and the Global Affairs Canada's Trade Commissioner Services. The foreign worker must meet the following criteria: an advanced knowledge of the industry, a salary of at least C\$80,000, a Masters, PhD or Post Doc in the area of specialization *or* must have a minimum of five years of experience in the industry.

Under **Category B**, foreign applicants should be active in any of the following occupations: computer and information systems managers, computer engineers (except software engineers and designers), information systems analysts and consultants, database analysts and data administrators, software engineers and designers, computer programmers and interactive media developers, web designers and developers, electrical and electronics engineering technologists and technicians, information systems testing technicians or digital media and designers. Additional requirements stipulate that the business must be legitimate, wages must match ESDC standards of prevailing wages in Canada, and the job offer, and work environment must meet provincial requirements. In addition, the employer must comply with the Temporary Foreign Worker Programme.

The Atlantic Immigration Pilot Programme

This category allows qualified applicants to get permanent resident status in Atlantic Canada and is intended to meet skill shortages that cannot be filled locally. It is available only in the four Atlantic/Maritime provinces of New Brunswick, Newfoundland and Labrador, Nova Scotia and

Prince Edward Island. The three programmes under this category are the Atlantic High-Skilled Programme, the Atlantic Intermediate-Skilled Programme and the Atlantic International Graduate Programme. Companies must receive designation by the provincial government of the Atlantic province where the candidate will be working and both parties must meet all the requirements.

The **Atlantic High-Skilled Programme** is targeted at workers with experience in management, professional or technical/skilled jobs, plus educational requirements. Companies must use the Offer of Employment to a Foreign National form (IMM5650) and must be designated as part in the Atlantic Immigration Pilot. The job must last at least for one year, must be full-time (at least 30 paid hours per week), non-seasonal, and be of skill levels O, A or B under the National Occupational Classification (NOC). Applicants must have worked over the previous three years for at least 30 hours per week. They need either a Canadian secondary or post-secondary certificate, diploma or degree, *or* a foreign degree, diploma, or certificate equal to a Canadian credential and backed by an Educational Credential Assessment (ECA). They also need to take a language test to prove proficiency in English or French and have proof of sufficient funds to support themselves and their families when they get to Canada. If already living and working in Canada with a valid work permit, applicants do not have to show proof of funds.

The Atlantic Intermediate-Skilled Programme is aimed at workers with experience in jobs that require high school education and/or job-specific training, plus educational requirements. The job must be permanent and could be managerial, professional and technical/skilled, or apply to jobs needing a high school education and specific training.

The Atlantic International Graduate Programme is aimed at workers with a degree, diploma or other credentials from a publicly funded institution in an Atlantic province. Work experience is not required, but the job must last at least one year. Jobs can be in management, in a professional capacity, in technical/skilled areas or those needing a high school education and specific training.

For all the Atlantic programmes, applicants may be eligible to apply for a temporary work permit before sending their permanent resident application. This allows them to begin work, but they must send their permanent resident application within 90 days of sending the temporary work permit

application. This permit is only good for one year and applicants must work for the employer who offered them a job. It does not guarantee permanent residence.

Self-employed Persons Programme (cultural or athletics)

This visa allows people to immigrate to Canada permanently if they have relevant experience in cultural activities or athletics and can make a significant contribution as a self-employed person. The selection criteria cover experience, education, age, language abilities and adaptability. Relevant experience means at least two years, but applicants will get more points if they have more experience. Applicants need at least 35 points out of a maximum of 100. An educational achievement such as master's degree, PhD or 17 years of full-time study is worth the maximum of 25 points, while a high school diploma is worth only 5 points. Five years of experience equals the maximum 35 points while two years equals 20 points. Ages between 21 and 49 years are worth 10 points, but older than 53 is worth no points. A strong ability in English and/or French is worth a maximum of 24 points. Processing time is 24 months and the application fee is C\$1,540. See also [Self-employed eligibility](#), and [Self-employed programme application guide](#).

Parents and Grandparents sponsorship programme (PGP)

The PGP allows eligible Canadian citizens and permanent residents over the age of 18 to sponsor their parents and grandparents for immigration to Canada. Sponsors must submit an 'Interest to Sponsor' form and the required proof of status in Canada, followed by proof of a minimum income to cover all the family members for which they will be financially responsible, including their own household. For this purpose, notices of assessment from the Canada Revenue Agency for the last three tax years preceding the date of their application are required. For example, the income required to sponsor two parents in 2018 was C\$60,271 (sponsor plus one dependent plus parents), or C\$77,095 for the sponsor, spouse, two children and two parents.

There is a cap of 20,000 applications per year and the processing time is currently 20 - 24 months. The total cost is C\$1,040, which includes the processing fee of C\$550 and right of permanent residence fee of C\$490. See also [Application forms for sponsorship for parents and grandparents](#).

Provincial nominee

This visa is aimed at applicants who have the skills, education and work experience to contribute to the economy of a specific province or territory and who want to live in that province and become permanent residents of Canada. Each province and territory have its own streams and unique requirements which target specific categories such as students, businesspeople or skilled or semi-skilled workers.

Applicants could use a paper-based process or online through Express Entry and will have to pass a medical exam and get police clearance. The paper-based process is slower, and the application must be done through the province or territory for nomination under a non-Express Entry stream. Applicants must meet the specific eligibility requirements of the province which nominates them and then apply for permanent residence to the federal immigration department. In the online Express Entry process, applications can be made by contacting the province or territory directly and once nominated, an Express Entry profile must be created. Another way to do this is by creating an Express Entry profile indicating the provinces and territories of interest - if a province or territory sends a 'notification of interest', they can then be contacted directly and apply to their Express Entry stream.

Quebec has its own requirements and the new government is in the process of changing these (see [Coalition Avenir Quebec Immigration bill](#)). The requirements for the other provinces/territories are found here: [British Columbia](#), [Manitoba](#), [New Brunswick](#), [Newfoundland and Labrador](#), [Northwest Territories](#), [Nova Scotia](#), [Ontario](#), [Prince Edward Island](#), [Saskatchewan](#) and [Yukon](#).

A typical provincial example of this process is [Alberta](#), which issued 3,357 invitations to apply for a provincial nomination for Canadian permanent residence to Express Entry candidates during the first four months of 2019, with Comprehensive Ranking System (CRS) scores of between 300 and 400. Express Entry candidates nominated by Alberta receive an additional 600 points, effectively guaranteeing an invitation to apply for Canadian permanent residence. In order to be considered for a nomination from **Alberta**, candidates must be eligible for one of the three federal immigration programme managed by the Express Entry system: The Federal Skilled Worker Class, Federal Skilled Trades Class and Canadian Experience Class, and have a profile in the Express Entry pool.

See also <https://www.cicnews.com/>
<https://www.canada.ca/en/services/immigration-citizenship.html>

Singapore

Skills and points-based



Singapore has a population of 5.6 million of which 61% are citizens, 9% permanent residents and 30% non-residents. The country has a large expat non-resident population of 1.6 million of which about 31,000 are British nationals and almost one million are holders of Work Permits, including foreign domestic workers. The foreign workforce numbers in 2018 were categorized as follows: Employment Pass (184,400), S Pass (189,700), Work Permit (966,200) and other passes (31,400).

All foreigners who intend to work or start a business in Singapore must have a valid pass or work visa before they can work. It is relatively simple to obtain a work visa for medium to longer term employment. See <https://www.mom.gov.sg/passes-and-permits>. The type of pass will depend on salary, educational background, work experience and the position. Except for the Personalized Employment Pass, applications for work passes must be processed and submitted by the hiring company or their representative. When the application is approved the company will receive an In-Principle Approval (IPA) specifying the required documentation and procedures such as a medical exam for HIV and tuberculosis, before a work pass will be issued.

The common work visa types are the Employment Pass for professionals, the Personalized Employment Pass only given to high earners already holding an Employment pass, and the S Pass aimed at mid-tier professionals such as bankers, professionals and business executives. The processing time for applications for the EP, S Pass and most related passes is about eight weeks. The processing fees for most visas/passes range from S\$105 for the application plus S\$225 for the issuance/renewal, and as little as S\$70 for a work permit.

Although not technically part of this chapter on skilled work visas, we also cover the Work Permit (WP) offered to foreign unskilled and semi-skilled workers in Singapore. This large foreign workforce group on Work Permits comprises of 350,000 Malaysians (whose workers are subject to fewer restrictions), 200,000 ethnic Chinese, and substantial numbers from Bangladesh, India, Thailand, Burma, Philippines, Sri Lanka and Pakistan.

Employment Pass (EP)

The Singapore Employment Pass is normally issued for one or two years at a time and is renewable. Applicants must have acceptable qualifications such as a recognized diploma/degree qualification from a reputed university, professional qualifications, specialist skills and work-related experience. It allows foreign professionals, managers, executives, specialists and professionals with acceptable qualifications, to live and work in Singapore.

There are three categories: P1, P2 and Q1. To be eligible for the **P1** Employment Pass applicants should receive a fixed monthly salary of at least S\$8,000 (US\$5,800). They can bring with them a spouse or common-law wife and unmarried children below 21. To be eligible for the **P2** Employment Pass, a fixed monthly salary of at least S\$4,500 is required and applicants can bring along a spouse and unmarried children below 21. The **Q1** Pass is aimed at young graduates from reputable schools if their fixed monthly salary is at least S\$3,600.

It takes about three weeks or longer to process an application, but it is not necessary to be physically present in Singapore while the application is being processed. Foreign entrepreneurs must incorporate their companies before applying for an EP. Required documentation includes a resume with educational and employment history, copies of educational certificates, past employment testimonials, and copy of passport. See the self-assessment tool at <https://www.mom.gov.sg/eservices/>.

Personalized Employment Pass

The Personalized Employment Pass has the same privileges as the P1 Employment Pass, but it offers more flexibility as it is not tied to a particular employer. After receiving this pass, applicants

have six months to find suitable employment. It is only valid for three years and cannot be renewed. Applicants should be able to command a salary of at least S\$18,000 p/m (about US\$13,000) before coming to Singapore or at least S\$12,000 p/m (about US\$8,800) while on P1 Employment Pass. Applicants are not allowed to be unemployed in Singapore for more than six months at a time or to freelance. They also are not allowed to be a sole proprietor or partner or director/shareholder of an ACRA-registered company, and cannot be a journalist, editor, sub-editor or producer. Successful pass holders can get a Dependent's Pass for their spouses and young children.

S Pass

The S Pass is aimed at foreigners with mid-level skills and who receive a monthly income of at least S\$2,000. Applicants must pass a points system and are subject to the Dependency Ceiling. The salary, education, work experience and the type of job will affect eligibility. S Pass holders can only comprise 20% of any company's total workforce and companies must pay levies for every S Pass holder and provide for medical insurance. S Pass and Q1 Employment Pass holders who receive at least S\$4,000 can sponsor their spouse and children to join them in Singapore - if their income is less, their dependents can only get social visit passes for holidays. Read more <https://www.mom.gov.sg/passes-and-permits>

The Work Permit for unskilled and semi-skilled workers

This permit is generally valid for two years and is subject to the validity of the worker's passport, the security bond and the worker's employment period, whichever is shorter. Applicants are only allowed to work in the occupation and for the employer specified in the Work Permit and they are not allowed to get involved with any other business or start their own business. They must reside at the address specified at the start of employment and give notification if they are to change their address, and they must always carry their original Work Permit with them.

Work permit holders are not allowed to marry a Singapore citizen or permanent resident without government approval and females are not allowed to get pregnant or deliver a child in Singapore during the validity of their Work Permit unless they are already married to a Singapore citizen or

permanent resident. On the expiry of the employment permit or if it is terminated or the worker resigns, they must cancel the work permit within seven days of termination and leave the country on their own cost. The employer has obligations such as paying their workers the fixed monthly salary and foreign worker levy and buy a security bond for workers. They also have to assist with, and cover, the workers' upkeep and maintenance, medical insurance and ensure acceptable accommodation.

Work Permits are issued in the following industries/categories:

In the **construction** sector, the maximum number of years a foreign worker can work in Singapore on a Work Permit varies between 14 and 26 years, but in some cases, there is no maximum period of employment. Only citizens from Malaysia, People's Republic of China, India, Sri Lanka, Thailand, Bangladesh, Myanmar, Philippines, Hong Kong, Macau, South Korea and Taiwan can apply. The maximum eligible age is 60.

Manufacturing: eligible sectors include electronics components, pharmaceuticals and biological products, basic industrial acids and alkalis, oil or gas field machinery, waxes, polishes and deodorants, electroplating, galvanizing, die-casting and heat treatment, semiconductor wafer fabrication plants and the processing of food or drinks. Only citizens from Malaysia, People's Republic of China, Hong Kong, Macau, South Korea and Taiwan can apply.

Business under the **Marine shipyard** category must have as its principal business activity shipbuilding or ship repair. Only citizens from Malaysia, People's Republic of China, India, Sri Lanka, Thailand, Bangladesh, Myanmar, Philippines, Hong Kong, Macau, South Korea and Taiwan can apply.

Process refers to the manufacturing of petroleum, petrochemicals, chemicals and pharmaceutical products. Only citizens from Malaysia, People's Republic of China, India, Sri Lanka, Thailand, Bangladesh, Myanmar, Philippines, Hong Kong, Macau, South Korea and Taiwan can apply in this sector. The minimum age for all non-domestic foreign workers is 18 years and the maximum age is 50 years, but Malaysians can be up to 58 years).

Services refer to jobs in finance, insurance, real estate and business services, transport, storage and communications, retail and wholesale trade, community, social and personal services, and workers at hotels, restaurants, coffee shops, food courts and other approved food establishments.

Only citizens from Malaysia, People's Republic of China, Hong Kong, Macau, South Korea and Taiwan can apply in the services sector. The eligible age for all non-domestic foreign workers is 18 - 50 years (Malayans can be up to 58 years).

Other non-skilled jobs include foreign domestic workers, confinement nannies (Malayan), and performing artists working in public entertainment outlets such as bars, hotels and nightclubs.

See also [Singapore work permit sector-specific rules](#).

Ireland

Skills and points-based

Relative to its size and its population of 4.8 million, the Republic of Ireland has become one of the more popular skilled immigration destinations. Following the 2007 financial meltdown and years of a declining economy and a brain-drain, Ireland is now experiencing a brain-gain. About 90,000 immigrants arrived during the most recent 12-month period and of these, almost 50,000 came with a



third-level qualification. The surge is due to a faster-growing economy and an immigration system designed to make it easy for highly skilled immigrants to come to the country.

While Ireland's immigration system is not points-based, it rewards and encourages immigrants with needed skills and expertise. For immigrants, the process commences with securing an offer of employment in a category that allows for a Green Card or other work permit. Such employment should typically be accompanied by a salary of €60,000 or more, but in a strategically important field such as nurses and IT professionals, a lesser salary of at least €30,000 is permissible. There are two main categories, the General Employment Permit and the Critical Skills Employment Permit. Other employment-based visas include Dependent/Partner/Spouse Employment Permits for dependents, partners and spouses of those with a green card, and the Start-up Entrepreneur Visa (discussed in a later chapter). See also <https://dbei.gov.ie/>.

General Employment Permit

The Irish General Employment Permit allows applicants to work in a job with an income of at least €30,000 per year. An applicant must have an existing job offer in Ireland before applying for this visa and should possess the required skills, experience, and qualifications for the job. Either the

worker or the employer can apply for this visa, but if the employer applies, it must employ and pay the migrant worker directly, bypassing employment agencies. It is initially issued for two years, but it can be extended for another three years, and after five years permit-holders can apply for permanent residence.

Jobs are subject to a Labour Market Needs Test, which require that these must be advertised to EEA workers for 14 days in an Irish government employment network, and for three days in a national newspaper, a local newspaper or on an independent jobs' website. The job does not have to be advertised to EEA nationals under certain conditions - for example, if the applicant previously held an Irish work permit and lost their job through redundancy, or if the job is on the Highly Skilled Occupations List, or if the job pays at least €60,000 per year. The minimum salary must be €30,000 per year, but can be lowered to €27,000 if the applicant is fluent in a non-EEA language and is providing specialist language, technical, or sales support to companies supported by Ireland's State enterprise development agencies.

Critical Skills Employment Permit (Green Card)

Also dependent on a job offer, this permit allows applicants to work in a job with a salary of at least €60,000 per year, or at least €30,000 per year if the job is the Highly Skilled Occupations List. See the [Irish highly-skilled occupations list](#). Among the employment categories on the most recent list are natural and social science professionals, chemical (e.g. scientists in manufacturing), engineering professionals (e.g. mechanical engineers), ICT professionals (e.g. IT specialist managers and IT project and programme managers), health professionals (e.g. radiographers and audiologists), therapy professionals (e.g. orthoptists), business, research and administrative professionals (e.g. chartered and certified accountants and taxation experts), quality and regulatory professionals (e.g. quality control and planning engineers), and sales, marketing and related associate professionals (e.g. international marketing experts with required domain knowledge).

The visa is issued for two years, but after this period workers may apply for permanent residence (Stamp 4). The applicant must have an existing job offer before applying for the permit, have appropriate skills, experience and qualifications and the contract must be valid for a minimum of two years. Either the worker or the employer can apply for this visa, but if the employer applies,

it must employ and pay the migrant worker directly, bypassing employment agencies. Jobs offered via the Critical Skills Employment Permit are not subject to the Labour Market Needs Test.

Dependent/Partner/Spouse Employment Permit

This visa allows the family members of existing work permit holders to join the original applicant to work in Ireland. Applicants must be married or in a civil partnership or be a child under the age of 18. It is valid until the expiry date of the original permit holder's visa, but after five years on any work permit, permit-holders may apply for long term residence. An adult applicant must have an existing job offer in Ireland before applying for this visa and must have all the appropriate skills, experience, and qualifications. The job offered must be for a minimum of ten hours per week and pay at least the national minimum wage. Applicants must stay with their initial employer for at least one year, except for in exceptional circumstances.

Long Term Residence

Foreign, non-EEA workers who have legally resided in Ireland for a minimum of five years on work permit/work authorization/working visa, can apply for Long Term Residence. This will be verified by a corresponding Stamp 1 or Stamp 4 endorsements on the applicant's passport and not by the dates of commencement and expiry of each visa. Periods during which the applicant was not legally resident therefore cannot be counted towards the application. The application fee for a Green Card is €1,000 and the fee can be paid by either the applicant or the employer. The application can be done online at the website of the Department of Jobs, Enterprise and Innovation at <https://dbei.gov.ie/>.

A successful applicant will be granted 'Permission to Remain' on a Stamp 4 which is valid for five years. The spouse and/or dependent(s) of the applicant for Long Term Residence may also apply for such Residence under the same conditions and will be granted Permission to Remain on a Stamp 3, as long as the main/original applicant has already been granted Long Term Residence on Stamp 4 conditions.

2. Business and Entrepreneurial Migration

Many countries are actively looking for entrepreneurs, investors, high net worth individuals and venture capitalists who have innovative business plans and optionally, some working capital.

In the U.S., more than 25% of all new business owners between 2007 and 2011 were immigrants and 40% of companies on the Fortune 500 list were founded by immigrants or children of immigrants – Apple’s founder, Steve Jobs, was a child of a Syrian immigrant and Google was co-founded by Russian-born refugee Sergey Brin. In the UK, more than 20% of tech start-ups are founded by immigrants.



In many other developed countries, immigrant entrepreneurs are a hugely positive force for innovation and economic growth, and they tend to be overrepresented in the entrepreneurial sector. Considering the obvious such benefits business and entrepreneurial immigration, many developed countries have created special visa categories to cater for entrepreneurial migrants. In Canada, the government is encouraging immigrant entrepreneurs through an emphasis on risk-sharing with the private sector, such as cooperation and investments from business angels or venture capital funds.

Some immigrants remain connected to their native countries after emigrating and their connections help promote trade and investment between the host countries and the countries of origin. There is also a growing business migration in the opposite direction, from the developed to the underdeveloped world, as investors and entrepreneurs relocate to immerse themselves in new markets and opportunities.

Ireland

Business and Entrepreneurial

The Irish **Start-up Entrepreneur Visa** is aimed at experienced businesspeople who have an innovative business plan and can introduce a new or innovative product or service to international markets. This could be an entirely new business or an existing one which could be relocated to Ireland – if the latter, it must be accompanied by the most recent audited accounts.



The required business plan must use the template provided on the Irish Naturalization and Immigration Service website and be of a high-potential nature. This means that it should introduce a new or innovative product or service, trade in international markets, be less than six years old if it is a business that is relocating to Ireland and has the potential to create at least 10 new jobs in Ireland within three to four years. It also must have the potential to generate at least €1 million in sales within three to four years, be based in Ireland and must be led by skilled management.

Applicants should also have at least €75,000 of initial funding, which can come from one or more than one of the following sources: own funds, a business loan, an angel investor/venture capital funding, or a grant from the Irish State Agency. If applicants provide their own funding, proof of the acquisition and existence of these funds from a financial institution must be provided. If the funds are from a loan, angel investor/venture fund or Irish State agency, evidence must be provided outlining the source, amount and permission to use such funds for the proposed business.

Applicants must also provide character statements from the police of all countries where they have resided for six months or more during the past 10 years. Family members can be included in the Start-up visa if they are married, civil or de facto partners (a cohabiting relationship for at least two years) and unmarried children below 18 (with proof of legal custody or guardianship).

The full list of required documentation includes: a business plan, original and photocopy of passport, two passport-size photos, original or certified copy of marriage and birth certificate if

applicable, a verification of the source of funds, proof of funds available, original police clearance certificate and receipt of payment of fees.

Applicants will initially be granted residence for two years. It can be extended to five years and after five years they can apply for permanent residence in Ireland.

See the official website: <https://www.enterprise-ireland.com/>





New Zealand has several visa options available to entrepreneurs, experienced businesspeople and the self-employed. Applicants generally are required to make a capital investment or have some funds to initially support themselves.

The Entrepreneur Resident Visa

This visa is aimed at those already in the country on a work visa or on another visa that allows self-employment. Applicants must have been self-employed for at least six months, but if they are applying after less than two years of being self-employed, they must have invested capital of at least NZ\$500,000 and have created three new jobs in New Zealand. The visa allows successful applicants to live, work and study permanently in New Zealand and to include spouses and children under 24 in the application. The application cost is NZ\$4,140 and processing time is about 21 months. See more [Entrepreneur resident visa](#).

Global Impact Work Visa

Applicants must have been selected by the Edmund Hillary Fellowship to join their three-year programme as an innovative entrepreneur or investor. They must have a high standard of English and have NZ\$36,000 in maintenance funds to support themselves and their families for the first year. They can live, work and study in New Zealand for three years, but after 30 months they will be entitled to apply for permanent residence in New Zealand. Spouses and dependent children up to 19 cannot be included in the work visa application, but they can apply for visas based on their relationship to the main applicant and they must meet health and character criteria. There are only 400 places available under this category over a period of four years. See also [global impact work visa](#).

Entrepreneur Work Visa

This visa is aimed at experienced businesspeople who want to buy or set up a business in New Zealand. They can do so without living here permanently or use it as a first step towards New Zealand residence. Applicants must make a capital investment of at least NZ\$100,000, but if the business is in the science or ICT sectors or shows a high level of innovation or export potential, this requirement may be waived. Applicants must provide a business plan for the intended business and score at least 120 points on the Entrepreneur Work Visa scale (calculated by age, capital investment, business experience, the location and the benefits of the business to New Zealand).

The visa is valid for 12 months during the start-up stage and another 24 months once the business has been set-up. Spouses and dependent children below 19 can be included in the application. After receiving this visa, the applicant can apply for residence under the Entrepreneur Residence Visa Category or apply for another Entrepreneur Work Visa. See also [entrepreneur work visa](#).

Useful New Zealand entrepreneurial links

- The New Zealand Venture Capital Association aims to create an optimal environment for venture capital and private equity nzvca.co.nz/.
- New Zealand Venture Investment Fund Limited is a private equity fund in New Zealand's venture capital market nzvif.co.nz.

- The Icehouse has business growth programme for SMEs, a business incubator for start-ups and New Zealand's largest group of angel investors theicehouse.co.nz.
- The Angel Association aims to create a greater pool of capital for innovative start-up companies angelassociation.co.nz.
- Business New Zealand promotes sustainable growth through free enterprise and is the country's largest advocacy group for enterprises businessnz.org.nz.
- Auckland-based Balgarnievanrooyen.com/ helps start-up and established companies to attract capital, and venture capital investors find the best opportunities.



The United States

Business and Entrepreneurial

The EB-5 Immigrant Investor visa was created in 1990 to stimulate the economy through job creation and capital investment by foreign investors. Entrepreneurs and their spouses and unmarried children under 21 are eligible to apply for a Green Card (permanent residence) if they make an investment in a commercial



enterprise and plan to create or preserve 10 permanent full-time jobs for qualified U.S. workers. The EB-5 visa requires an investment in a new business of at least \$1 million or \$500,000 in a targeted employment area (a Regional Center). See uscis.gov/eb-5.

More than 10,000 such visas are issued every year and since 2015 these were massively oversubscribed. About 80% of current EB-5 applicants are Chinese. It is worth noting that the U.S. usually takes in only 3,000 to 4,000 main applicants per year and that their dependents make up the 10,000 total intake cap.

The creation of a new enterprise

The first option is the creation of a new enterprise by making an investment of US\$1 million in a new commercial enterprise, or US\$500,000 if the business is in a rural commercial area or an area with a 50% higher unemployment rate than the national average. Investors must create full-time employment for at least 10 qualified local workers who must be direct employees of the commercial enterprise and actively manage all aspects of the enterprise.

Investment in a Regional Center

The second option is Investment in a Regional Center whereby applicants must complete an Accredited Investor Declaration and Personal Net Worth Statement to prove that they are able to invest US\$500,000. The investment must be for at least five years in an active commercial enterprise that will create or preserve at least ten jobs for U.S. citizens or permanent resident workers, within two years. The investor is a limited partner and is *not* expected to be actively involved, as the active management can be done by the general partner. There are over 600 EB-5 regional centers and they use the funds for different types of projects such as construction projects, ski resorts, a Marriott hotel in Los Angeles, movie studios etc. The city of New York has received about US\$3.2 billion of the EB-5 funds since 1993, of which US\$600 million went to the Hudson Yards Project.

Other requirements

Apart from having a net of at least US\$500,000 or US\$1 million, there are no age, education, language or past business experience requirements. Applicants must prove their funds were legally obtained, for example by submitting



five years of tax returns and other documentation to show that the money comes from lawful sources. The applicant has a choice to work or not to work in the business, can live anywhere in the U.S., can freely travel in and out of the U.S. and eventually gets a Green Card for himself, his spouse and unmarried children below 21. See [eb-5 visa classification](#).

The process

It takes 12-15 months to get a conditional Green Card and it is a two-step process. The funds are first deposited into an escrow account. After about four to six months an I-526 is approved by the U.S. Citizenship and Immigration Services and the funds are released from the escrow account to

a Regional Center or to an approved Investment Foundation. After a further four to eight months the applicant can apply for a United States visa at a consulate abroad or for a Change of Status visa if already in the country. After another two years, the applicant and the Regional Center must show that investment has not been withdrawn and contributed to the creation of ten direct or indirect jobs. The I-829 visa is then issued, and it removes conditions and then grants the applicant and family Green Cards. After five years the residents can get back their investment, but not their legal and other expenses. There are further charges of US\$25,000 - US\$50,000 for various administrative and other fees.

Investors who are nonconditional Green Card holders for at least five years can apply for citizenship if they 18 years or older, lived in a state or USCIS district with jurisdiction over the place of residence, for at least three months prior to the application. They also must have been physically present in the U.S. for at least 30 months out of the five years immediately preceding the application. They must be able to read, write and speak English, have a knowledge and an understanding of U.S. history and government, be of good moral character and be ‘well-disposed to the good order and happiness’ of the U.S.

The E-2 non-immigrant visa

This visa is aimed at more active entrepreneurs and allows foreign nationals of 78 countries which have a treaty with the United States to make an investment in a business enterprise. It includes most the EU, most of South America, but only six African countries – the two largest economies on the continent, South Africa and Nigeria, are both excluded (see the full list [here](#)).

The investment must be ‘at risk’ (in other words the investor could lose all funds) and the investor must oversee and direct the day-to-day operations. Both investors and employees of the same nationality in the same business can apply for this visa.

The investment required for an E-2 visa is much less than the EB-5, but must be ‘substantial’. However, the general assumption appears to be that US\$100,000 - US\$150,000 would be sufficient if the business is new and generally applies to cases where the businesses act as a subsidiary to a parent company in the foreign national's home country. Other sources mention investments of only tens of thousands of dollars. The visa is valid for three years and can be renewed indefinitely so

long as the business continues to operate. The E-2 visa offers *no* direct path to permanent residence, but it is sometimes approved for up to five years and it can be renewed as long as the business remains in operation. See also legalservicesincorporated.com-e-2-visa.



Possible changes to the EB-5 programme

The investment amount of US\$500,000 to US\$1 million could possibly increase to \$850,000 and \$1,3 million respectively later during 2019. Other changes might include linking the investor immigration programme to the skilled immigration

system and requiring active management investments. The reasons behind possible changes stem from the growing perception among certain members of both U.S. that it has become too easy for wealthy foreigners to ‘buy’ U.S. residence and citizenship.

Finally, the US also still has the Diversity Immigrant Visa Program, allowing for 50,000 immigrant visas annually. These are drawn from random selection among all entries to individuals from countries with low rates of immigration to the US. See the website: <https://www.uscis.gov/greencard/diversity-visa>



Australia has several categories of the Business Skills Visas for business-oriented applicants, targeting experienced businesspeople, entrepreneurs and investors wanting to immigrate to Australia and establish their businesses or invest in other business. Among these are the Business Innovation, Business Owners/Business Talent, the State/Territory Sponsored Business Owner, and the Entrepreneur visas. Within the category of Business Innovation and Investment (Provisional) Visa Subclass 188, we will focus on the Business Innovation Visa and the Entrepreneur Visa.

Business Innovation Visa

This visa is meant for applicants with business skills, a successful business career and a desire to continually own and maintain a management role in setting up, developing and managing a new or existing business in Australia. Applicants wanting to invest in a state/territory will first receive a nomination from a state/territory Government and then an invitation to apply for a visa from the Minister of Immigration and Border Protection.

Applicants must have ownership in an established business/es with a turnover of A\$500,000 for two out of four fiscal years immediately before being invited to apply. They must own at least 51% of the business if turnover is less than A\$400,000 per year or 30% if it is more - if the business is

a publicly listed the applicant must own at least 10%. The applicant (and partner if applicable) must have a minimum total of A\$800,000 in net assets which were lawfully acquired and can be transferred to Australia within two years of the visa being issued.

Applicants must be *younger than 55 years* and score a *minimum of 65 points* on the points-based scale measuring age, English language ability, qualifications, business and investment experience, personal net value, business asset value, business turnover, and innovation.

- # For **age**: 18 - 24 years = 20 points, 25 - 32 years = 30 points, and then declining values until it reaches 0 points if over 55 years.
- # While there is no explicit **English language** requirement for this visa, taking a Vocational or Proficient English language test such as IELTS is worth 5 - 10 points.
- # **Tertiary qualifications** such as trades, diplomas or bachelor's degrees are worth 5 points if they meet the Australian Qualifications Framework, and 10 points if it is relevant to science, technology or business.
- # For **experience in business or investment**: 10 points for ownership for 4 of the last 5 years, and 15 points for 7 of the last 8 years.
- # An **Eligible investment** worth over A\$100,000 and held for 4 - 7 years is worth 10 - 15 points
- # **Net personal assets** worth over A\$2.25 million and held for the last 2 years is worth 35 points, and 25 points if between A\$1.8 - 2.25 million and 5 points for A\$800,000.
- # **Business turnover** between A\$500,000- A\$1million during 2 of the last 4 financial years equals 5 points and upwards to a maximum of 35 points if over A\$2 million.
- # **Registered trademarks**, patents, joint ventures: 5 - 15 points.
- # If **states/territories add their support** to individual applications of businesses that are of unique benefit and importance to the state/territory, a further 10 points are awarded.

The average processing time is between 9- 28 months and the visa is issued for a maximum period of four years, after which it is possible to apply for permanent residence (Subclass 888). The Government Nomination Fee is A\$4,675 for the main applicant, A\$2,340 for dependents over 18 years and A\$1,170 for dependents under 18 years.

Entrepreneur Investor Visa

This visa is specifically aimed at applicants who have a business plan, have the backing of a third party, can procure a minimum A\$200,000 of capital in Australia, and are nominated by a state/territory government. The investment can either be used to set up a new entity or expand an existing business or engage in the commercialization of a product or service in Australia. The applicant can try to get funding from private equity firms, Australian states/territories, Commonwealth government agencies, research organizations, a higher education provider or early stage venture capitalists. At least 10% of the funding must be drawn down to the venture within the first 12 months and the applicant must own at least 30% of the business. Business activities that are excluded from this visa are residential real estate, labour hire, an existing enterprise or a franchise in Australia. Applicants must under the age of 55, be competent in English (a minimum of level 6 in each band of the IELTS).

Canada actively encourages immigrants with business skills and ideas, and it selects business class immigrants based on their ability to grow the economy by starting businesses and create jobs. In 2018 more than 800 visas were issued under the Federal Economic-Business category. There are two classes of business immigrants – self-employed and those with a start-up visa. We will focus on the latter.



The Start-Up Visa Programme

This visa is available to entrepreneurs eager to start a business that is innovative, create jobs for Canadians and can compete on a global scale. Candidates need the support of a Canadian venture capital fund, angel investor group or business incubator that is willing to invest in their new business and must be designated by the Canadian government to participate in the Entrepreneur Startup Visa programme.

For an entrepreneur under this category, the process of applying commences with convincing one of the above investor groups to fund the proposed business by submitting a promising business idea supported by a viable business plan. If there is interest and a commitment in principle, the sponsoring company will provide a letter of support and send a completed and detailed Commitment Certificate directly to the Immigration Department.

The amount of capital required varies and applicants are not required to invest their own money. The minimum investment required from a designated Canadian venture capital fund is C\$200,000, but if the investment comes from a designated Canadian angel investor group, C\$75,000 will be sufficient. It is not necessary that the financial investment comes from a business incubator, but

applicants must be accepted into a Canadian business incubator programme. See [Canada/start-up visa](#).

The eligibility requirements include a qualifying business, support from a designated organization, a minimum level of competence in the Canadian Language Benchmark 5 (CLB) in either English or French (see also www.celpip.ca/). Applicants also need sufficient funds to settle and live in Canada before returns from the business kicks in. This amount depends on how many family members are accompanying the main applicant, for example, one family member requires C\$12,669, two C\$15,772 and three C\$19,390.

The applicant's business idea or venture must get the support of any of the following, and these links below are not comprehensive:

Venture capital funds: [BDC Venture Capital](#), [Celtic House Venture Partners](#), [Extreme Venture Partners LLP](#), [Golden Venture Partners Fund, LP](#), [Impression Ventures](#), [Information Venture Partners Management Inc.](#), [Innovation Platform Capital International LP](#), [iNovia Capital Inc.](#), [Lumira Capital](#), [Nova Scotia Innovation Corporation \(o/a Innovacorp\)](#), [OMERS Ventures Management Inc.](#), [Pangaea Ventures Ltd.](#), [PRIVEQ Capital Funds](#), [Real Ventures](#), [Version One Ventures](#) and [Yaletown Venture Partners Inc.](#)

Angel investor groups: [Canadian International Angel Investors](#), [Ekagrata Inc.](#), [Golden Triangle Angel Network](#), [Keiretsu Forum Canada](#), [Oak Mason Investments Inc.](#), [Southeastern Ontario Angel Network](#) and [York Angel Investors Inc.](#)

Business incubators: [Alacrity Foundation](#), [Calgary Technologies Inc.](#), [Creative Destruction Lab](#), [Empowered Startups Ltd.](#), [Extreme Innovations](#), [Genesis Centre](#), [Invest Ottawa](#), [Launch Academy Vancouver](#), [LaunchPad PEI Inc.](#), [NEXT Canada](#), [Ryerson Futures Inc.](#), [TSRV Canada Inc.](#), [Waterloo Accelerator Centre](#) or [York Entrepreneurship Development Institute](#).

Click here to access the online [application forms](#). Should the successful candidate's business fail after a period, it does not affect their permanent resident status. The fees start at C\$1,540 and the processing time is 12 - 16 months and biometrics may be required. See how to apply on the Canadian government's website: Canada.ca/en/immigration start-up visa apply.

The United Kingdom

Business and Entrepreneurial

The Tier 1 visa is available to highly skilled and exceptionally talented applicants, who may qualify for the Exceptional Talent Visa, the Entrepreneur Visa, the Graduate Entrepreneur Visa or the Investor Visa. Applicants can apply without a job offer, although the points-based assessment and other category-specific requirements still apply <https://www.gov.uk/search?q=tier+1>.



By the time of writing - early 2019 - the UK Government is in the process of replacing the Tier 1 Entrepreneur Visa and the Graduate Entrepreneur Visa with a Startup Visa and Innovator Visa*. Both programmes will close to new applicants in July 2019.

***Entrepreneur visa (to be discontinued)**

Entrepreneur Tier 1 visas are offered to immigrants who want to set up or run a business in the UK and if they are from outside the EEU and Switzerland. Successful applicants can set up or take over the running of one or more businesses, including as self-employed, and can they bring along family members. Applicants must have access to at least £50,000 in investment funds held in one or more regulated financial institutions. There are different eligibility requirements depending on whether they have £50,000 or £200,000. Applicants can form an 'entrepreneurial team' with another Tier 1 Entrepreneur applicant and share the same investment funds, but both parties must meet all the application requirements. They must also be able to support themselves during their stay and must be at least 16 years old. Business categories include 'Experienced Trader', 'Active Business Developer' and 'Passive Business Developer'.

Successful applicants are not allowed to do any work outside their business or get public funds. They must meet the eligibility requirements such as the English language requirement (an approved English language test with at least CEFR level B1). They should also either have an academic qualification that was taught in English and is recognized by UK NARIC as being equivalent to a UK degree or come from select countries such as the US, Canada, New Zealand, Australia and ten Caribbean islands.

Applicants can only apply three months before travel, and it takes about three weeks for a decision to be made. The fees are £1,021 to £1,277, depending on whether applicants apply from outside the UK or want to extend or switch once they are in the UK, plus a healthcare surcharge - dependents pay the same amount. The Tier 1 Entrepreneur visa is valid for a maximum of three years and four months, but it can be extended for another two to three years. Holders of this visa can apply for settlement (indefinite leave to remain) after five years in the UK.

***Graduate Entrepreneur visa (to be discontinued)**

Foreign graduates from outside the European Economic Area and Switzerland can apply for a visa under this category if they have been officially endorsed as having a genuine and credible business idea and meet other eligibility criteria. They must be endorsed by either the Department for International Trade (DIT) as part of the elite global graduate entrepreneur programme (Sirius), or by a UK higher education institution if it is an authorized endorsing body. It takes about three weeks if by DIT and candidates can only apply at the earliest three months before their intended arrival. It takes about eight weeks if the endorsement comes from a UK higher education institution. The fees are £363 to £493, depending on whether applicants apply from outside the UK or extend their visa or switch while within the UK, plus a healthcare surcharge. Dependents pay the same. Successful applicants can remain in the UK for one year but can extend this visa for one more year. They are not allowed to get public funds, work as a doctor or dentist in training, work as a professional sportsperson or settle in the UK.

See also <https://workpermit.com/immigration>.

The new 2019 Start-up and Innovator categories

By the time of writing the Graduate Entrepreneur and Entrepreneur categories were being replaced by with new Start-up and Innovator categories.

The Start-up visa is an expanded version of the Graduate Entrepreneur category and is offered to those starting a new business for the first time in the UK. Applicants do not need to be graduates and do not need to have secured any initial funding. There is an English-language requirement (B2 on the Council of Europe's Common European Framework for Language and Learning). If successful, visas will be granted for two years (as opposed to one year) and visa-holders will be able to progress into the Innovator category after the two years. Applicants can bring their family members (spouses/partners and children under 18) to the UK.

The Innovator visa is offered to more experienced businesspeople. Applicants need an endorsement and a £50,000 investment in their business from any source (reduced from £200,000). No funding is required if applicants have been measurably successful and want to switch from the Start-up category. Visa holders must work only to develop their own business and may not take on other employment. The Innovator Visa is valid for three years and holders of this visa are eligible for an Indefinite Leave to Remain visa after holding the Innovator visa for three years. Family members may join the visa-holder in the UK.

The application fees for Innovator Visa and Leave to Remain application are £1,021 and £1,277 respectively. See also [gov.uk](https://www.gov.uk) and www.macfarlanes.com.

Exceptional Talent visa

For this visa, an applicant must have worked in a qualifying field and has been endorsed as a recognized leader with exceptional talent or an emerging leader with exceptional promise, and must be from outside the EEA and Switzerland. Such talent could be in the fields of science, engineering, humanities, medicine, digital technology, the arts, fashion, architecture or film and television.

The two-stage application process begins with an application to the Home Office for endorsement as a leader or an emerging leader in a particular field. There are 2,000 places available under this

visa category over a 12-month period from April to April. It should take three weeks when applying from outside the UK, but can only be applied for three months before departure. Fees must be paid in two stages: £456 for the endorsement and £152 for the visa application, plus a healthcare surcharge. Applicants are not guaranteed that they will receive the visa after endorsement and there is no refund.

Successful applicants can stay in the UK for five years and four months if applied for outside the UK and five years if inside the UK. They can apply to extend this visa for another five years and can apply for settlement if they have been in the UK for three years with an exceptional talent visa or five years with an exceptional promise visa. They *are allowed* to work for an employer, as a director of a company, be self-employed, change jobs without telling the Home Office, do voluntary work, travel abroad and return to the UK and bring along family members. They *are not allowed* to get public funds, work as a doctor or dentist in training or work as a professional sportsperson or sports coach.

Investor Visa

The Investor Visa is meant for those who can invest £2 million or more in the UK and is covered in detail in the eBook: *Residence and Citizenship for Investors 2018 - Investment Migration Options for Emigrants, Expatriates and Global Citizens*.

Singapore

Business and Entrepreneurial



Singapore offers residence visas to entrepreneurs, innovators and investors looking to start or grow a business in Singapore.

The EntrePass

The EntrePass is intended for serial entrepreneurs, high-caliber innovators or experienced investors wanting to operate a business in Singapore. Unlike the Work Permit, it is open to all nationalities. To qualify an applicant must have started, or intend to start, a private limited company registered with the Accounting and Corporate Regulatory Authority of Singapore (ACRA). The company must be less than six months old and the nature of the activity could be one of the following:

Entrepreneur: Someone who has raised funding of at least \$100,000 from a government investment vehicle, a venture capitalist or business angel that is recognized by a government agency. It can also be an existing incubatee at an incubator or accelerator that is recognized by the

government or someone with significant business experience or a network and a promising entrepreneurial track record.

Innovator: The applicant or company holds an intellectual property trademark registered with an approved national IP institution. It must have a significant competitive advantage or be engaged in ongoing research collaboration with a research institution in Singapore; or has exceptional technical or domain expertise.

Investor: The applicant must have a good track record of investing in businesses, wants to grow new or existing businesses in Singapore or is willing to invest a substantial amount of money in a local company.

United Arab Emirates (UAE)

Business and Entrepreneurial

About 80% of the population of the UAE's 9.7 million are expatriates. The largest groups are from India (2.6 million), Egypt (1.3 million), Pakistan (1.2 million), Bangladesh (760,000), and Philippines (530,000), South Africa (100,000). Native Emiratis constitute only one million of the UAE's population.

Residence in the UAE is directly tied to employment and without a valid work permit and visa sponsorship through a locally registered entity, it is impossible for expats to reside legally. Job applicants cannot apply for work permits themselves and it must be done through sponsorship by a company. Sponsorship could be directly from a UAE citizen (for example when hiring a domestic worker) or it may be from an indirect sponsor such as a business in which a UAE citizen is a partner, owner or a majority shareholder.

Residence and work permits are valid for two or three years and are renewable, and its length depends on whether the applicable visa sponsorship is 'non-free zone' based or in a 'free zone' (areas with special tax, customs and imports regulations). Residence is always temporary and if a foreign worker loses his or her job, it cannot be renewed. If a foreign worker reaches the retirement age of 60 (with an option to work until 65 with special approval), they need to leave the UAE within 30 days after cancelling the visa. It is important for the employer to cancel the visa when an employee leaves, otherwise they could be arrested if they ever return to the country for future work or travel.

In a *major policy shift*, designed to give expats stronger sense of permanency and to encourage them to keep their wealth in the UAE, the residence law was relaxed in 2019. Expat retirees older



than 55 years are now allowed to apply for longer residence under certain conditions, such as proving a substantial personal worth or active income. These visas will be issued for five years and will be renewed automatically. To qualify retirees must either have a property investment worth at least AED2 million (about \$540,000), have savings of at least AED1 million, or a monthly income of at least AED20,000.

Citizens from the Gulf Cooperation Council (GCC) - consisting of Bahrain, Kuwait, Oman, Qatar and Saudi Arabia - are not required to obtain a UAE residence visa due to the principle of freedom of movement across GCC member states, but they still are required to obtain a UAE work permit. In certain sectors, Emiratis enjoy preferential treatment over foreigners in order to facilitate greater Emirati employment, especially in banking and insurance.

The UAE only allow foreigners to acquire citizenship after 30 years of being a legal resident in the country or seven years if an Arab citizen of Omani, Qatari or Bahraini origin. This period might be shortened to 10 years if an expat marries an Emirati citizen and meet all other requirements. Children of expats born in the UAE do not acquire UAE citizenship. See also <https://www.government.ae/>.

The process

It is not necessary to secure a work permit prior to arriving in the UAE for employment outside the free zones. Therefore, it not uncommon for a foreigner to arrive on a visit or tourist visa and then to actively search for jobs in Dubai before the visa expires, but an entry visa on arrival must obviously be obtained. For job search links see:

<https://www.government.ae/en/information-and-services/jobs>

[How to search for jobs in Dubai](#)

[Register on UAE job search portals](#)

To obtain a long-term Employment Entry Visa in UAE (a Labour Card) normally requires a local sponsor. An Employment Entry Visa will then be issued prior to the immigration checkpoint – this is valid for 60 days while the work permit is being processed. The employer is required by law to pay the fees associated with the visa application.

The process is complex and can take up to three weeks. It starts with getting a visa quota approval from the Ministry of Labour applied for by the employer on behalf of the employee. In any of the ‘free zones’, this approval must be obtained before the employee enters the UAE. This is followed by the work offer given to the employee in English, Arabic and the employee’s native language and then the approval of the work permit application by the Ministry of Labour. If satisfied with the application, the Ministry will issue an Employment Entry Visa which is valid for two months and which allows the holder to remain in the UAE while the formal work permit is being approved. If the Entry Visa was ready prior to arrival it will be available at the airport.

Once inside the UAE, applicants have 60 days to complete all the formalities required to get a work permit and residence visa. This includes medical screening, an Emirates ID application and biometrics, and then the signing of the formal Labour Contract and the issuance of the Labour Card/Work Permit & Contract with a start date. Employers must also provide medical coverage for expat workers (or in some cases, they must buy it themselves). Finally, applicants will receive an Emirates ID card and Visa stamp in their passport – this is necessary for opening bank accounts, registering a car and getting a postal address.

Other ways to obtain a UAE residence visa

The first is to form a company with a local UAE citizen and then to use the business as the sponsor. From 2019 onwards, expats are allowed to keep 100% ownership of their business on the UAE’s mainland.

Secondly, establishing a consultancy in a free zone which can be used to obtain both residence and work permits.

The third option is through the acquisition of property, which will enable the property developer to become the sponsor for residence – however, this does not allow the owner of the property to work in the UAE. It is also possible for sponsored residents to sponsor their families to come to the UAE. Such secondary sponsors can only sponsor their immediate family, must have a minimum salary level adequate for financially support all family members, and must obtain the consent of the primary sponsor.

New developments: the 10-year residence visa

In 2019 a new 10-year visa was introduced to allow foreign investors longer-term residence and without the need for a sponsor. There are several options: making an investment of at least AED10 million (about US\$2.7 million) in an investment fund inside the UAE; or establishing a company in the UAE with a capital of not less than AED10 million; or partnering in an existing or a new company with a share value of not less than AED10 million; or making an investment of not less than AED 10 million in all the above, but investment in non-real estate should not be less than 60% of the total investment.

Other conditions are that the capital must not be borrowed, and it must be committed for a least three years. The visa can include business partners, but each partner must then contribute AED10 million. The long-term visa could include the spouse and children, as well as one executive director and one advisor. Investors could also apply for a multiple-entry permit for a six-month period.

A second long-term pathway is for people with **specialized talents** and researchers in the fields of science and knowledge, for example, doctors, specialists, scientists, inventors and creative individuals in the field of culture and art. The visa extends to the spouse and children but requires a valid employment contract in a specialized field of a priority in the UAE. Applicants must be accredited by local Emirate scientific councils and ministries or must be internationally recognized in their fields and academically.



Saudi Arabia

Business and Entrepreneurial



Saudi Arabia's oil-based economy is the 19th largest in the world and as it has a population of only 33 million, it relies heavily on foreign workers. Despite its negative international reputation, a strict interpretation of Islam and harsh authoritarianism, over 10 million expats freely work and live in Saudi Arabia. The country has one of the largest labour markets for foreign workers in the world with over 100 countries represented. About 100,000 of these foreign workers are highly skilled and originate from Europe, the U.S., South Africa, and at least 5,000 Australians. They generally earn large salaries as professionals in the petrochemical, defence and construction sectors.

Many millions more workers fill unskilled labour shortages, including half a million domestic workers. At least six countries each have more than close to one million nationals working in Saudi Arabia, with Pakistanis at the top (1.5 million), followed by India, Egypt, Yemen, Bangladesh and Philippines. These workers sometimes work under harsh conditions and about 53% earn less than US\$800 per month. All foreign workers must have a sponsor and have limited duration visas. They are also obliged to pay monthly fees of about US\$100 to the government for their dependents.

Expatriates remit about US\$18 billion per year to their home countries.

The Privileged Iqama residence scheme

In 2019 the Saudi government approved a business-friendly ‘green card’ residence scheme aimed at attracting wealthy and highly skilled expats to become permanent residents, without the need for a Saudi sponsor. The Iqama visa requires a once-off payment of SAR800,000 (about US\$213,00) and offers long term residence, the ability to recruit workers, to own and lease property, to obtain visitor visas for relatives, the freedom to enter and leave the country anytime, and have access to designated queues at airports. A one-year temporary, but renewable, iqama will cost only about US\$27,000.

To be eligible, applicants must possess scientific or professional skills that are not abundantly available in the Kingdom, or they should be company owners who can invest in the country. Applicants need a valid passport, credit report, adequate financial resources, a health report and no criminal record. There still is a lack of clarity over the finer details of the visa – read www.arabnews.com.

See also:

www.khaleejtimes.com

<https://gulfbusiness.com>

3. Easy Retirement Options



Millions of middle-class retirees from the developed countries have the desire to retire abroad with a lifestyle that has the basic comforts of home, but with a lower cost of living, lower tax rates, lower healthcare expenses, a better climate and certain retiree benefits. Fortunately, not only are retirees *welcomed* as permanent residents in numerous countries, they are *actively encouraged* by way of retirement incentives, discounts, and tax and healthcare benefits.

The basic requirement is that retiree residents must have sufficient income from pensions, annuities, interest and dividends. This income should roughly be about US\$1,500 to US\$2,000 per month, enough to ensure that they can take care of themselves and not become a burden to the host state. Some host countries also allow retirees to invest in property or in a business, but generally, active employment is discouraged.

The baby boomer generation (born between 1946-1964) number close to one billion worldwide, including 75 million in the U.S. Over three million or 5% of American boomers already live overseas or plan to retire overseas, a pattern found across the developed world. However, not all boomers are HNWIs (i.e. with a net worth of more than US\$1million). Most have a much smaller net worth and rely on government and private pensions and investment income, but have discovered that their retirement income stretches much further in select foreign destinations than at home. This means that they have to relocate to where they can live comfortably and without the need for much of a capital outlay, in countries such as Spain, Portugal, Greece, Turkey, Cyprus, Uruguay, Costa Rica, Panama, Belize, Mexico, Ecuador and Thailand and many more.

International retirement is a trillion-dollar industry with countless companies competing in the sectors of relocation, 2nd residence and citizenship, health, wealth and tax management, legal guidance, and foreign property. While all of this can be a bit overwhelming, there are many resources available to the average retiree planning to relocate abroad. Apart from the valuable links in this eBook, other online resources such as internationalliving.com, and [Live and Invest Overseas](#) can be very useful. They cover all aspects of relocation, including the best countries, lowest cost of living, healthcare, real estate, and how to earn a living or run a small business overseas. See for example the ‘World’s Best Places to Retire in 2019’, in [International Living](#). Another valuable resource is [Numbeo](#), which relies on user-contributed data that covers the cost of living, crime, traffic, property prices and healthcare of countries worldwide. We used Canada and the USA as a benchmark to compare the cost of living, but readers can use their own countries and currency to compare prices in Numbeo.



Portugal

Retirement Options



Portugal has a relatively small population of 10.8 million and a low population growth rate, and the country needs at least 75,000 new residents every year to maintain a stable working population. As a result, the country's government is actively encouraging legal immigration, and in 2017 the country issued 61,400 new residence permits. Portugal has one of the lowest cost of living indexes in Europe and it is 23% lower than in Canada (Numbeo).

Portugal has the Type 1 Resident Visa which is available to qualified applicants who intend to relocate to Portugal and have a self-sustaining regular passive income. Portugal also has a popular Golden Visa programme, requiring a minimum investment of €350,000 – this is discussed in detail in the eBook www.residencecitizenship4investors.com.

Type 1 Resident Visa

The Type 1 Resident Visa (also known as the Passive Income Visa) is available to qualified non-EU/EEA/Swiss applicants who intend to relocate to Portugal and has a self-sustaining, regular, passive income. The Type 1 visa allows the holder to engage in professional activity in Portugal

and it is the best low-cost alternative to the Golden Visa. While the Golden Visa requires only seven days of residence per year in Portugal, the Type 1 visa is meant for people who actually intend to live permanently in Portugal as retirees, or who want to establish a business, set up investments or be independent professionals. Applicants must have private healthcare insurance, sufficient funds to support themselves and a clear criminal record.

The Type 1 visa is faster to obtain than the Golden visa, it is cheaper and entitles the holder to the main benefits of Portugal residence such as visa-free travel in the Schengen zone, to engage in a professional activity, to access the local education system, healthcare, social security, trade union membership and the courts of law.

Portugal also offers a Non-Habitual Residence Tax status (NHR) to Type 1 visa holders under which certain types of income, such as a pension, interest, dividends and royalties, are exempt from any tax in Portugal for a period of 10 years. This enables expats to live tax-free off the income earned on investments, but they must meet the following conditions to qualify: they could not have been a resident in Portugal in the previous five tax years, they must be physically resident in Portugal, must be a tax resident, must own or rent a property, and cannot be employed in Portugal.

The full process to become a Passive Income Visa holder starts with the opening a bank account in Portugal, securing long-term accommodation (buy or rent property), applying for a short-term Portuguese/Schengen Visa, and make an appointment for an interview at the Portuguese Consulate in their home country. For the appointment, applicants must have a passport, two recent passport-size colour photos, explain why they want to obtain Portuguese residence, have proof of health insurance or of their intent to acquire this within 90 days of arrival, proof of a clear criminal record, evidence of their accommodation arrangements in Portugal, proof of sufficient funds in a Portuguese bank, and finally, proof of a regular passive income of about €40 per day for the main applicant, plus €75 per entry. This equals a passive income of about US\$1,340 per month.

Upon arrival in Portugal, applicants must register for an interview with the Immigration department and they need to apply for a residence permit within six months. It could take several months to be called for an interview, but once registered, applicants can legally stay in Portugal until they receive a temporary residence visa. These are issued initially for one year, but can be

renewed by two consecutive two-year terms, and permanent residence can be granted after five years of residence in Portugal. Visa- holders should not be away from Portugal for more than six consecutive months or eight non-consecutive months during the validity of each permit. Government fees for Type 1 visa are between €50 and €300 per applicant, plus legal fees if required.

See also

[Live and Invest Overseas](#)

[Belion Partners](#)

www.expatechange.com

[numbeo cost of living Portugal](#)

<https://imigrante.sef.pt/en/solicitar/> (Official website)

Greece

Retirement Options



Greece has a population of 11 million and it is a member of the EU. While it has a relatively advanced economy, the country has high unemployment levels and it is still trying to recover from a disastrous economic collapse and sovereign debt crisis of 2009 - 2015. Residential property prices fell by more than 65% during this period and have only recently begun to recover. The cost of living in Greece is 14% lower than in Canada and rent 60% lower (Numbeo).

Greece offers several visas to foreigners looking for residence, including a one-year renewable visa for EEA citizens and a longer-stay visa for non-EU citizens. The country is also well-known for its popular Golden Visa, the lower-threshold residence by investment scheme on its way to becoming the largest in the world in terms of residence visas issued.

Golden Visa

For an investment of €250,000 in Greek property plus the applicable taxes, non-EU citizens will receive a resident visa initially for five years. The property must be legally owned by the investors, either personally or through a legal entity whose shares they wholly own. It is also possible to purchase land and to construct a house, together worth the minimum of €250,000. The property can be anywhere on the Greek mainland or the islands, can be either residential or commercial and can be single or multiple purchases. Investors can rent out the investment property. Read more at [Enterprise Greece](#), www.apropertyingreece.com/, www.rightmove.co.uk/.

Alternatively, investors may own a ten-year time-sharing contract or have a ten-year lease of hotel accommodations or furnished tourist accommodation in tourist accommodation complexes. The contract must be based on a single payment of the lease for the equivalent of the ten-year leasing of the property. The minimum value of the property/contract price of the time-share or leases for hotel or tourist furnished accommodations for the period must be worth at least €250,000. i.e. just over €2,000 per month.

The residence permits are permanent, but it must be renewed every five years and the resident must maintain the legal ownership status. The main applicant and dependents must have valid health insurance in Greece for the duration of the permanent residence as they do not enjoy public health cover – see also expatarrivals.com/healthcare-greece. With permanent residence, it is possible to qualify for citizenship within seven years.

The Residence Permit can be issued within two months after the submission of all the documents and applicants need a clean criminal record. There is no minimum stay requirement and the residence visa can be renewed after five years providing the investment is maintained. The main applicant can include a spouse and children under 21, as well as the parents of both investor and spouse.



Holders of this residence permit are not allowed to work, but can set up a business in Greece and receive income from the dividends of a company registered in Greece. It allows freedom of travel throughout the EU Schengen zone for three months within a six-month period. Citizenship is possible after seven years of permanent residence, if all conditions are met. The fees for the issuance of a five-year residence permit is €2,000, plus legal fees should an applicant use a legal firm. In 2018 Greece issued over 3,600 individual Golden Visas and accepted 9,760 new residents.

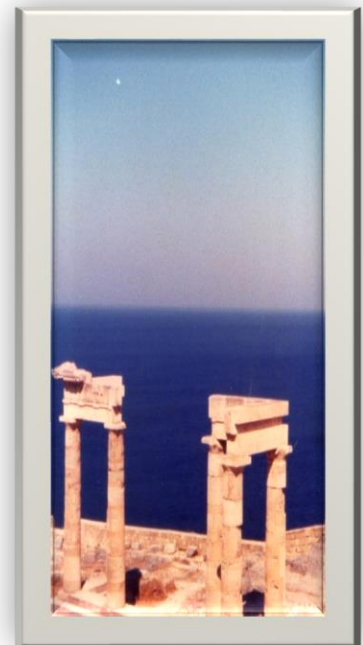
The one-year renewable visa for EEA citizens

Greece offers short-term residence to expats from the European Economic Area who wish to live in Greece for shorter periods. A one-year visa is available to those who can prove that they have sufficient funds to support their stay in Greece. Such funds could be in the form of pension or

retirement income, virtual (internet-based) income, personal savings or other grants. The income from such funds must provide the applicant with a minimum of €2,000 per month or alternatively, the applicant must deposit a minimum of €24,000 in a Greece government-approved bank account. If a spouse or children are included in the application, 15% must be added to the required income. The residence permit is only valid for one year and is renewable on an annual basis, conditional on the verification of income and personal funds. After five years of continuous residence, a Permanent Residence Certificate can be issued.

Long-stay visa for non-EU citizens

Citizens of non-EU countries who do not require visas for Greece, have to obtain a long-stay visa from a Greek embassy or consulate in order to stay for longer than 90 days and then have to apply for a residence permit at an Aliens' Bureau within two months of arrival. To qualify they have to present their visa, passport, two photographs, proof of medical insurance, a health certificate from a state hospital, proof of a local address such as a rental contract, and proof that they can support themselves financially. The initial residence permit is valid for one year, but it can be renewed for five to ten years.



See also:

<https://europa.eu>

numbeo.com/cost-of-living/Greece

www.expatinfodesk.com/expat-guide/

www.expatfocus.com/destinations/greece

Latvia

Retirement Options

Latvia is located in the Baltics and its capital is Riga. It has a population of 2.2 million and its GDP is low by EU standards. Latvia's cost of living 26% lower than in Canada and the cost of rent 60% lower (Numbeo). Latvia is part of the EU, Schengen zone and uses the Euro.

While not directly aimed at retirees, Latvia offers a lower-cost option to get permanent residence within the EU. With a residence permit, retirees can travel visa-free travel to the Schengen area for three months out of every six months. It takes two to three months to obtain a temporary residence permit and there are four ways to obtain residency.



The easiest option is to buy property in capital Riga or in the popular seaside town of Jūrmala, adjacent to 500 km of sandy beaches. The investment property must be worth about €250,000, plus a one-time government fee of 5% of the purchase price and some legal fees. In exchange the investor will receive a temporary residence permit valid for five years. The property must be in the name of the applicant and not in an offshore trust or LLC.

A second option is to make a loan to the Bank of Latvia or another Latvian credit institution of €280,000 plus a once-of government fee of €25,000 which will be held by the bank for five years until the expiry of the temporary residency permit. This must be renewed annually in person and it includes immediate family members accompanying the main applicant. After five years applicants can apply for permanent residence if they have continuously stayed in Latvia for six months for the past five years. A third option is to buy special-purpose interest-free bonds worth at least €250,000, plus a one-time government fee of €38,000.

For more business-orientated retirees, the option exists to make a business investment by incorporating a company and starting a business €50,000 in the equity capital of a Latvian company (provided that the company will annually pay at least €40,000 in taxes), plus a one-time government fee €10,000. Residence is based on the applicant's position as an owner and board member of the company.

Residents do not have to live in Latvia to keep investor visas active and only have to be present in the Latvia one day per year. Residents eventually can qualify for citizenship after ten years of residence. But while physical presence in Latvia is not required much during the first five years, to apply for permanent residency or citizenship, the requirement for physical presence is at least four out of the last five years.

See also:

<https://www.loc.gov/law/help/investor-visas/latvia.php>

<https://www.latvia-immigration.com/>

<https://www.mysecondpassport.com/latvia-residency/>

<https://www.globalpropertyguide.com/Europe/Latvia>

<http://www.expatarrivals.com/latvia/moving-to-latvia>

<http://www.expat.com/en/destination/europe/latvia/>

www.numbeo.com/cost-of-living/



Costa Rica

Retirement Options



Costa Rica has long been a popular expat destination with good infrastructure, spectacular scenery and two coastlines, and it consistently ranks among the top ten foreign retirement havens. According to the Wall Street Journal, more than 50,000 U.S. citizens live in Costa Rica, alongside sizeable numbers of Canadians and Europeans. The large existing expat population, low financial threshold and retirement incentives make it relatively easy for expats to move here if they can demonstrate that they will provide a financial benefit to Costa Rica. It is one of the safer Central American countries and is relatively affordable, with a cost of living 18% lower than in Canada (Numbeo). A single person can live on between US\$1,400 and US\$1,700 per month and a couple for about US\$2,000 per month all inclusive. See [internationalliving.com/costa-rica-the-worlds-best-retirement-haven-2018/](https://www.internationalliving.com/costa-rica-the-worlds-best-retirement-haven-2018/).

Residence applications are processed by the Costa Rican Department of Immigration and all applications for residence can be filed in expat's country of origin or directly with the Department of Immigration in San Jose. Exceptions are Rentista and Pensionado categories and the Immediate Relative Residence Petitions. The process should in theory not take more than 90 days, but sometimes it can take 1-3 years, especially if the application is done without the help of a Spanish-speaking legal firm.

The application process requires the following documents translated into Spanish: a formal application letter to the head of immigration; birth certificates, a criminal record check going back three years, three recent passport photos; photocopy of all the pages in passport; an application to Costa Rica's public healthcare system; proof of payment of application fees, and more.

Residence can be obtained through direct investment (investors and entrepreneurs) or through indirect investment - the Pensionado and Rentista categories.



Pensionados

Pensionados must show proof of a permanent income of US\$1,000 per month from a pension or retirement fund such as the Canadian Old Age Security/Guaranteed Income Supplement, and U.S. Social Security. Main applicants can be accompanied by a spouse and dependent children under 18 (or older if with disabilities). Pensionados cannot work as employees, but can own a company in Costa Rica and receive an income from dividends. They cannot be absent from Costa Rica more than two consecutive years and must remain in the country at least one day per year.

Rentistas

This programme applies to applicants who are not yet retired, but do not need to work while living in Costa Rica. Rentistas must have an income of at least US\$2,500 per month from investments, savings, rental income or dividends, and must prove that the income is guaranteed for at least two years. Alternatively, they must have a deposit of US\$60,000 ($\$2,500 \times 24$ months) in a long-term account in a foreign bank and must agree to transfer US\$2,500 per month for the next 24 months to their bank in Costa Rica. They can be accompanied by a spouse and dependents below 18 years. Rentistas are not allowed to work as employees, but can own a company and receive income. They cannot be absent from Costa Rica more than two consecutive years and must remain in the country

at least one day per year. Rentistas can apply for permanent residence after being a temporary resident for three years.

Inversionistas

Inversionistas must invest US\$200,000 in a Costa Rican business or property or a specified amount in certain government-approved sectors. This could be in manufacturing, transportation, hospitality (accommodation or restaurants), tourism (tours, hikes, adventure parks), commercial and non-commercial real estate. Alternatively, Inversionistas can also choose to invest US\$100,000 in a qualified forestry plantation project. As with the previous two categories, they can bring a spouse and dependents below 18. They are allowed to receive income and dividends from their companies and from investment projects. Inversionistas cannot be absent from Costa Rica for more than two consecutive years and must remain in the country at least six months per year. Temporary residents can apply for permanent residence after three years.

Representantes

The Representantes category is open to owners or working directors, executives, representatives, managers and technical employees of local companies. Such companies must meet requirements such as employing a minimum number of



local workers and have financial statements certified by a Public Accountant. Their income must exceed the Costa Rica minimum wage for specified positions by at least 25%. They cannot be absent from Costa Rica more than two consecutive years and must remain in the country for at least six months per year. See also:

[Numbeo.com/Costa Rica](https://numbeo.com/Costa_Rica)

[Costarica.com/healthcare](https://costarica.com/healthcare)

<https://www.delapuravida.com/>

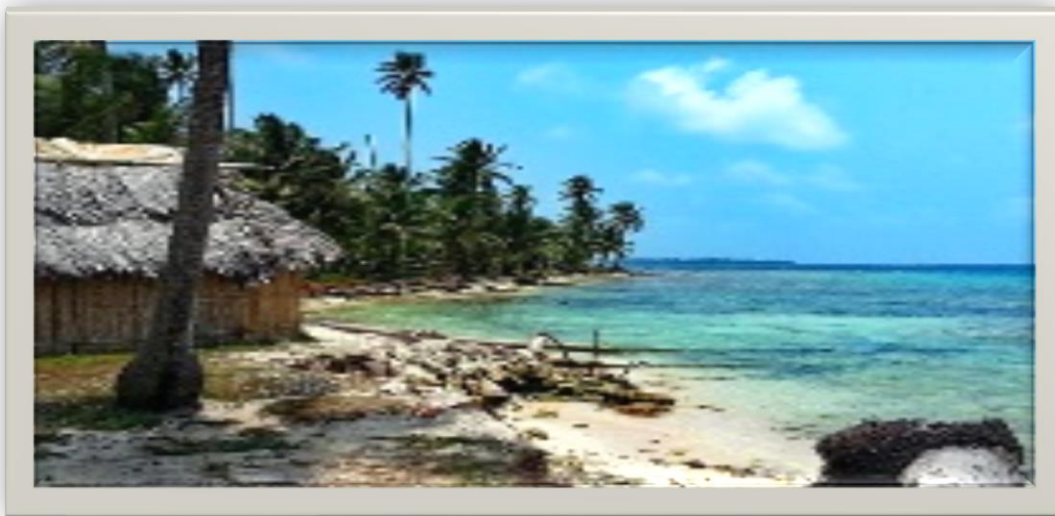
[Internationalliving.com](https://internationalliving.com)

<https://costa-rica-guide.com>

residenceincostarica.com/residence-options/

Panama

Retirement Options



Panama is a Central American nation of 3.4 million people. It borders both the Pacific Ocean and the Caribbean, and the official language is Spanish, but English is widely spoken. Panama has one of the best retiree residence schemes in the world and there is a large expat population of about 190,000, of which about 50,000 are American and at least 1,000 British ([The Telegraph](#)). Apart from the 350 tropical San Blas Islands in the Caribbean Sea, modern amenities and high-quality inexpensive healthcare (at a cost of one-quarter of that in the U.S.) and a 21% lower cost of living than Canada (Numbeo).

Obtaining residence in Panama does not require a huge capital outlay and after five years of residence, it is possible to apply for citizenship, except for those residing as Pensionados. There are several ways to enter Panama as a permanent resident.

Pensionados (pensioned tourist)

To qualify under this category, applicants must receive a pension from a government or private corporation of about US\$1,000 per month. Pensionados are not allowed to work and cannot obtain

citizenship. If a married couple both receive a pension and the combined pensions equal at least US\$1,000, they still qualify. The source of the pension must be verified and notarized by a Panamanian Consulate. If the pension is a lesser amount of between US\$750 and US\$1,000 per month, retirees can still qualify, but they are then required to purchase a property in Panama worth at least US\$100,000. Dependents up to 18 (or up to 25 if full-time college students), can be included, with proof of additional income of US\$250 per month for each dependent.



Applicants also need a clean police record from their country of residence for the past five years and a certificate of Good Health issued by a licensed Panamanian hospital or clinic, to be completed during an initial visit to Panama. The residence visa is granted indefinitely, but Pensionados must prove annually that they still receive the pension.

Pensionados older than 60 (male) and 55 (female) are eligible for tax breaks and discounts. This includes 30% off bus, boat, and train fares, 25% off airline tickets, 50% off hotel stays from Monday to Thursday, 25% off at restaurants, 15% off at fast-food restaurants, 15% off hospital bills (if no insurance applies), 10% off prescription medicines and 20% off medical consultations. They also qualify for a one-time exemption of duties for the importation of household goods of up to US\$10,000 and a similar exemption every two years for the importation of a car.

Temporary residence card holders should apply for a multiple-entry visa to avoid being fined on returning to Panama after travelling abroad. The application for a multiple-entry visa can be made at the same time as the residence application is submitted.

It takes about six months to receive a pensionado visa card, but retirees should also apply for a cedula, identification card of Panamanian residents, which helps to facilitate transactions in Panama. The visa costs include a US\$300 – US\$400 government fee per applicant and private legal fees of US\$3,000 to US\$4,000.

Person of Means

This visa is designed specifically for those who wish to live in Panama off their own means. Applicants who are *not* pensioners and do not plan to work or engage in business activities in Panama, can use their capital to acquire residence. This requires buying a US\$300,000 property or by making a US\$300,000 fixed-term deposit in a bank with a physical branch in Panama, or a variation of these two options.



Investors must keep the property and/or fixed-term deposit until they are granted permanent residence, which takes about three years – thereafter they can do what they want with their funds.

Investor Visa (Inversionista)

The Investor visa is aimed at those applicants who want to establish a business in Panama. It requires a minimum investment of US\$150,000 and the hiring of three permanent Panamanian employees. It is granted provisionally for one year and must be renewed each year until the fifth year, after which it becomes a permanent residence visa. Five years later holders can apply for a Panamanian passport.

Forestry Investor Visa

The forestry investor visa consists of two options: the small forestry investor with a minimum investment of US\$60,000 and the large forestry investor with a minimum investment of US\$80,000. After respectively one- and five-years investors could apply for permanent residence.

See also:

<https://www.angloinfo.com/panama>

<https://www.youtube.com/watch?v=4KjD-H3d0A0>

[Numbeo.com/Panama](https://www.numbeo.com/Panama)

<http://www.liveinpanama.com/>

[panama-offshore-services](#)



Belize

Retirement Options



Belize is a Central American English- and Spanish-speaking country with a population of 334,000. More than 60% of the population is foreign-born and at least 20,000 retirees have settled in the country. The latter are mostly Americans and Canadians who are attracted by a 25% lower cost of living (Numbeo), a tropical climate, the second-longest barrier reef in the world, a laid-back lifestyle and plenty of retiree incentives. Belize actively encourages expats to retire in the country through its Qualified Retired Persons (QRP) programme, which is the easiest way to obtain permanent residence for expats older than 45.



The Qualified Retired Persons (QRP) Programme

The QRP Incentive Act has been in place since 1999 and is operated by the Belize Tourism Board. It offers incentives to encourage expat retirees to live and invest in Belize, but they are not allowed

to work. These incentives include a permanent exemption from Belize taxes, including income tax, capital gains tax, estate tax and import duty on household goods up to US\$15,000 and on high-value items such as automobiles, boats and aeroplanes. A spouse, and children below 18 years (up to 23 if attending university), can be included in the main application. The QRP has had varying levels of success in luring expat retirees, but is not as popular as competing schemes in Panama and Costa Rica. Complaints refer to the length and cumbersome nature of the approval process (see <https://www.sanpedrosun.com/>), the income requirement and the inability to work.

Applicants for QRP must be older than 45 and have an income of at least US\$2,000 a month from a source that does not originate in Belize. They must be ‘retired’ insofar as they are not allowed to work as an employee, and they are not allowed to apply for a work visa. However, they may operate an international or local business as an entrepreneur if the business operates outside of Belize and does not employ or involve Belizean citizens. If they do not have a pension, it is also possible to make a deposit in their local bank account of US\$24,000, either once a year or in monthly instalments. Applicants must show incontrovertible proof of their monthly pension or annuity, including that the company granting the pension or annuity has been in operation for at least 20 years.

Applicants must pass the security clearance by the Ministry of National Security in Belize and the following additional documentation is also required: birth certificates, a marriage certificate, passports and copies of passports, a medical certificate with HIV results for the applicant and dependents and passport photographs. The costs include a US\$150 application fee, a US\$1,000 Applicant Programme Fee, a US\$750 Dependent Fee, and a US\$200 QRP Programme Card Fee. See the [Qualified Retired Persons Application form](#).

To maintain their QRP residence, holders of this visa must be physically present in Belize for at least 30 consecutive days annually during a calendar year. Successful applicants will receive a QRP Resident Card that entitles them to reside in the country and allow multiple entries into the country without a visa. Time spent in Belize as a QRP does not count towards citizenship, but those who have lived in Belize for a full year without leaving the country for more than 14

consecutive days during that year, and can prove that they will not be a drain on Belize's resources, can apply for permanent residence.

Permanent residence

Permanent residence in Belize allows for employment without a work permit, obtaining a Belizean driver's license, saving 50% on stamp duty on real estate purchases, and it full citizenship becomes possible after five years. The application for permanent residence should be made in person at the Immigration Department in the City of Belmopan and should be accompanied by a passport, a financial statement proving adequate funds or income, passport size photos, marriage or divorce certificates, a birth certificate, a recent clean police record, a current work permit, a medical examination form performed in Belize, a recent tax return from the Government of Belize and references. The non-refundable fee depends on the nationality of the applicant and varies from US\$250 to US\$5,000. United States citizens pay US\$1,000 per person, Caricom Nationals US\$600, other Commonwealth Nationals US\$1,000, Chinese nationals US\$3,000 and all other nationals US\$1,250. The process to approve the application can take from a few months up to a year or longer.

Tourist Card

The Belize Tourist card is the simplest way to stay in Belize on a month by month basis. A visitor must obtain a visitor permit for one month on entering the country. This permit can be renewed after 30 days at an immigration office in Belize City or Belmopan, for a maximum of six months. If the visitor has not established ties to Belize

during those six months such as buying property, marrying a Belizean citizen or obtaining a work permit, he or she must leave the country. The six months rule was not strictly enforced in the past, but since 2016 authorities have been clamping down. Visitors must show proof of enough



resources to maintain themselves, at least US\$60 per day. Failure to renew the Card in time is a violation of the law and can lead to deportation. Citizens of the European Union and countries such as Canada, South Africa, Mexico, Switzerland, Norway, Australia, New Zealand, the UK and USA can obtain a tourist card on arrival without having to apply in advance. The tourist card (merely a stamp in the passport) allows visitors to go anywhere in Belize, buy or rent property, but not to work. See [Belize visa application form](#).

For more information on residence and all aspects of moving and living in Belize:

<https://www.belize-immigration.org/immigration/>

<http://www.belize tourism board.org/programmemeemes-events/retirement-programmemememe/>

<https://bestplacesintheworldtoretire.com/>

<https://belize.com/residence-and-retirement-in-belize/>

www.numbeo.com/



Uruguay is a Spanish-speaking South American country with a population of 3.4 million, of which 88% are from European origin (mostly Spanish and Italian). Half of the people live in capital Montevideo, while the rest are spread out in smaller towns mostly alongside the massive Rio de la Plata and the south Atlantic coast. Uruguay offers permanent residence to almost any applicant who wants to reside in the country, show an intent to do so and meet the very basic requirements. Applicants could show intent by spending most of their time in Uruguay, especially during the six to twelve months that it takes to obtain permanent residence, enrolling their children in local schools, joining clubs, opening bank accounts and renting a property.

Rentista (Retirement Visa)

Uruguay follows the retirement programmes of Belize, Costa Rica and Panama by allowing expats to obtain residence *without* the need for a business investment or property ownership, and in its case, even without an age requirement. Applicants only have to show sufficient income to live in

Uruguay, approximately US\$1,500 per month per person and open a local bank account with a deposit of at least US\$6,000. The income can be derived from a retirement pension or the rental income from a property in Uruguay or abroad. Apart from the income requirement, applicants must submit a clean criminal record, complete a medical check-up and acquire an address in Uruguay.

Applications for temporary residence should be made one month ahead of the intended arrival in



Uruguay and is submitted to Uruguay's immigration authority (Dirección Nacional de Migración). The required documents include a birth and marriage certificate, proof of income (outside or from within Uruguay) and a criminal record check – all of these must be verified and stamped at the Uruguayan consulate in the applicant's country of origin. Upon arrival in Uruguay, applicants will receive a tourist permit or temporary residence for up to 90 days and it can be extended to 180 days with a written request.

Within that time applicants must formally file the request for permanent residence. Even with a temporary residence permit, applicants can enjoy benefits such as access to basic local health insurance - health cards (carné de salud) can be obtained from private hospitals and clinics.

There is a limited residence requirement of at least six months during the approval period - applicants get approved for permanent residence after 12 to 18 months. With permanent residence status there is no longer a requirement to be in the country all the time, but it is recommended to have some form of permanent connection with the country such as a property or business activity. Residence status will be forfeited if applicants stay abroad for more than three years. Applicants can apply for citizenship after five years of residence and applicants with families can apply after three years. The process of applying for citizenship normally takes three months.



Foreigners who become official tax residents if they live in the country for more than 183 days per year can benefit from Uruguay's tax law – they are exempt from paying taxes on foreign income for five years, and

thereafter, to only 12% on foreign income from interest and dividends. Capital gains, pensions, retirement or lease income are excluded from this exemption. There is no double taxation.

See also:

<http://www.uruguayrelocate.com/service.html#permanent>

<https://flagtheory.com/citizenship-in-uruguay/>

<https://www.guruguay.com/getting-uruguay-residence/>

<http://www.uruguayrelocate.com/service.html>

<https://www.realestate-in-uruguay.com>

<https://internationalliving.com/countries/uruguay/move/>

<http://www.escapeartist.com/blog/uruguay>

<https://www.expatexchange.com/>

<http://www.expatarrivals.com/>

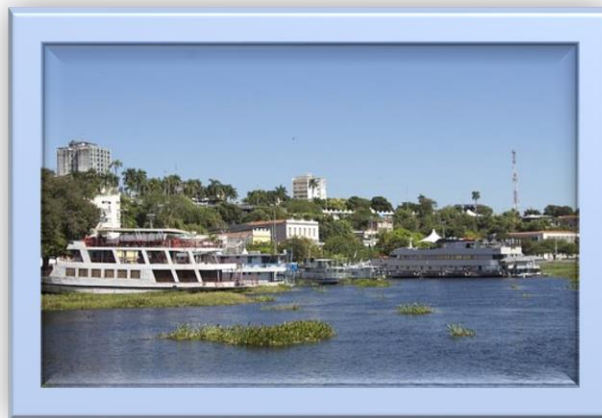
<https://www.numbeo.com/cost-of-living/>



Paraguay

Retirement Options

Paraguay is a landlocked Spanish and Guarani-speaking country in South America with a population of 6.9 million and its capital in Asunción. Its economy is mostly based on resources and hydropower and it is one of the five poorest countries in Latin America. It has a low cost of living and its healthcare



system ranks among the bottom half of South American countries. Residents do not have to pay tax on their foreign income and only 8%-10% on Paraguayan income. The Paraguayan passport is relatively strong and allows for a visa-free/visa-on-arrival travel to 143 countries, including most of Europe, Russia and Latin America.

Paraguay has two residency options for expat retirees, and it is relatively easy to obtain residency for applicants who are citizens of countries which do not require tourist visas for Paraguay.

The first option is the **residence by investment programme** which is available to those applicants who do not already have visa-free access to Paraguay. It requires a minimum investment of US\$70,000 into the applicant's own Paraguay-registered company. Once the company has been registered with SUACE (a system for the founding and closing of companies), and the certificate and record of investment have been issued, the investor has ten years to employ the funds. Corporate tax is 10%. It is expected that investors will settle permanently in Paraguay to be able to control their investments. The residency permit can be issued within about 20 days and the Paraguayan ID card allows for freedom of movement within Mercosur block of South American countries. A spouse, children and parents can be included in the application. Permanent resident status can lead to an application for citizenship after three years and a passport after a further two years.

A second option is **permanent residency** and is meant for those applicants whose citizenship already allows them visa-free access to Paraguay. These include citizens from almost all of Europe, Latin and North America, Turkey, South Africa and Russia. To retire in Paraguay applicants will



need to prove a monthly income of about US\$1,300 and deposit US\$6,000 in their Paraguayan bank account. They will need a police clearance certificate, birth, marriage and medical certificates, officially translated to Spanish. They will also need to pay for a

permanent residency permit, including legal and agency fees. For the main applicant, it will cost about US\$3,500, plus a further US\$400 for tax, affidavit and medical fees. For each additional family member, the fees will be about US\$1,700.

It will take three months to obtain the residency permit and documentation to apply for a permanent residency card. As in the case of the residency by investment option, expats have to physically reside in Paraguay for at least 183 days per year for three years to qualify for citizenship.

See also

<https://flagtheory.com/residency-in-paraguay/>

www.liveandinvestoverseas.com

[Paraguay Embassy UK](#)

<https://nomadcapitalist>

Thailand

Retirement Options



Thailand is a southeast Asian country with a population of 69 million and its capital in Bangkok. The country hosts several million foreign workers and residents from regional neighbours and at least 200,000 retirees, extended ‘tourists’ and expats from Europe, North America, and Australia. The most popular expat areas are Chiang Mai, Bangkok, Chon Buri and the Thai islands. Retirees are attracted by the tropical climate, stunning scenery and a cost of living that is 26% lower than in Canada (Numbeo). Retirees and expats can choose between a Retirement Visa, an Elite Visa and an Investment Visa.

The Ten-Year-Retirement Visa

This visa is meant for retirees older than 50 and is only available for citizens of Australia, Canada, Denmark, Germany, Finland, France, Italy, Japan, Netherlands, Norway, Sweden, Switzerland, the UK and the U.S. The multiple-entry visa must be obtained before entering Thailand and is conditional upon certain financial criteria being met, primarily a monthly income of at least

100,000 baht (US\$3,200) or a deposit of US\$95,000 in a Thai bank account. The entire deposit must be held for at least one year after the granting of the visa, but after the first five-year period a maximum of 50% of the money can be withdrawn. Applicants are also required to have medical insurance cover with at least US\$1,000 per year for out-patient care and US\$10,000 dollars for in-patient care. The visa is initially valid for five years and can be renewed for another five years. Holders of the Ten-Year-Retirement Visa must report to a designated immigration office every 90 days and it costs 10,000 Baht (US\$320).

Thailand Elite Visa

The Elite visa gives foreigners the right to live in the country for up to 20 years. It offers several levels of residence and includes an array of benefits such as residents being escorted on arrival and departure by Elite personal assistants, expedited immigration and passport control, exclusive arrival and departure lounges, assistance with opening bank accounts, business networking and more, depending on the elite level.

The **Elite Easy Access** residence visa allows expats to live in the country for a fee of about US\$15,000 per year for five years. For those who are committed to a long-term Thai retirement, the **Elite Ultimate Privilege** is a much better option and costs about US\$56,000 for 20 years residence, along with a US\$600 yearly membership fee. Included in the latter is an annual health check-up at a private hospital and 24 spa treatments and golfing trips a year.



The Elite visas are issued by the Thailand Privilege Card Company Limited, a wholly-owned subsidiary of the Tourism Authority of Thailand <https://www.thailandelite.com/>.

The Investment Visa

This visa requires a minimum of 10 million Baht (US\$316,000) in a property, government bonds or a Thai bank account, or a combination of all three. Visa holders are not allowed to work in Thailand, but can stay indefinitely if they renew the visa annually.

See also:

<https://www.findthaiproperty.com/>

<http://www.thaiembassy.com/>

<http://www.expatsfocus.com/expatriate-thailand-taxation>

<https://www.thailandstarterkit.com/>

<https://www.telegraph.co.uk/Expat-guide-to-Thailand-health-care.html>

<https://www.rightmove.co.uk/overseas-property/in-Thailand.html>

<https://www.ddproperty.com/en>

https://www.numbeo.com/cost-of-living/country_result.jsp?country=Thailand

<https://www.thethailandlife.com/income-tax-thailand>

<https://www.expats.com/en/destination/asia/thailand/>

<https://www.expatinfodesk.com/>



Mexico

Retirement Options



Mexico has one of the top 20 largest economies in the world and a population of 130 million. Despite the common perception that all Mexicans are on a one-way ticket out of there and want to cross the border into the United States and Canada, the country also deals with an influx of retirees lured by a fantastic climate and beaches, cheap food and property, good healthcare, and a cost of living 48% lower than in Canada and the U.S. (Numbeo). So, despite serious crime concerns, drug wars and travel warnings, more than 40 million tourists visited Mexico in 2018 and many of them stay on as permanent residents, along with an estimated 1.2 million expats already living there.

All tourists require a visa either before they arrive, or they will get an entry permit on arrival. This allows them to remain in Mexico for up to 180 days, but not to work. This includes many Canadian ‘snowbirds’, who prefer Mexico over Florida and California because of its lower cost of living and cheaper property. Retirees favour the coastal cities of Puerto Vallarta, Mazatlán, Los Cabos and the Mayan Riviera region.



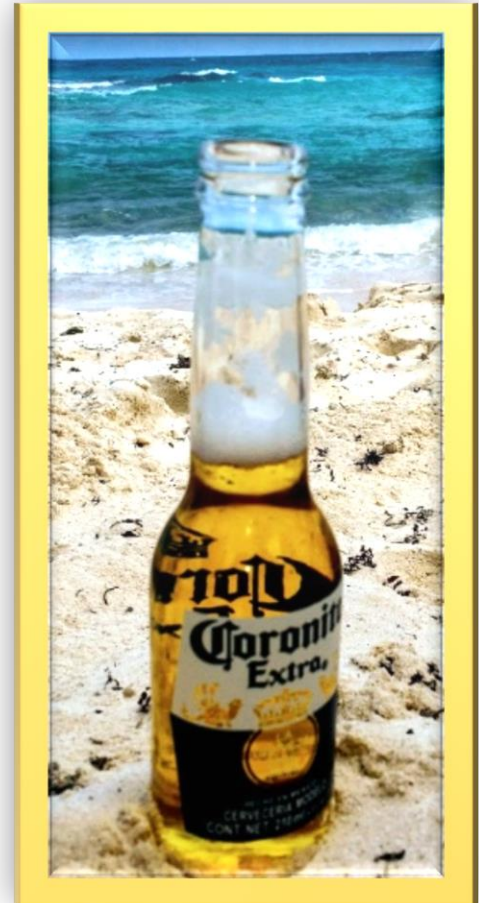
While Mexico does not officially have a retirement residence programme, it is relatively easy for retirees to settle down on a temporary or even a more permanent basis if they can meet modest

income requirements. Once they have a valid residence visa, retirees older than 60 years can get a senior citizen's card through INAPAM, (the national senior citizens' organization), which allows for discounts off medical care and devices, airline and bus tickets, cultural events and property taxes.

Temporary Resident Visa

The most common way for foreigners who want to stay in Mexico for more than 180 days per year is as a retiree. They can apply for a temporary resident visa (residente temporal) which is valid for up to four years, and they must apply for this outside of Mexico at a Mexican consulate. After four years on the temporary visa, they must leave Mexico or switch to a permanent resident visa. The years on the temporary visa automatically count towards permanent status.

To qualify, applicants must prove that they can support themselves from income earned outside of Mexico. The minimum monthly requirement is about US\$1,550 (depending on forex rates) for an individual and about US\$520 per month for each dependent, verifiable for the last six months. A second option is to have a bank deposit or investment account that shows an average balance of at about US\$26,000 over the last 12 months. Alternatively, they can purchase a property in Mexico with a value of approximately US\$200,000.



Permanent Resident Visa

It is also possible for foreigners to bypass the temporary resident visa by applying immediately for a permanent resident visa, but this requires a higher average monthly income of about US\$2,600 over the past six months or bank savings or investment accounts with an average balance of about US\$103,000 over the past 12 months. The permanent resident visa does not have an expiration date and it allows the visa holder to work in Mexico.

See also:

www.mexperience.com/

smartasset.com/retirement/how-to-retire-in-mexico

internationalliving.com/countries/mexico/visa/

[Guide to retiring in Mexico](#)

www.numbeo.com/cost-of-living/Mexico

www.expatsinmexico.com/mexico-immigration/

[/www.yucatanexpatriateservices.com/](http://www.yucatanexpatriateservices.com/)



Columbia

Retirement Options



Colombia is a Spanish-speaking South American country with a population of 49 million. After a turbulent period during the 1990s, Columbia's security situation has stabilized, and it is now a stable democracy with the economy expected to grow by 3.5% in 2019. Colombia has Caribbean and Pacific coastlines, tropical islands and an equatorial climate.

It has become one of the top expat destinations in the world due to retirement-friendly policies and a very low cost of living, about 57% lower than in Canada (Numbeo). It also has excellent and cheap healthcare and a low retirement income threshold. Foreign residents are concentrated in Bogota, Cartagena, Barranquilla and Cali, while an estimated 10,000 expats live in the cooler Medellín in the Andes mountain.



Since 2017 Colombia issues three kinds of visas to foreigners: A Visitor visa (V), a Migrant visa (M) and a Resident visa (R). The M visa is divided into 11 categories, but only categories 6,10 and 11 are relevant for this book.

Migrant (M) category 11 visa

The former TP-7 Visa now fits in under the M Category 11 visa class and is aimed at foreigners with a Pensionado or Rentista income derived from outside of Colombia. For the Pensionado designation, income should be equal at least to three times the minimum monthly wage in Colombia, or for a Rentista visa, 10 times the minimum monthly wage. The visa is a multiple-entry, valid for three years and costs about US\$260. Holders of the category 11 visa are not permitted to work in Colombia. It can be renewed and can eventually be converted to a Resident (R) visa, valid for five years.

Migrant (M) category 6 & 10 Investment visas

The Migrant Investment visa is an option either for investment in property (category 10) or in a business (category 6). The minimum property investment must be 350 times the minimum monthly salary in Colombia, about a total investment of about



US\$84,000. A business investment must be at least 100 times the current legal minimum monthly salary in Colombia, about US\$24,000. Both investment types must be certified by either the Colombian Central Bank or the Chamber of Commerce within one to three months, prior to the application for the visa.

Holders of the category 10 visa are not permitted to work in Colombia and those with a category 6 can only work for the company in which the visa holder is a partner or shareholder.

Colombia Resident visa (R)

The Colombian Resident visa is divided in five categories, but only two are relevant here. The first is available to a foreigner who has held an M visa in categories 4 - 11 continuously and uninterrupted for five years. The second requires an investment of at least 650 times the minimum monthly wage in Colombia (about US\$160,000). The R visa can be obtained without obtaining the M visa first if the investment commitment is roughly double the minimum requirement. Holders of the R visa cannot live outside of Colombia for more than two years consecutively without losing the visa. Holders of the R visa must register within 15 days with the Migración Colombia to get a Cedula de Extranjeria, the Colombian ID for foreigners. After five years holding an R visa it is

possible to apply for Colombian citizenship. However, for nationals of Latin American and the Caribbean it takes only one year, and two years for Spaniards.

See also:

www.huffingtonpost.com/retiring-in-colombia

<https://medellinguru.com/colombian-visa/>

[Apply for a visa online on Colombian government site](#)

<https://internationalliving.com/countries/colombia/>

www.numbeo.com/cost-of-living/



Ecuador

Retirement Options



Ecuador is a Spanish-speaking country in South America with a population of 16 million. The country has an equatorial climate, a long coastline, a share of the Andes Mountains, Amazonian rainforest and the Galapagos Islands. Ecuador has a low cost of living, an excellent and affordable health care system which is open to legal foreign residents. Ecuador is becoming increasingly popular as a retirement destination, especially for Americans and an estimated 15,000 U.S. citizens have relocated to Ecuador

Ecuador's retiree-friendly rules allow retirees over 65 to make use of benefits such as separate lines at banks and government offices, lower property taxes, discounts of up to 50% off public transportation, airfares, at cultural, sports, artistic and recreational events, and to receive discounts on electricity, water, and telephone bills..



There are several options for obtaining a residence visa, including the 9-I Pensioner's visa, the Independent Means visa (rentista) and the 9-II Investor's visa. Applications must be done through an Ecuadorian embassy and will be processed by the Ministry of Foreign Relations. Applications

for dependents will be processed directly by the embassy once the main applicant has been approved.

Most applicants will first receive a Temporary Residence Visa valid for two years and which can be renewed once. To maintain residence status, applicants cannot be away from Ecuador for more than 90 days per year and 180 days out of two years. However, after 21 months of temporary residence, it is possible to apply for a Permanent Residence Visa. The latter allows a resident to be away from Ecuador for up to 180 days per year during the first two years. After the second year, a resident can be away from the country up to five years without jeopardizing Permanent Residence status.

Independent means (Rentista)

This visa is issued to applicants with their own ‘non-guaranteed’ economic resources brought from abroad or from Ecuadorian sources. This income could be derived from sources such as a job, a business, real estate income or a trust distribution. Applicants must show proof of legal and officially documented income that is sufficient to support themselves and their dependents, and while there is no specific minimum, it is assumed to be not less than about US\$800 per month plus an additional \$100 per month for each dependent.

Pensioner’s visa (Jubilados)

To qualify for this visa an applicant must receive a guaranteed income of at least \$800 per month from Social Security or a pension, plus an additional \$100 per month for each dependent. The income must be certified by the pension fund or institution responsible for issuing the funds and authenticated by an Ecuadorian Embassy/Consul.

Investor’s visa (Inversionistas)

Applicant must make a deposit into a bank certificate of deposit or purchase a property. In either case at investment must be least US\$25,000 plus US\$500 for each dependent. Proof of such an investment requires a certificate of clearance

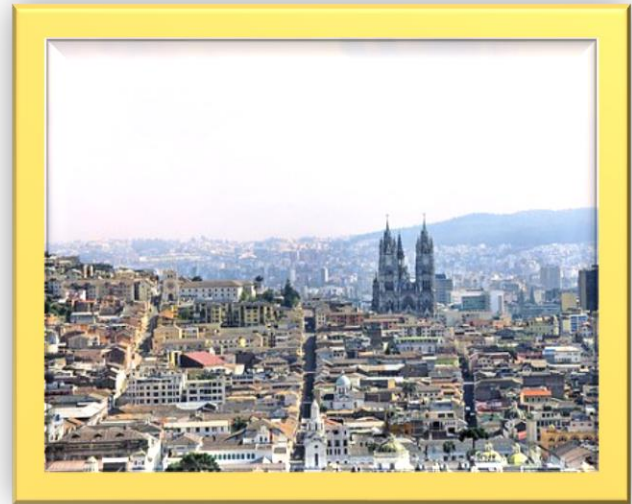


of title indicating that there are no liens against the property, and provide verifiable proof of bonds,

deposits, stocks and obligations. The original and a copy of the relevant investment documentation are required and investments must be kept for at least a one-year term.

Basic documentation and procedures

Documents must be authenticated by the Ecuadorian Embassy/Consul and must be legally translated into Spanish. If a resident's visa status is changed while in Ecuador, the application and associated documents must be submitted 30 days prior before the expiration of the current visa. Residents must register their address with immigration authorities and report any change of address. The whole process takes four to eight weeks and the cost is a US\$50 application fee and a US\$400 when the visa is granted (the fee for a dependent is only US\$200).



See also:

[What does it cost to retire in Ecuador?](#)

www.numbeo.com/

[Why Ecuador is the Best Country for Expats](#)

<https://gringosabroad.com/ecuador-expats/>

<http://www.escapeartist.com/ecuador/work/>

nbcnews.com/american-retirees-flock-ecuador

<https://www.ecuaassist.com/>

www.ecuadorvisas.com/

Other Latin American & Asian retirement options



Peru

Spanish-speaking Peru has a population of 32 million and with an equatorial climate, Amazon rainforest and Andes mountains. Its capital is Lima, and the country is home to the ancient Incan city of Machu Picchu.

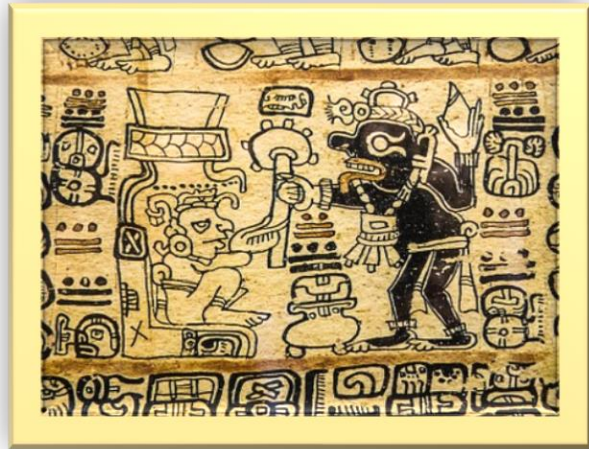
Peru is an affordable option for expats, with low financial requirements for establishing residence. The cost of living in Peru is 43 -50% lower than in Canada or the U.S. (Numbeo). The Peruvian Rentista visa is suitable for foreign retirees and offers tax and other benefits. Applicants must prove a monthly retirement income of US\$1,000, plus US\$500 for each dependent.

The application process starts with submitting Form F004 to a Peruvian consulate. This must be accompanied by a notarized letter from a pension fund or social security to verify income, as well as proof of a clean criminal record. All documents must be translated into Spanish and processing times can take up to four months. The Rentista visa offers permanent residence and does not expire,

but it does not permit employment in Peru. Residents can import personal items into Peru without having to pay tax and do not have to pay income tax on retirement income.

After two years on a Rentista visa, residents can apply for citizenship, which comes with a passport, social benefits and the right to work. The passport allows for visa-free/on-arrival travel to 109 countries, including the Schengen zone.

See also: www.numbeo.com/cost-of-living/
www.justlanded.com//Peru
www.escapeartist.com/peru
www.perutelegraph.com



Brazil

Brazil is a bustling Portuguese-speaking country in South America with a population of 212 million and an economy which ranks among the top ten in the world. Despite the incidence of high levels of serious crime, the country remains an attractive option for retirees due to its climate, cheap real estate and a cost of living that is 40-45% lower than in Canada/USA (Numbeo).

Brazil offers two permanent residence visas relevant to this book, the Retirement Visa and the Investor Visa.



The Retirement Visa (VIPER).

To qualify for a retirement visa, applicants must be over 60 years of age with a monthly pension or annuity income of BRL6,000 (about US\$1,500), which can be transferred to an account in Brazil. This income requirement covers two dependents, but thereafter every additional dependent requires a further US\$500. The benefits attached to the retirement visa include free access to city buses and metros, discounts of up to 50% off entertainment activities and preferential line at stores, banks and other institutions. Additionally, holders of a VIPER visa can legally work, can import personal effects and household items duty-free, will receive a national ID card, and have access to public services such as healthcare. Visa holders can leave and enter Brazil freely, but if they stay outside of the country for more than two years in a row, the visa will expire. The visa is indefinite, but is subject to revision by the third year after its issuance.

To apply for a retirement visa, applicants should use the online application form and obtain an official registration number on the website of the [Ministry of External Relations](#). The formal

application should be done in person at a foreign Brazilian consulate. Required notarized documentation (in Portuguese), includes a letter motivating the desire to move to Brazil, a declaration from pensions fund detailing the monthly retirement income, a declaration from a bank that the applicant can transfer the funds to Brazil, and proof of retirement as verified by an official institution. It takes about eight weeks to receive the visa.

Investor Visa

A second option is an investment visa aimed at foreigners wanting to open a business in Brazil and employ local workers. Investment in real estate *does not* meet these requirements. To apply for the investment visa applicants must have a business plan which envisages the creation of at least two Brazilians jobs and an investment of BRL500,000 (about US\$130,000). The investment visa is issued for three years and may be renewed. If the business fails or is sold or closed down, the residence visa also expires.

Permanent residents may apply for Brazilian citizenship after four years of legal residence, if they meet the following requirements: they must have lived principally in Brazil during the four years, they must be able to speak, read and write Portuguese, be in good health, have no criminal record and have paid any outstanding taxes.

See also:

www.expatriating.com/

<https://internationalliving.com>

www.liveandinvestoverseas.com

www.numbeo.com/cost-of-living/





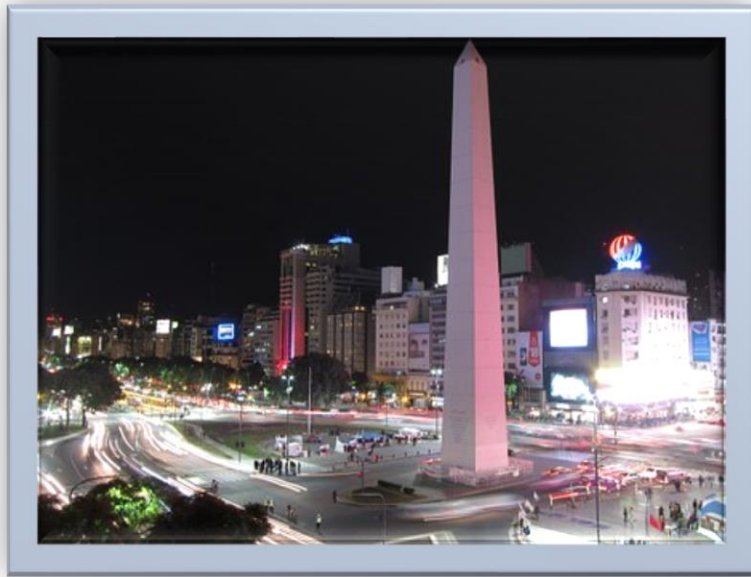
Chile

Spanish-speaking Chile with its capital Santiago, has a population of 18 million and has one of the most advanced economies in South America. It has a cost of living 27% lower than in Canada (Numbeo), a good climate, relaxed lifestyle, and a good public healthcare system,

making it attractive for foreign retirees. People applying for the Chilean **Retirement/Income visa** do not have to be officially retired, but they must prove that they are financially able to look after themselves and have the desire to live in the country permanently.

The visa allows applicants to live temporarily in Chile for one year and to work, start a business or invest in Chile. After one year they can apply for permanent residence if they still meet the income requirement, paid all taxes and spent at least 180 days in the country during the past year. Applicants must prove a source of recurring income and must have sufficient assets to support themselves and accompanying family – this could be pensions, rent derived from real estate or investment income. There's no official income requirement, but it should probably be at least US\$1,000 per month per person.

Residence visas can be obtained either after arrival in Chile or at a foreign Chilean embassy/consulate and it takes two to ten months. Applicants must apply for a tourist visa before arrival unless their passports do not require a visa, for example, North Americans, Europeans and South Africans. Upon receipt of the visa, temporary residents must register with the police department and with the civil register in Chile. The PR permit is valid for five years and is renewable, but after five years residents can apply for citizenship. The process to obtain citizenship takes about two years and applicants must be relatively proficient in Spanish and show some degree of immersion in Chilean culture. See also: www.expats.cl/guide-chile; www.liveandinvestoverseas.com; [How much money do you need to retire in Chile?](http://www.numbeo.com/cost-of-living); www.numbeo.com/cost-of-living.



Argentina

Spanish-speaking Argentina is the 2nd largest country in South America, with its capital in Buenos Aires and a population of 45 million. It has a relaxed lifestyle, a low cost of living (about 50% lower than in the U.S. and Canada - Numbeo), no tax on pension income and a slow, but high-quality public

healthcare system. Retirees can apply for a Retirement visa or a Steady Income visa.

Applicants for a **Retirement visa** must have proof of retiree status and show that they can support themselves, with three recent bank statements showing a monthly pension of at least ARS30,000 (US\$670). In addition to pension and bank account information, applicants should also provide documents such as marriage certificates and police clearance. Visas are valid for one year, but after two renewals (three years in total) it is possible to apply for permanent residence.

Applicants who to apply for a **Steady Income visa** need to show proof of a minimum monthly income. This requires a statement from a chartered accountant verifying an income of about US\$2,000 per month. Applicants must meet minimum residence requirements in order to maintain a temporary residence. Once temporary residence has been renewed twice, in other words, three years, it is possible to apply for permanent residence.



After two years as a permanent resident, it is possible to apply for citizenship if the resident can prove that he/she was physically present in Argentina for most of that time.

See also:

[Argentina Consul-General NY](#)

www.expatinfodesk.com

www.liveandinvestoverseas.com

www.numbeo.com/cost-of-living/

Dominican Republic



The tropical Dominican Republic is one of the cheaper, if more adventurous, retirement options in the Caribbean. It ranks 22nd on the list of the best countries in which to retire, according to International Living. It is Spanish speaking with a population of 11 million and a modest developing economy. The country has good public healthcare and a sizeable American and

European expat population. Foreign retirees can access a temporary residence visa which can be changed into a permanent residence after a period.

Applicants who want to retire in the Dominican Republic must have a pension income at least US\$1,500 per month for the main applicant, or rental and investment income of US\$2,000 per month - dependents require an additional US\$250 per person. The residence process starts with applying for a tourist visa at a Dominican Republic embassy with required documentation and proof of income. Once inside the country, applicants must apply to the Migration Department to upgrade to a temporary residence visa, which takes three to six months to obtain. This is issued with an identity card called a cedula and it can be renewed every year for four years before it becomes permanent. The permanent residence visa is issued within 45 days of submitting the application and citizenship six months after being issued a residence card. Retirees do not have to pay taxes on their foreign pension or other retirement income.

See also:

www.expats.com

www.escapeartist.com/dominican

www.numbeo.com/cost-of-living/



Fiji

Located in the South Pacific, rugby-mad Fiji has a small economy based primarily on tourism and agriculture, and it has a majority-Melanesian population of 900,000. Its tropical climate, beautiful beaches and relatively low cost of living (it about 25% cheaper than in the U.S. or Canada - Numbeo), makes it an attractive, if out the way, retirement destination for retirees.

The Fijian retirement visa is referred to as a **‘Residence permit on assured income’**. It may be issued to a person who has sufficient assets

outside of Fiji to ensure that he/she will not become a burden to the state.

There is an age requirement of 45 years and older, and employment is not permitted. Applicants must deposit F\$100,000 (US\$46,000) into their Fiji bank account or buy property in Fiji worth a similar amount. After the initial deposit applicants must continue to deposit F\$30,000 (US\$14,000) per year into their bank account in Fiji for a family of two. The application fee is about U\$220 plus an ‘Issue and Bond’ fee. Required documentation includes the application forms, a formal request for residence, photos, birth and marriage certificates, a criminal record check, an offshore bank statement and a retirement scheme statement.

See also:

[Fiji Department of Immigration](#)

<http://retirementandgoodliving.com>

www.immin.com/programmeme/fiji/

www.numbeo.com/cost-of-living





Vanuatu

Vanuatu's citizenship by in-flux citizenship by investment programme is discussed elsewhere in this book, but this South Pacific island nation also offers retirees a residence option with a higher income threshold a high fees.

This residence visa is available for those who intend to reside in Vanuatu for more than one year with the goal to work and intend to bring their families. The application must be done outside the country and must be approved before travelling to Vanuatu.

The Vanuatu Immigration Services requirements include a long list of items such as a Police Clearance certificate, a Medical Certificate, an Immigration Bond, a Work Permit, a Business License and a Land Lease Certificate. While not all of these may be relevant, more important is the requirement to be self-funded by proving a monthly income of US\$2,250 per person, regularly deposited in the applicants' Vanuatu-based bank account. For a couple the required income is double.

A permanent residence card will cost an additional fee of US\$10,000 for individuals and US\$12,000 for a family. Permanent residents are eligible to apply for Vanuatu citizenship after 10 years.

See also:

<https://immigration.gov.vu>

<https://nomadcapitalist.com>

www.wherecani.live/detail/VU





Sri Lanka

Sri Lanka is a tropical island south of India with a majority-Sinhalese population of 21 million, with its capital, Colombo. Apart from past civil wars and recent terrorist incidents, Sri Lanka offers great retirement potential, with many good beaches, fantastic food, hospitable locals, and world-class nature

reserves. It also has a very low cost of living - on average it is less than half of the cost of living in Canada or the U.S. (Numbeo).

Sri Lanka has a temporary visa scheme called **‘My Dream Home Programme’**, designed to attract self-supporting retirees. Applicants must be at least 55 years, deposit US\$15,000 into their Sri Lanka bank account and prove a retirement income of US\$1,500 per month, plus US\$750 for each dependent (children must be younger than 18). Applicants must provide certified copies of bank statements and other financial documents to prove their financial independence and their source of income. In addition, they must have a police clearance certificate, a marriage certificate if applying with a spouse, and a health insurance policy valid in Sri Lanka. The entire fixed deposit could be withdrawn upon leaving Sri Lanka with approval from the Controller of Exchange.

The visa does not permit employment and must be renewed every two years.

See also:

www.justlanded.com

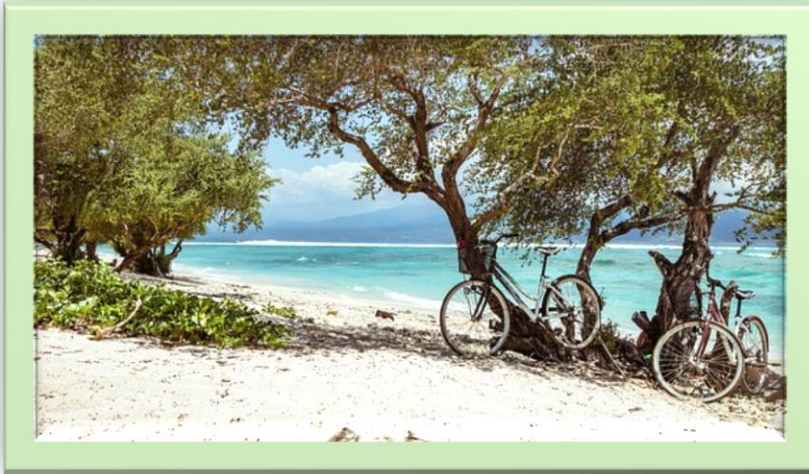
www.immigration.gov.lk

www.dynastyresidence.com

www.numbeo.com/cost-of-living/



Indonesia



Indonesia is a Southeast Asian Muslim nation with its capital Jakarta. It is made up of 18,000 islands of which Bali and Java are the most well-known, and it has a population of 264 million. While most retirees would probably aim

for the idyllic, if over-crowded, Bali, many of the other islands offer incredible scenery and even a lower cost of living. The cost of living in Indonesia is 45-50% lower on average than in Canada/USA (Numbeo). The country has a **retiree residence programme** with rather onerous financial and other requirements. Applicants must be 55 years or older and retired.

Retirees receive a one-year retirement visa and can renew it up to five times. After four years they can apply for a KITAP, which is a permanent residence visa, and which can be renewed every five years. Retirees must prove a retirement income of at least US\$18,000 per year, lease a rental property and employ at least one Indonesian household staff (typically a maid, nanny, chef or driver). The visa allows retirees to enter and leave Indonesia freely, open a local bank account, get a driver's license, but they cannot be employed and cannot even work remotely.

Applicants also need a statement from a pension fund or Bank to verify the minimum income of US\$1,500 per month and proof of medical insurance, life insurance, third-party liability insurance, proof accommodation in Indonesia and a sponsor letter from an appointed travel agency. See also:

www.expatriate.or.id/info/retirement

<https://emerhub.com>

<https://internationalliving.com>

www.numbeo.com/



Philippines



The Philippines is a collection of 7,641 islands with a predominantly Christian population of 105 million and its capital is Manila. It has a tropical climate, a relatively modern economy and a cost of living half of that in the United States (Numbeo). The country does suffer from high crime levels and security issues on some outlying islands, and foreigner retirees must take care of their own healthcare. The Philippines was selected as one of the top 25 best places to retire on International Living's 2018 Global Retirement Index. The Philippines government encourages retirees to settle in the country with an easy-to-use retirement scheme.

The **Special Resident Retiree's Visa (SRRV)** is a non-immigrant visa for foreign nationals who want to make the Philippines their second home or investment destination pra.gov.ph/srrv/. The SRRV has several categories, but only three are relevant for this eBook:

The **SRRV 'Smile'** visa is for active/healthy retirees who must maintain a deposit of US\$20,000 in a PRA accredited bank.

The **SRRV 'Classic'** visa is for active/healthy retirees older than 50 years who want to use their deposit for an active investment such as the purchase of a condo worth at least US\$50,000, or the long-term lease of a property. The required deposit is US\$10,000 if they have a monthly pension

of at least US\$800 per person or US\$1,000 for a couple, or US\$20,000 if they have no pension, and US\$50,000 if they are ‘retirees’ aged between 35 and 49.

The **SRRV ‘Human Touch’** visa is meant for ‘ailing’ retirees older than 35 years, who require medical/clinical care. It requires a monthly pension of at least US\$1,500, a health insurance policy acceptable to the Philippines government, and an SRR visa deposit of US\$10,000.

Dependents can accompany the main applicant and could include a legally married spouse and unmarried children below 21 years. All applicants must also obtain a temporary visitor’s visa, a PRA application form, valid medical insurance and a police clearance certificate. Costs include a once-off processing fee of US\$1,400 for the principal applicant, US\$300 per dependent, and an annual fee of US\$360 for the main applicant and two dependents. Applicants must also pay US\$50 per year for their Alien Certificate of Registration ID.

See also:

<https://nomadcapitalist.com>

<https://www.investopedia.com>

<https://residencies.io>

www.numbeo.com/





Malaysia

Malaysia is a tropical Southeast Asian Muslim-majority country with its capital, Kuala Lumpur. The population is 32 million and consists of Malay, Chinese and Indian ethnic groups, but English is widely spoken. It has a newly industrialized market economy which is the fourth largest

in the region. Malaysia has a large expat population attracted by a cost of living about 42% lower than in Canada (Numbeo). It also has an outstanding coastline, beaches rivalling those of Thailand and cheap world-renowned Malay cuisine. It was voted the 5th best country in which to retire by International Living magazine in 2018.

Malaysia has a retiree resident programme called **‘My Second Home’ (MM2H)**, available to retirees 50 years and over. It is possible to apply on the government website www.mm2h.gov.my. Applicants need to prove that they have a net worth of at least MYR350,000 (US\$85,000, not counting property) and a monthly income of MYR10,000 (US\$2,400). They are also required to deposit MYR150,000 (US\$36,000) in their Malaysian bank account (or US\$50,000 for a married couple). This deposit might be waived if applicants can prove a higher monthly income from a pension or investments. Retirees can apply for the MM2H visa before they move to Malaysia or once inside the country. The multiple entry visa is valid for ten years and employment is prohibited. See more:

<https://www.mm2h.com/>

<https://internationalliving.com>

<https://transferwise.com>

www.malaysia-traveller.com

<https://www.penangmyhome.com>



4. Fast and low-cost citizenship



Citizenship by investment (CBI) is a way to legally acquire citizenship by making an investment in a property or a contribution to the economy of a host country. Several Caribbean, Mediterranean and other countries offer citizenship programme not only to high-net-worth individuals (those worth more than US\$1million), but even to less well-off investors - the minimum contribution starts at only US\$100,000 for the principal applicant, plus fees. Investors must pass strict due diligence and meet other requirements, but residence requirements are generally minimal.

The number of investor visas (including accompanying family members) granted per year globally is estimated to be close to 50,000, if residence programmes that eventually lead to citizenship are included, and much more if dependents are included. For example, both the U.S. and Greece will issue 10,000 residency visas each (leading eventually to citizenship) in 2019. The financial requirement for such residence through investment varies from US\$100,000 to investments as large as US\$8 million, but on average it is well-less than US\$1million. Most CBI countries require an investment, mostly in property that must be kept for three to five years, and/or a once-off, non-

refundable contribution to a government-approved project. Sometimes residence is available within a few months, in other instances, investors must wait for several years.

For the purpose of this book, we are focussing at a small number of countries which offer fast, low-cost citizenship options. The benchmark is host countries that require an investment of less than **US\$250,000 for an individual applicant** and which grant **citizenship in less than one year**. A larger investment/contribution is normally required for a couple or a family. There are additional processing, due diligence and government fees equal to 15-20% of the investment/donation, plus legal/consulting fees if the applicant uses a legal advisory firm to process the application.

A note of caution

Investors should be aware that residence and citizenship by investment programmes in the EU are increasingly coming under fire since the beginning of 2019. The European Commission is calling for the phasing out such programme due to concerns about ‘serious money laundering and tax evasion risks’. While this is a huge over-reaction based on a false premise and is not legally binding on individual member states anyway, it adds a new sense of realism to the European CBI options. Of course, it does not apply to non-European programmes.

It is also important to mention that *certain* types of investments in some CBI countries, for example in the Caribbean, Turkey and elsewhere, come with more than average risk. While both the once-off contribution to a government fund and an investment in a property should ensure a second passport, there could be substantial risks in property as an investment when it entails a fractional share rather than free-title ownership. Not only is the investment required for a property usually higher than a once-off donation, it could also lead to liquidity issues if there is no guaranteed or active resale market. This could make it difficult to exit the investment after the required minimum holding period of three to five years and/or lead to capital losses. In addition, if the CBI country’s property prices are in a downward trend and its currency is unstable, it can lead to substantial additional losses to the original investment.

Vanuatu

Fast and low-cost citizenship



The South Pacific nation of Vanuatu consists of 80 islands with a Melanesian population of 288,000. The capital is Port Vila and the official languages are Bislama, French and English. The small economy is based on agriculture, tourism, offshore financial services, cattle farming and an increasingly important investor migration programme. Vanuatu's CBI is growing in popularity and government revenue from the programme increased threefold since 2016 (imidaily.com). However, the CBI programme appears to influx and applicants need to be aware of changes in the requirements and rules.

Vanuatu's former real estate residence investment option (the Capital Investment Immigration scheme) has been replaced by two contribution-based programmes, the **Development Support Programme** (VDSP) and the China-exclusive **Vanuatu Contribution Programme** (VCP). Read more at the Vanuatu Information Centre's website <https://vic.vu/>.

The official cost for citizenship under the VDSP programme is a US\$210,000 contribution for a single applicant – for a family of four the contribution is US\$240,000 and if parents are included, US\$280,000. However, the required contribution for nationals from China, Hong Kong, Macau, and Taiwan, appears to be only US\$150,000 for a single applicant, according to Investment Migration Insider. A second option is the VCP and it is *only* available to Chinese citizens and is offered by just for one agent, the PRG Group of Hong Kong. The cost is US\$80,000.

Applicants do not have to live in Vanuatu or visit the country to qualify. The application process begins with a pre-approval involving a Vanuatu Government background check (normally 7-10 days), followed by submitting the documentation and full payment. The process takes 30 - 60 days. On approval, the applicant will be required to visit at a Vanuatu Consulate, nominated office or the relevant department in Vanuatu itself.

Until recently, Vanuatu granted a ‘honorary citizenship’ to foreign investors, but the ‘honorary’ qualification appears to have been eliminated in 2019 due to concerns by investors that they were not regarded as ‘real’ citizens. The country’s passport allows for visa-free access to 123 countries including the Schengen zone and the UK.

See also:

<https://www.residence-bond.eu/vanuatu.html>

<https://vancitizenship.gov.vu/>

<https://www.lowtax.net/>

<https://www.wis-international.com/vanuatu>

<https://www.globalpropertyguide.com/Pacific/Vanuatu>

[What to expect when you live and work in Vanuatu](#)

Numbeo.com/Vanuatu

<https://www.expatwoman.com/global/vanuatu>

<https://www.expats.com/en/destination/oceania/vanuatu/>



St Kitts & Nevis

Fast and low-cost citizenship



The English-speaking Caribbean islands of St. Kitts & Nevis with its tropical rainforest climate, comprises of two islands and a population of 53,000. There are no income tax, capital gains tax, or wealth, inheritance or gift taxes. The St. Kitts & Nevis passport permits visa-free travel to the Schengen zone, Hong Kong, Switzerland, for a total of 132 countries. The second citizenship can be obtained without prior residence requirements on the islands. There is no English assessment, no medical evaluations, short processing times (sometimes within three months), but only government-authorized agents can handle applications.

To qualify for St Kitts and Nevis citizenship, an individual applicant must make a US\$250,000 one-time **contribution** to the Sugar Industry Diversification Foundation. For a couple or a family of four, the contribution increases to US\$300,000 <http://www.sknsidf.org/>. The average processing time is about six months. These amounts include government processing fees for the main applicant, spouse and dependent children under 18. Due diligence and processing fees are an additional US\$7,500 for the main applicant and US\$4,000 for each dependent over 16 years. Read more at <http://www.stkitts-citizenship.com/>

Alternatively, an investor can make an **investment** of at least US\$400,000 in government-approved real estate developments – that also includes all immediate family members (spouse and children). There are additional government fees of US\$50,000 for the main applicant and US\$25,000 for each dependent. Due diligence fees are an additional US\$7,500 for the main applicant and \$4,000 for each dependent. Investors can buy villas, apartments or luxury condos, but the property cannot be sold until five years after the purchase. There are more than 40 government-approved projects which would qualify for the citizenship by investment programme. However, investment projects have different sets of rules that can affect the eligibility and waiting time of the applicant and could pose potential challenges for the buyer, such as resale value and the financial security of the investment project.



Links

<https://www.gov.kn/>

<http://caribya.com/st.kitts/>

<http://www.islands.com/articles/easy-move-nevis>

<http://embassy.gov.kn/>

<https://www.expats.com/>

Antigua and Barbuda

Fast and low-cost citizenship

The islands state of Antigua and Barbuda is in the Caribbean Sea and have a population of about 70,000. It has a tropical climate and with its 365 outstanding beaches, tourism is the driving force of the economy. English is the official language and the country has a well-



functioning democracy. Holders of the Antiguan passport can travel without visas to 134 countries, including the UK, Canada and the Schengen zone.

The country has a citizenship-by-investment programme which requires applicants to make a significant economic contribution to the country via an investment in one of the approved schemes. The residence requirement is at least 15 days per year or 75 days total over a five-year period, but new applicants may opt to complete their residence requirement in any *one* year of the five-year period. In addition, applicants must have a clear criminal record, not be a potential national security risk and be in good health. All applications are subject to additional government processing fees, due diligence fees and immigration agents' fees.

Contribution to the National Development Fund (NDF)

The NDF is a non-profit foundation which uses investments for specific governmental projects and for non-profit organisations which deliver healthcare, education, environmental management, youth development or the promotion of sport and culture. The required non-refundable contribution to the NDF is US\$100,000 for a single applicant. Applications can include a spouse, dependent children, full-time students 18 to 25 years old and dependent parents over 58 years,

without any additional contributions required – however, government and due diligence fees (about US\$15,000 for the main applicant plus a spouse) must be paid for all applicants and dependents. Government processing fees are US\$25,000. The application process must be handled by a local authorized agent who has been licensed by the Citizenship by Investment Unit (CIU). Authorized Service Providers' Commission is about US\$30,000 for an individual to US\$35,000 for a family. Click here for a list of such [licensed agents](#).

Real Estate Investment

A second option is a Real Estate Investment, whereby an applicant must purchase government-approved real estate with a minimum price of US\$400,000. Until 31 October 2019, two applicants can make a joint investment with each applicant investing US\$200,000. There are several approved property investment areas on Antigua and two areas on Barbuda. Real estate investments cannot be sold within a five-year period or before the proposed development has been substantially completed. For more detail of these approved schemes see [real-estate/approved-areas](#).

Links

<http://www.antigua-barbuda.org/>

<http://www.antiguanice.com/>

<https://antigua-barbuda.com/>

<https://www.expatify.com/guide/moving-to-antigua-and-barbuda>

<https://www.expatfocus.com/destinations/antigua-and-barbuda>



Dominica

Fast and low-cost citizenship

Dominica is a Caribbean island country with a population of 73,000 and the capital Roseau. English is the official language. Much of the island consists of volcanic peaks and it has a rainforest, freshwater lakes, hot springs, and a tropical climate.



Dominica has an economic citizenship programme which enables allows for an investment either in real estate or a contribution to an economic diversification fund. Citizens can live and work in Dominica and enjoy certain rights and privileges in the UK well – for example, children may go the UK to study without having to obtain a student visa and may take up employment in the UK for two years without having to obtain a work permit. Passport holders can visit 115 countries without a visa, including the Schengen zone.

The main applicant must be at least 21 years old, have a basic knowledge of the English language, must be of 'outstanding character' with a clear criminal record, and must submit a comprehensive CV, business background information and references. Successful applicants must be present for an interview conducted in Dominica and swear an Oath of Allegiance. The documentary requirements are fairly extensive, among which a letter of intent addressed to the Minister for Citizenship, notarized copies of university degrees, bank recommendations, a letter of employment or if self-employed, a recent audited financial statement, an affidavit stating source of funds, marriage certificates, police certificates and fingerprints, birth certificates and medical certificates (with HIV test).

The processing time for applications is 4 -6 months and applicants for economic citizenship must use a government-approved agent. There are a number of [Authorised Agents](#), but CS Global is the Authorised Marketing Promoter (<https://csglobalpartners.com/citizenship-grenada/>). For an

official guide on how to apply for investment citizenship of Dominica, see <https://cbiu.gov.dm/>. Dominica's CBI programme received between 1,500 and 2,000 applications during 2017.

Investment in an economic diversification fund

This is a once-off contribution to Dominica's government fund, and it is used to fund private and public sector projects in the country. The cost depends on the size of the applicant's family: a single person will pay US\$100,000; one applicant plus a spouse US\$175,000; one applicant plus a spouse and two children 18 and below, US\$200,000. There are also processing fees of US\$3,000 per application, a due diligence fee of US\$7,500 per application, plus legal fees charged by citizenship agents of up to US\$30,000 to US\$35,000 per application.



Investment in real estate

A second option is an investment in real estate of \$200,000 for an individual or a family of four. Government fees are US\$25,000 for a single applicant, US\$35,000 for the main applicant plus a spouse and two dependants. In addition, there are processing fees and due diligence fees of US\$10,500 for the main applicant and US\$26,000 for a family of four with two independents over 16. There are also the authorised agent fees of about US\$30,000 -US\$35,000. In order to qualify for citizenship, investors must hold authorised real estate for three years from the grant of citizenship and can only re-sell that real estate five years after receiving citizenship.

Links

<http://www.blueskyrealtors.com/>

<https://www.numbeo.com>

[Healthcare, Tax](#)

<http://www.safehavenoffshore.com/>

<http://www.dominicaliving.com/>

<https://www.expats.com/>



Grenada

Fast and low-cost citizenship



Grenada is an island state in the Grenadines range in the south-eastern Caribbean with a population of 110,000. English is the official language, but most people speak Grenadian Creole. A Grenadian passport allows for visa-free travel close to 130 countries, including the Schengen zone, the UK as well as an opportunity to get a U.S. E-2 visa, which allows Grenadian citizens to potentially live and operate a business in America.

Grenada's citizenship by investment programme allows for citizenship through an authorised real estate acquisition of a minimum of US\$220,000 (reduced in 2019 from US\$350,000) or a donation of US\$150,000 to the National Transformation Fund by the principal applicant. The CBI application must be done with the assistance of approved immigration agents. Family members can be included in the application, for example, a spouse, all children regardless of their age, and parents or grandparents older than 55 if they live with the main applicant.

The application process starts with getting pre-approval through an approved agent, submitting the application, processing by the government and due diligence checks. Once the application has been approved in principle, the investment in real estate or financial contribution must be made, before the citizenship certificate and passport are issued. The process takes two to three months.

Contribution to the National Transformation Fund

A once-off contribution to the NTF is the fastest route to citizenship of Grenada and it is one of the cheaper ways to get a second citizenship anywhere. It requires a non-refundable payment of US\$150,000 from the main applicant, or US\$200,000 for the main applicant/spouse and up to two dependents. The due diligence, application and processing fees are US\$8,000 for the main applicant plus slightly less for a spouse or dependents. It takes two to three months to become a citizen.

Real estate investment

An investment of US\$350,000 in authorised real estate, which covers all immediate family members, must be made and kept for at least three years from the date when citizenship is received. Property registration, processing fees and taxes must be paid in addition to the property purchase. An application must be completed and submitted with the required documentation, the investment funds transferred to the escrow account and a shareholding agreement executed for the purchase of the requisite shares under the programme.

Application and processing fees are US\$3,000 each for the main applicant and US\$2,500 for any dependents over 17, and US\$1,500 for younger dependents. Due diligence fees are US\$5,000 per person for each of the main applicant, spouse and dependents over 17, and US\$2,000 if younger. Government fees are fixed at a total of US\$50,000 for up to four family members. There are also the authorised agent fees of about US\$30,000 -US\$35,000

There are several approved real estate investment options. The first of these was the Mount Cinnamon Beach Resort & Spa [Grenada/mount-cinnamon](#), but others include the US\$2billion Grenada Resort Complex, Hideaway True Blue, Kimpton Kawana Bay, La Pointe Villa, Levera Nature & Beach Resort, Mariposa Residence and The Point at Petite Calivigny. The property must be owned and maintained for a minimum of three years.

Each applicant and their family members must be approved individually by the Government of Grenada. Applicants must meet several requirements to qualify for citizenship, for example, possess an ‘outstanding character’, have no criminal record, be in excellent health and have an

unspecified 'high personal net worth'. The programme does not require applicants to have physical residence in Grenada, nor do they have to travel to the island for an interview during the application process or to collect their passports. Applicants are not required to have a minimum level of education or management experience. Grenada recognizes dual citizenship.

Links

<https://www.globalpropertyguide.com/Caribbean/Grenada>

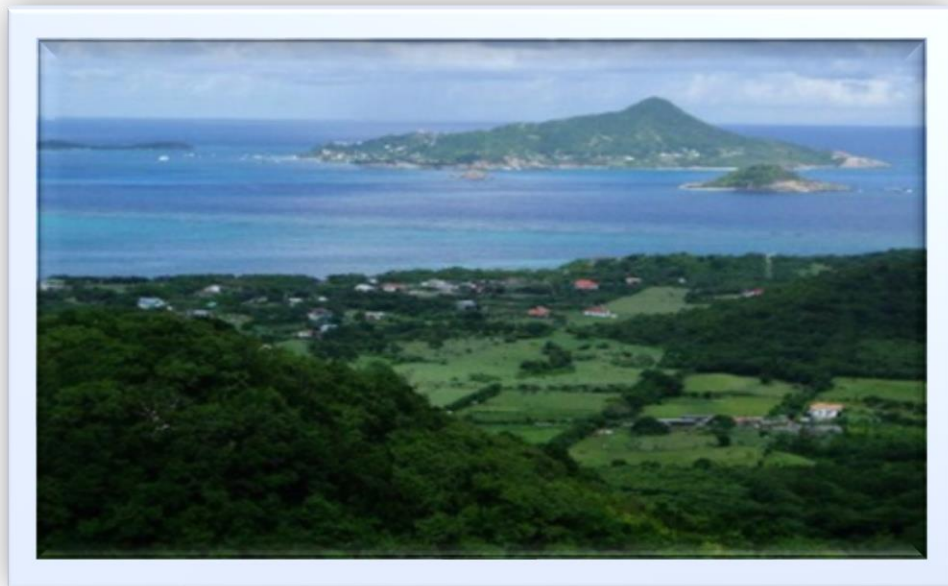
<https://www.numbeo.com/cost-of-living/>

<http://www.grenadagrenadines.com/>

<http://www.grenadaexplorer.com/>

<http://www.grenadaembassyusa.org/>

<https://www.expatexchange.com>



Saint Lucia

Fast and low-cost citizenship



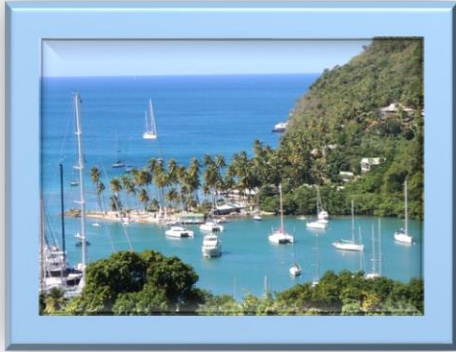
Saint Lucia is a tropical, mountainous Caribbean island with a population of 182,000. It has a small economy heavily relying on offshore banking, tourism, and increasingly on investor migration. The passport of Saint Lucia offers visa-free access to access to 125 countries including the Schengen zone.

Saint Lucia offers foreign investors citizenship in exchange for a qualifying investment, without residence requirements. Dependent children under 25 and dependent parents above 65 who are currently residing with the applicant can be included in the application. The process takes about three months and applicants do not have to travel to Saint Lucia during the application process for an interview and there are no education, language or managerial requirements. There is no tax on worldwide income. Investors can apply under one of four categories.



The National Economic Fund: a contribution of US\$100,000 is required by a principal applicant, or US\$165,000 for an applicant with spouse, and US\$195,000 for an applicant with

spouse and two qualifying dependents. Registration, processing fees and taxes are extra approximately US\$60,000 per application. There are also the authorised agent fees of about US\$30,000 -US\$35,000.



Real Estate Project: an investment of US\$300,000 is required in a pre-approved property project. Ownership must be maintained for a minimum of five years. Registration, administration, processing fees and taxes are extra approximately US\$60,000 per application.

Government Bonds: an investment of US\$500,000 is required in government bonds by the main applicant, or US\$535,000 for an applicant with a spouse and US\$550,000 for an applicant with spouse and two other qualifying dependents.

Enterprise Project: This is the most pricey option, and requires an investment of US\$3.5 million is required in an approved project by the main applicant. It must lead to the creation of at least three permanent jobs. There is also the option of US\$6 million for a joint investment by multiple applicants.

Links

<https://www.cipsaintlucia.com/>

<http://www.govt.lc/>

<https://www.globalpropertyguide.com>

<http://irdstlucia.gov.lc/index.php/all-taxes/income-taxes>

<https://www.expatexchange.com>

<https://www.numbeo.com/cost-of-living/Saint+Lucia>



Moldova

Fast and low-cost citizenship



Moldova is a country in Eastern Europe bordered by Romania and Ukraine with a population of 3.5 million. The capital is Chişinău and the official language is Romanian, locally called Moldovan. The country's economy is based on agriculture, but it is undergoing a process of modernization and is in the process of becoming a global leader in tech innovation. It also has a world-renowned wine industry, but it remains the poorest country in Europe per capita and has the lowest Human Development Index.

On the positive side, the cost of living in Moldova is an average of about 50% lower than in North America and rent is about 70% lower (Numbeo). Moldova is in an Association Agreement with the EU and is establishing closer political and economic ties, co-operation and aiming for a convergence of economic policies and legislation.

Moldova's CBI programme requires a contribution to the country's Public Investment Fund, starting at €100,000 plus fees for the principal applicant. Dependent children up to 29 years and parents on either side older than 55 can be included in the application. New residents and citizens



of Moldova who are not involved in any entrepreneurial activity must pay tax on income derived within the country and on foreign sources, plus taxes on property and wealth.

The Moldovan passport offers visa-free access to 121 destinations, including Russia, Turkey and the Schengen zone, but not the UK or North America.

The Moldova Citizenship-by-Investment programme (MCBI)

The MCBI programme was developed with the help of [Henley and Partners](#) and the Moldovan Investment Company. See the list of all accredited agents <http://cbi.gov.md/agents>. Applicants must over 18 years, have a clear criminal record and should be able to pass a thorough four-tier due diligence system. Only then can they make the non-refundable financial contribution to the Public Sustainable Development Fund of Moldova. The contribution depends on the size of the family, as follows: €100,000 for a single applicant; €115,000 for a couple; €145,000 for a family of four; and €155,000 for a family of more than four.

There are additional government fees of €5,000 for the main applicant, €2,500 for a spouse, €1,000 for a child aged below 15 years, €2,500 for a dependent child aged 16-29 years, and €5,000 for a dependent parent. Due diligence fees are €6,000 for the main applicant and €5,000 each for a spouse, dependent children older than 16 years and dependent parents. There are also fees payable to a government service provider of €35,000 per application once approved.



The process roughly takes on the following sequence: the submission of the application forms and personal documentation such as passport copies, birth and police certificates. This is followed by the due diligence process and verification of all the

information provided and of the source of funds. Once the application has been approved, the outstanding financial contribution will be processed. The citizenship is then granted by decree of the President of Moldova and after biometric data is collected at a consulate or embassy, the passport is issued. See also <http://cbi.gov.md/> for a more detailed outline. The whole process and the granting of citizenship should not take more 90 days from the date on which the application is submitted if there are no complications.

Links

<https://gov.md/en>

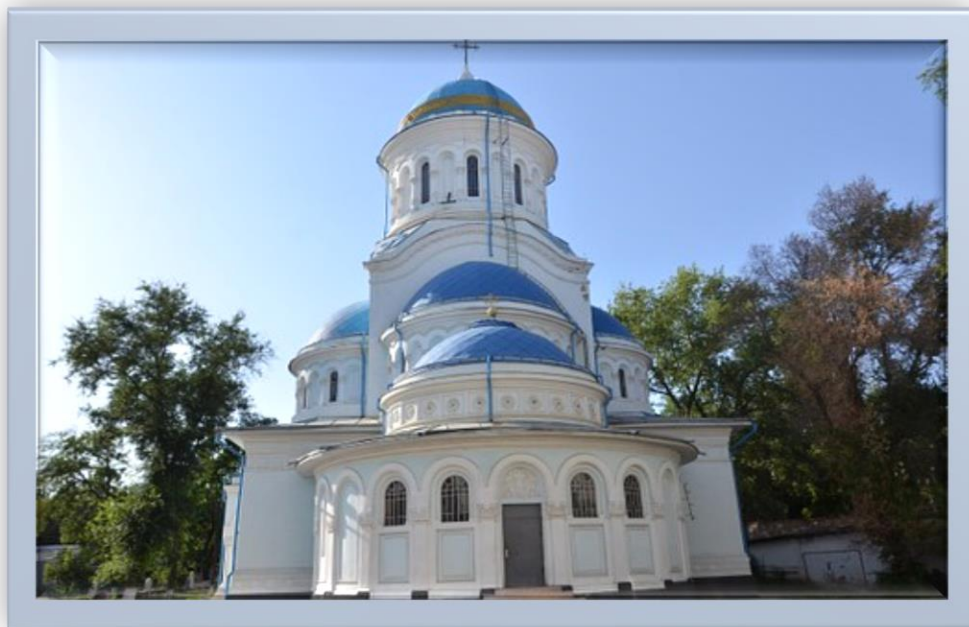
<http://www.moldova.md/en>

<http://www.moldovaholiday.travel/index.php?lang=en>

www.numbeo.com/cost-of-living

<https://www.expats.com/en/destination/europe/moldova/>

<http://retireinmoldova.blogspot.com/>



Turkey

Fast and low-cost citizenship



Turkey has a population of 80 million and its capital is Ankara, but Istanbul is the largest city and the commercial and tourism hub. It is a member of NATO and G20 and its goal is to also join the EU and the Schengen zone, but this looks increasingly unattainable due to its human rights record, political oppression and a dispute over Cyprus. Despite severe mismanagement, the Turkish economy still ranks among the top 20 in the world in terms of GDP.

The persistent weakness in the Turkish currency makes an investment in Turkey attractive to foreigners, including those interested in using property acquisition as a basis for investment migration. Property remains cheap and in addition to popular Istanbul, Turkey has a spectacular coastline on the Mediterranean and Black Seas, with housing prices a bargain. However, buying property in Turkey carry substantial risk, as property prices are still declining (down 12% in 2018) and the currency's continuing slide (down about 45% in 2018).

In 2017 Turkey introduced an investor-class visa scheme in 2017 similar to the Golden Visa offered by Portugal, Greece and Spain. Initially, the visa required an investment of US\$1million in property, but due to poor



demand, this was reduced in 2019 to US\$250,000, resulting in a surge of applicants. The Turkish passport allows for visa-free travel to 114 countries, but not to the Schengen zone. No minimum

residence in Turkey is required. Other benefits of citizenship include access to public healthcare and education, and holders of this visa are exempt from military service.

Investment Options

1. Applicants can buy a property for at least US\$250,000 and keep it for three years to qualify for citizenship. This can be a single unit or multiple properties, must be a completed product or close to completion and it can be a house, hotel or some other property. If the property investment is subject to a mortgage, this will be taken into consideration by deducting the mortgage amount from the sale price to determine the net investment value.
2. Deposit US\$500,000 for at least 3 years in a Turkish Bank.
3. Make a fixed capital investment of US\$500,000 and attested to by the Ministry of Industry and Technology.
4. Invest a similar amount in government bonds and bills and hold it for three years, attested to by the Ministry of Treasury and Finance.
5. Invest in a Turkish real estate investment trust or buy the shares of a venture capital investment fund for US\$500,000.
6. found a company and create jobs for 50-plus Turks, attested to by the Ministry of Family, Labor and Social Services.

Only the first option of an investment of US\$250,000 and processing time and citizenship less than six months meet our requirements of ease and cost. Applications can include a spouse and dependents below 18 years. The application starts with getting a tax registration number, opening a local bank account, buy a property, obtain the certificate of conformity (the official valuation survey and bank transfer receipt for payment), and finally apply for residence and citizenship.

Links

<https://expatguideturkey.com>

<http://www.invest.gov.tr>

<http://www.allaboutturkey.com/health.htm>

www.rightmove.co.uk

<https://www.aplaceinthesun.com/turkey>

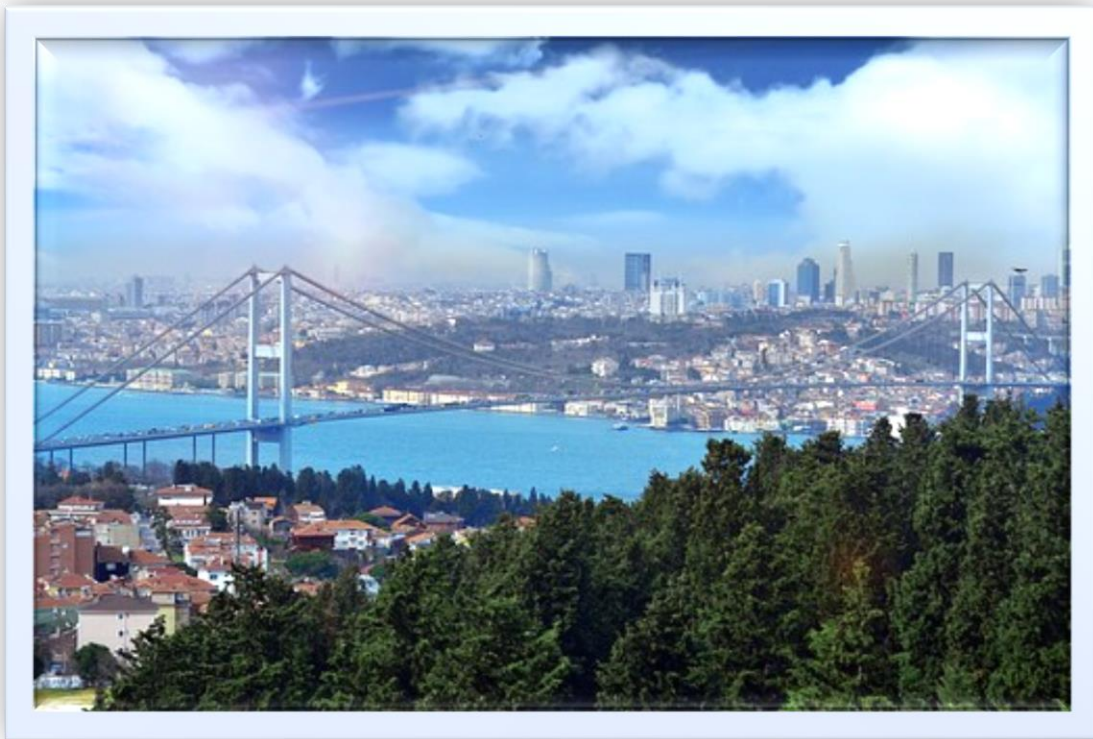


<https://www.numbeo.com/cost-of-living/countryTurkey>

<https://turkishtravelblog.com>

[10 Tips for Living in Turkey](#)

<http://www.expatarrivals.com/europe/turkey/moving-turkey>



Canada: Birth Tourism

Fast and low-cost citizenship

One of the cheapest, fastest and easiest ways to obtain instant citizenship in any developed country, happens to be in Canada through a practice called birth tourism. In 2017 foreigners on tourist visas gave birth to 3,628 ‘anchor’ babies in Canadian hospitals, all of whom became instant Canadian citizens.

The practice of birth tourism is not illegal, although certainly deemed unethical by most Canadians. It attracts predominantly Chinese tourists to enter Canada for the sole purpose of having their babies born in the country, with the baby having the automatic right to citizenship, social benefits and establishing a permanent link to Canada in the future for the whole family.



Birth tourism has become a thriving industry supported by local ‘birth houses’ which provide the travel logistics, visas, housing, meals and assistance with obtaining birth certificates and Canadian passports. The province of British Columbia is especially popular for this practice and 2% of baby births in the province’s hospitals are now from foreign non-residents. In the Richmond Hospital in a Vancouver suburb, 22% of babies born are linked to birth tourism ([Vancouver Sun 16 May 2019](#)).

Unlike with Canadian residents, these births are not covered by provincial health plans and non-resident parents must pay between C\$8,200 and C\$13,000 for the service to local hospitals. Airlines like Delta have no restrictions for pregnant women flying, while most others like All Nippon allow flying until 2-4 weeks before the due date. In practice, this means that the prospective mother will pay for an airline ticket (about C\$1,000), a ten-year tourist visa (C\$110 if Chinese), and only have to arrive in Canada a week or two before the due date. Add to this accommodation and food (about C\$2,000), the cost of applying for the baby’s citizenship (C\$530) and a Canadian children’s passport (C\$57). This means that such a newly born Canadian citizen of non-resident

parents could be flying back to his parent's home country with a Canadian passport in his baby-bag for less than C\$14,000 and probably within two weeks after arriving in Canada.

5. Refugees, asylum-seekers and economic migrants



Refugees and asylum-seekers whose applications are in the process of being verified are supposed to have rights to education, access to justice, employment, healthcare and other fundamental freedoms and privileges, as enshrined in international and regional human rights treaties.

Only a small percentage of all asylum applications are ever rejected. Migrants who do not meet asylum criteria are supposed to be sent back to their country of origin – in practice, this happens only to a minority of rejected claims.

General

There are about 68 million displaced persons and 25 million refugees and asylum-seekers worldwide, driven by political instability, persecution and civil war. However, during the past decade or two, an equally powerful driver of migration has been economic in nature, and summarized as the quest for a better life in more affluent and developed countries, from the poorer regions in Africa, the Middle East and Central- and South America.

According to the UN, refugees are persons who are outside their country of origin for reasons of conflict, generalized violence and persecution because of race, religion, nationality, political opinion, or membership in a particular social group, and have made an asylum claim to acquire international protection. The difference in the definition between a refugee and an asylum-seeker is that an asylum seeker has left their country and is seeking protection from persecution, while a refugee has already received such protection. The term economic migrant, on the other hand, refers to someone who changes his or her country of usual residence for economic reasons. Economic migrants therefore cannot claim asylum, according to the strict definition, but overwhelmingly, they do.

Refugees are protected under international law and the UN's Refugee Convention. One of the main aspects of international refugee law is 'non-refoulement', whereby a country cannot send back a person to their place of origin if they will face 'endangerment' upon return. Such danger is generally meant to be of political nature, not economic, in other words, to protect refugees who want to escape from persecution and civil war, not from poor economic conditions. However, as we will point out, the distinction has become blurred and it is estimated that up to 50% of refugees today are actually economic migrants. While their claims are being verified, refugees and asylum-seekers are supposed to enjoy access to education, justice, employment, healthcare and other fundamental freedoms and privileges enshrined in international human rights treaties, although not all countries honour this to the same extent.

Mass migration and millions of refugees have led to a hardening of European borders and to a populist backlash in Europe. Across the continent there is an emergence of right-wing and anti-

migration populist movements and governments, in countries such as Hungary, Austria, the Netherlands, Denmark, Poland, France and Italy - in the US, Donald Trump leads the anti-migration crusade. The UN's refugee agency and the International Organization for Migration have warned that the "political discourse concerning refugees and migrants has become dangerously toxic".

While the rapid growth of populists right-wing parties in Europe is a testament to the growing anti-immigration sentiments in Europe, there is also a powerful 'open-border' movement worldwide. In addition to ideologues like George Soros, Jean-Claude Juncker and Pope Francis, the typical left-wing perspective on the refugee problem can be summarized like this: [Five myths about the refugee crisis](#). In 2018 the World Refugee Council demanded a major overhaul of the global refugee system, with the goal to "protect the interests of displaced people" and suggested that "all members of the international community must share the responsibility for supporting refugees and the countries that host them". See more <https://refugeesmigrants.un.org/migration-compact>.



Most refugees end up in urban areas and since 2015 over 50 European cities, including Barcelona, Frankfurt and Rotterdam, established so-called Solidarity Cities hoping to coordinate the delivery of housing, social services and integration of refugees. Altogether 150 cities around the globe signed a declaration on the rights of urban refugees and claimed that refugees can bring "social, economic and cultural contributions" to urban development and demanded that governments do more to politically and financially support cities in their efforts. In the U.S. 500 leftwing-leaning cities and even some states like California, have declared themselves as sanctuaries where refugees, asylum-seekers and even economic migrants may seek protection from federal immigration authorities.

Europe

Southern Europe has been the gateway for refugees and migrants into Europe, and several million have made the trip across the Mediterranean over the past five years, often under very unsafe transit conditions in small boats, aided by ruthless human traffickers. Tens of thousands of these refugees have drowned in the Mediterranean Sea during the past few years.

Under the Dublin Regulation, a European State through which a refugee first entered Europe is generally considered the State responsible for adjudicating that asylum claim. In Europe, this has not been the case over the past few years, with Greece funnelling 800,000



Syrians through to Northern Europe to apply for asylum there in 2015. Because of the growing strength of anti-migrant parties in Europe, the popular backlash against uncontrolled migration, and co-operation from Turkey and some North African countries, the number of people illegally crossing into Europe last year dropped to its lowest level since 2015. Only 150,000 people entered the EU in 2018 through irregular crossings, almost 90% below the peak during the migration crisis of 2015.

Over the past two years the largest flow of African migration came through Libya, a country effectively without a central government and with little control over its borders – see the migrant routes funnelling towards Libya [msnbc.com/specials/migrant-crisis/libya](https://www.msnbc.com/specials/migrant-crisis/libya). From the Middle East, most refugees and migrants entered Europe through Turkey, but this has also slowed down because of financial incentives offered to the latter by the EU.

The most popular European countries for asylum applications are **Germany**, who accepted one million predominantly Syrian refugees in 2015, and **Sweden**, which welcomed 160,000 asylum-

seekers in 2015, the highest per capita number of refugees of all European countries. A further 3.6 million Syrian refugees ended up in Turkey and 1.5 million in Lebanon.

In **Greece**, most refugees come from Syria, Iraq and Afghanistan. While Greece was the main entry point for refugees in 2015, the arrivals in Greece have been on a decline since 2015 after the EU and Turkey signed an agreement to send failed refugee applicants back to Turkey. However, refugee arrivals have not stopped and in fact, have been increasing again from between 2017 and 2018, from 36,00 to 50,500.

Most refugees in **Italy** originate from Tunisia, Eritrea, Sudan, Nigeria, and Pakistan. Italy became the focus for refugees in 2016-17 and it accepted 180,000 migrants in 2016 and a further 119,000 in 2017 (67% of the EU's migrant arrivals). However, by 2018 the number of arrivals in Italy was drastically reduced by Italy's new government and the hardline stance against migration by the Interior Minister, Matteo Salvini. Assisted by co-operation from the Libyan coastguard and by preventing migrant rescue ships from docking in Italy, the number of migrants declined by 87% to only 20,000 for the year to September 2018.

Spain receives most of its migrants from Guinea, Morocco, Mali, Ivory Coast and Syria. In 2018 Spain became the new destination of choice and it accepted the highest number of migrants and refugees in Europe, more than 35,000. Most came by sea, but 5,300 crossed the wire-fenced land border surrounding Ceuta and Melilla, two Spanish enclaves in North Africa. By October 2018 almost 60% of all unauthorized migrant arrivals in the EU took place along the route between Morocco and Spain.

In theory, asylum is granted to those who can prove they fled war and persecution, but while the EU constantly warns that those who do not have a legitimate asylum claim will be returned to their country of origin, in practice this hardly ever happens. The rate of returning failed asylum-seekers to their countries of origin is generally very low. For example, in 2018 Germany failed to deport almost half of asylum seekers whose claims were rejected (27,000 out of a total 57,000). As a consequence, there are more than two million migrants are living illegally within the borders of the EU.

Canada

Traditionally Canada has been very welcoming to immigrants and refugees and the country will accept a record 350,000 regular immigrants in 2019 and tens of thousands of irregular migrants. In addition, the government has resettled 40,000 Syrian refugees and 1,000 Yazidi refugees from Iraq over the past three years.



In 2017 Canadian Prime Minister Justin Trudeau issued an open invitation to refugees through an invite via Twitter: “to those fleeing persecution, terror & war...#WelcomeToCanada”. This was largely in response to the Trump administration’s more hardline approach to refugees and migrants and threats to send hundreds of thousands of Haitians in the U.S. back to Haiti. Trudeau’s tweet was the signal that Canada was open for ‘business’, at least insofar as it was willing to accept migrants of all kinds. As a result, the floodgates opened, and Haitians and Central Americans began streaming across the mostly unguarded border between the U.S. and Canada to claim asylum. They were joined by thousands of Nigerians, who were mostly economic migrants.

Why would they flee to Canada from the U.S.? A ‘Safe Third Country Agreement’ exists between the two countries whereby anyone who tries to cross at an *official* Canadian airport, land border without the necessary documents and permissions, even when claiming refugee status, must be returned to the U.S. - this is because the U.S. is deemed a safe country in which to apply for asylum. However, Canada is viewed by migrants as a much easier and ‘softer’ option and soon tens of thousands of asylum seekers began using a loophole in this agreement by simply bypassing official entry points and crossing the unguarded border at places without a border post.

As the Safe Third Country agreement does not apply to unofficial border crossings and once someone is in Canada, they simply have to declare to a Canadian official that they wish to make a refugee claim. This ensures that they do not have to fear being sent back to the U.S. This soon became a sizeable industry in the border area between Quebec and New York, with asylum seekers mostly from Africa, mostly Nigerians, flying into the US with a legal tourist visa and then made their way to the Canadian border to claim asylum. It is estimated that 60% – 70% of illegal asylum seekers crossing the border have entered the U.S. specifically for the purpose of heading to the Canadian border to claim asylum.

During 2018 most asylum-seekers were transported to the border by New York taxi drivers and once they arrived at the border area, they were met by human rights and ‘open-border’ advocates advising and directing them. While such irregular border crossing happened in all provinces sharing a border with the US, most of the crossings happened in Quebec at St. Bernard-de-Lacolle and Roxham Road near Champlain N.Y. In 2017, almost 90% of the 20,593 irregular crossers into Canada came through Roxham Road and 95% in 2018. During peak months, more than 400 asylum seekers crossed the Quebec border per day. This is ongoing in 2019 and the asylum process takes the following form:

At the Canadian side of the border, the asylum seekers are met by police (RCMP) who question them and then take them by car or bus to a Canada Border Service Agency office to be processed. If they do not have any official identification or fake IDs, they are put in detention centres for identification purposes and released after two weeks. After they make their refugee claim, asylum seekers must appear before an Immigration and Refugee Board tribunal to explain why they should not be returned to their country of origin. Until then, and this could take years, they are housed at shelters such as the YMCA and the Olympic Stadium in Montreal, in 3- and 4-star hotels in Toronto and in university dorms.

All asylum seekers have access to health care or social assistance, children can attend school and they can apply for work permits while waiting. Due to the massive backlog, this process could take up to two years and by the end of 2018, there was a backlog of 71,000 pending asylum cases. The flood of claimants is bogging down the whole refugee protection system in Canada.

Contrary to Trudeau's earlier enthusiasm, by early-2019 the Canadian government launched a campaign to dissuade asylum seekers to enter Canada illegally, speeding up deportations and possibly closing the loophole in Canada's border agreement with the U.S. In April the government made changes to the asylum law that would prevent asylum seekers from making refugee claims in Canada if they have made similar claims in the U.S. or in another safe country. But while the government is half-heartedly trying to deter people who are walking over the U.S. border, in practice not many claims are rejected and even fewer are sent back to their country of origin – only about 1% of the 35,000 asylum claims filed in Canada have been physically removed in 2017. In 2017 Canada granted refugee status to 53% of illegal border crossers. See also <https://www.canada.ca/en/immigration-refugees>

United States

The U.S. already hosts about 11 million undocumented immigrants, mostly from Mexico, according to the Pew Research Center - other estimates put this number as high as 30 million. 40 million or 13.5% of Americans are now foreign-born.



The flow of refugees and economic migrants from Central America has recently been increasing over recent months, in spite of the Trump administration's best efforts. Unauthorized border crossings have doubled in 2018 compared to 2017. In 2018 about 400,000 of these refugees were apprehended at the U.S. border and 100,000 applied for asylum. In February 2019 alone, more than 76,000 migrants crossed the border, an 11-year high. Families with children can be held in detention for no longer than 20 days and most families are therefore released into the U.S. while waiting for their hearings in immigration court – this takes years.

Latin America

In Central America, the number of asylum seekers and refugees who moved to north increased from 18,000 in 2011 to 294,000 in 2017. The Mexican government expects that the numbers of migrants entering Mexico could reach 700,000 in 2019, while the Trump administration foresee up to one million migrants to arrive at the U.S.-Mexico border.



But a much larger crisis is playing off in South America where millions of refugees have fled from Venezuela to neighbouring countries. The political upheaval in Venezuela under the Maduro regime has led to Latin America's worst-ever refugee crisis. Apart from political oppression and violence, refugees are driven by severe economic deprivation: the economy has shrunk by half in just five years, inflation is at one million per cent, there are shortages of food and medicine and infant mortality rates are rising sharply.

The scale of the refugee crisis has been aided by the absence of visa requirements and other bilateral agreements which make it relatively straightforward for Venezuelans to move through Latin America. By early-2019 about 25,000 refugees have been fleeing Venezuela each day and about 3.4 million (10% of the country's total population) have left the country. Most are going to neighbouring Colombia (1.1 million), but every country in the region is impacted: Peru (506,000), Chile (288,000), Ecuador (221,000), Argentina (130,000), Brazil (96,000), Panama (94,000) and Trinidad and Tobago (40,000) have all experienced large inflows of refugees.

Generally, Venezuela's neighbours have shown compassion and solidarity with the refugees and Latin American countries have granted about 1.3 million residence permits and other forms of asylum status to Venezuelans. However, the relentless stream has placed a burden on Venezuela's neighbours, with borders tightening and violent protest flaring up, most recently in the northern Brazilian town of Pacaraima. But even with increased military controls on the Brazilian border

and with Ecuador closing its border to Venezuelans who do not have passports, the flow of refugees has hardly slowed by mid-2019.

Elsewhere

By 2017, 13.4 million refugees came from just the following six countries:

South Sudan's brutal civil war has led to 2.4 million refugees fleeing to neighbouring countries, with over one million finding a safe haven in Uganda.

About 240,000 **Iraqis** are refugees in

Turkey, Lebanon, Jordan and Europe. Six million **Syrians** have fled the from the Bashar al-Assad-regime and from the now-defunct Isis terrorist group and ended up in Lebanon, Turkey, Jordan and Europe. About 2.6 million **Afghanistan** refugees make up the second-largest refugee population in the world and most of them live in Pakistan. Violence targeting the Rohingya ethnic group in **Myanmar** led to an exodus of 1.2 million refugees, of which 670,000 went to Bangladesh. Due to ongoing civil war in **Somalia**, more than 980,400 refugees fled to Kenya, Ethiopia and Yemen.



Conclusion

The movement of people across international boundaries in search of better opportunities and to escape danger and risk, is one of the most fundamental characteristics of humankind. Economic pressure led to the mass migration of 60 million Europeans during the 17th to 20th centuries, leading to the colonization of three continents and the creation of a new world order. Migration is ongoing and by 2019 there were 244 million migrants across the globe, making up 3.3% of the world's population.

In addition to the more than three million refugees trying to escape poverty and violence in 2018, millions of globally mobile skilled and unskilled workers, professional and investment migrants, and well-off retirees, all make up the annual migration flow. In 2017 about five million new legal permanent immigrants arrived in 34 OECD member countries, plus four million temporary foreign workers and three million international students. In addition, 108,000 HNWI (High Net Worth Individuals) permanently crossed international borders. Together these add up to more than 15 million migrants per year. According to a recent Gallup survey, more than 700 million adults around the world would like to join this emigration stream.

This book asserts that migration mostly is a positive force, and if managed responsibly, promotes economic growth and enhances a benign diversity. This does not mean support for uncontrolled immigration or the reckless open-border policies promoted by leftists, but it acknowledges that the relative trickle of refugees over the past decade may have to be accommodated to prevent an unstoppable flood later on.

In addition, there is no denying the growing 21st-century trend for labour to be internationally mobile and of the desire of workers to become part of a global citizenry. This will continue to drive skilled individuals and workers filling urgent job shortages, to move from the less- to the more-developed world, as well as between developed countries (as within the EU). There is also growing migration from the developed to the developing world as investors and entrepreneurs seek out new markets, and as the world's one billion baby-boomer population search out lower-cost retirement havens.

About the author

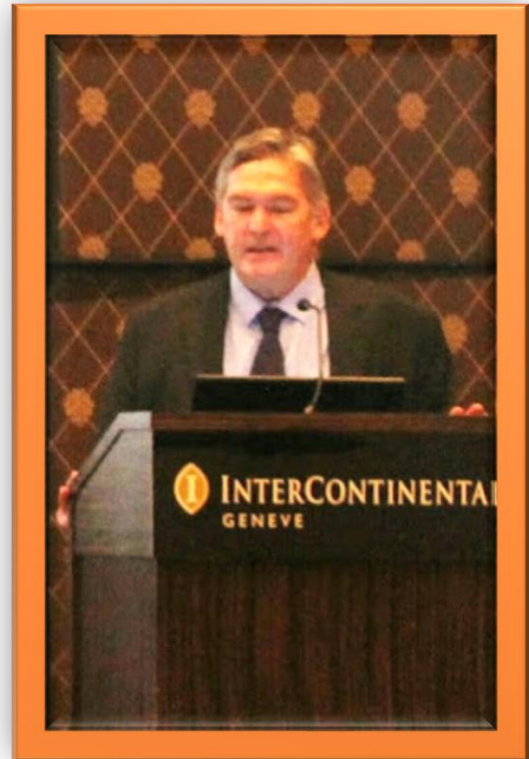
Johann van Rooyen completed a doctorate at the University of Cape Town in 1992, specializing in nationalism and identity politics in the pre-1994 South Africa. He lectured part-time at the Universities of Cape Town and Rhodes and published several political works during the 1990s, including the critically acclaimed [*Hard Right: South Africa's New White Power*](#) (St Martin's Press, New York).

In 2000 he wrote the definitive book on South African emigration titled: [*The New Great Trek - the Story of South Africa's White Exodus*](#), published by Unisa Press. In 2010 he published the biography of one of South Africa's greatest Afrikaner entrepreneurs, businessman [*Renier van Rooyen, the founder of Pep Stores*](#).

Following five years of research, the 4th edition of Van Rooyen's first eBook was published in 2018, titled [*Residency and Citizenship through Investment 2018: Investment Migration Options for Emigrants, Expatriates and Global Citizens*](#).

His latest book is titled [*Global Mobility and Migration 2019: A guide for skilled workers, entrepreneurs, retirees, investors and refugees*](#).

Dr van Rooyen is Director of Citizenship & Residence Research Consultants (CRRC), which focusses on select aspects of global migration. He presents new research in book form, at international conferences and through the media and blogs.



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