

Foreign Residency or Citizenship-by-Investment Programmes 2023

*The best Golden Visa options
for you and your family*

PAM GOLDING INTERNATIONAL



Around the globe, prime-located properties in world-class destinations are increasingly regarded not only as a resilient and reliable asset, but highly desirable as a lifestyle choice for partial or permanent use. Today, acquiring a quality property in a leading, global destination has never been easier. Apart from being recognised by astute investors for the purpose of portfolio diversification and an effective inflation hedge, a wide variety of real estate opportunities are available to those who seek a property for leisure use, permanent relocation, pure investment, or even as a means of acquiring residency or citizenship.

Pam Golding International has adopted a highly selective approach to bring you a collection of hand-picked properties situated in leading cities and locations around the world. As always, specific location is key, with blue-chip destinations to choose from.

If you're looking to obtain residency or citizenship-by-investment for you and your family, you'll be pleased to know that there are more than a few good options to choose from. Although some of these programmes have already ended - as in Portugal's Golden Visa Programme, there are still some highly attractive choices available in Europe, the US, various Caribbean islands, not forgetting sunny Mauritius and the Seychelles on South Africa's doorstep. With so many options available, it's important to determine which programme is the perfect fit for you and your family.

Salient factors you need to consider when deciding on the right residency or citizenship-by-investment programme are:



Budget: Decide on your budget for the investment. Some programmes require a substantial investment, while others allow for government donations or less expensive real estate investments.



Benefits: Identify the specific benefits you are seeking, such as visa-free travel, the ability to make the destination country your home, or a solid investment opportunity.



Family Members: Determine which family members you want to include in the program, as some programmes have restrictions on the age and dependency status of family members.

Residency Requirements: Consider how much time you want to spend in the destination country. Some programmes require a minimum stay, while others don't require relocation at all.



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Pam Golding International, a renowned name in the field, has highlighted several recommended programmes for 2023 and the near future. We have unfortunately reached the end of the hugely successful Portugal Golden Visa programme, but are delighted to announce that we will be launching the equally successful Spanish Golden Visa programme next month, followed by the Greek Golden Visa programme shortly thereafter.

Our *offshore offerings* include inter alia:



Spain

Spain's Residency-by-Investment Programme - Launching November 2023

The Spanish Golden Visa is your gateway to invest in a stunning European nation and the freedom to travel throughout the Schengen area, all without the need to relocate. With a minimum real estate investment of just €500,000 anywhere in Spain, you qualify for this coveted Investor's Visa. The application process is remarkably swift, with approvals often granted in as little as two to three months.

Key Benefits:

- Access to live, work, and study in Spain.
- Visa-free travel throughout Schengen Europe.
- €500,000 investment required in any Spanish real estate.
- Bespoke investments offer €150,000 returns --- meaning an effective investment of €350,000.

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Greece

Greece Golden Visa programme

Greece's economy is currently improving and property prices are increasing, and the nation is therefore fast becoming a popular destination for Golden Visa applicants.

The Greece Golden Visa programme is one of the most attractive European Residency programmes, offering a renewable five-year visa. As a member state of the EU, Greece offers a wealth of opportunities in a safe and stable country. Excellent education, thriving industries and state-of-the-art healthcare facilities are just some of the advantages of living in this picture-postcard country. Along with its enviable Mediterranean climate, azure waters and magnificent beaches, the warm and welcoming inhabitants of Greece blend rich heritage with a modern-day cosmopolitan lifestyle.

Key Benefits:

- A real estate investment of €250,000.
- From the submission to approval of the application, the processing time of a residence permit averages between one to two months, with the permit having no expiry date.
- The visa is granted for five years.
- No minimum annual stay requirements.
- Investment properties may be rented out – a great income-generating opportunity.
- Family members qualify for residence – as a married spouse, dependent children up to the age of 21 years, as well as parents of the main applicant and spouse.
- Greek citizenship can be granted after 7 years of residence.
- Benefit from visa-free travel throughout the 26 countries within Europe's Schengen Area.

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Grenada

Grenada's Citizenship-by-Investment programme

One of the most exotic places in the world, Grenada is situated in the heart of the Caribbean Islands. Comprising a main island and several smaller surrounding islands, the predominantly English-speaking state is also known as the “Island of Spice”. Secure Grenadian citizenship with an investment in luxurious property at one of the exclusive resorts on the island. Grenadian citizenship is well worth considering. Through the island nation’s Citizenship-by-Investment programme, a passport can be acquired in just six months.

Key benefits:

- Grenadian Citizenship for just US\$220,000 for a real estate investment.
- Citizenship in 180 days.
- Invest in Silversands Origin.
- No physical residency required.
- For visa-free access to the world’s largest markets, including the UK, Schengen Europe and China.
- No wealth, gift, inheritance or capital gains tax.

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Mauritius

Mauritian residency through investment

Mauritius holds immense appeal for many South African investors and those considering relocation due to its convenient proximity, just a 4.5-hour flight from South Africa. This geographical advantage allows them to maintain their connections with family and business interests, all while relishing the splendors of this idyllic tropical haven.

Key benefits:

- Permits can be secured in 3 months.
- Residency status remains valid as long as the property is owned.
- No minimum stay requirements.
- Property investment of US\$375,000.
- Low Taxes and no Capital Gains Tax.
- Top-notch healthcare, educational institutions, and infrastructure World Happiness Report for 2023 ranks Mauritius as the highest-ranking African nation, affirming the nation's overall well-being and contentment.

Mauritian residency can include dependent children up to the age of 24 on their application, making it a family-friendly option. As with Greece, the residency status for the investor and their family members remains valid as long as the property is owned, without the mandatory requirement for relocation.

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USA

The United States EB-5 Immigrant Investor Visa Programme

If you and your family are considering a move to the United States, the EB-5 visa program could be a viable option. Unlike other immigration programs mentioned here, the EB-5 is an immigrant visa, which means that all family members must relocate to the United States once approved. However, this program offers flexibility in terms of where you choose to live and work within the 50 states. Upon approval, you and your family, including unmarried adult children up to the age of 21 who are financially dependent, will receive US green cards. Green card holders enjoy nearly all the same privileges as US citizens.

Key benefits:

- US\$800,000 to qualify for US Green Card.
- Investment in a property venture.
- Full return of funds upon completion.
- Relocate to the US within two years.
- US Citizenship for immediate family.
- American Green Card issued after 2.5 years.
- Possibility of two years extension to relocate.
- Citizenship after 5 years of residency.
- Access to US social programmes.

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Malta

Malta Permanent Residence Programme

Malta, often called "The Pearl of the Med," is an EU member state located in the Mediterranean Sea. Comprising three islands, with Malta as the largest, it has a small population of 400,000 and covers an area of 316km².

Foreign nationals can acquire Malta citizenship or residence through the Malta Individual Investor Programme (MIIP) or Residence and Visa Programme. Malta offers a favorable climate, low crime rates, historic architecture, and tax incentives. English and Maltese are the official languages, making it welcoming to newcomers.

Key benefits:

- Malta Residence Programme.
- Donation of €750,000 to government required.
- EU Citizenship in 18 months.
- Property purchase of €700,000 or rental of €16,000 p.a. for 5 years.
- Highly respected residency programme.
- Children up to 29 years old qualify.
- English widely spoken.
- Hard currency investment.
- Work, live, study the EU.

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In conclusion, the world of residency and citizenship-by-investment is full of exciting opportunities for you and your family in 2023 and beyond. Each program has its unique features, and your choice should align with your family's needs and aspirations.

To make an informed decision, it's advisable to consult experts and explore the specific details of each programme. So, if you're ready to embark on a journey beyond borders, Pam Golding International and its recommended programmes are there to guide you every step of the way.

For more information, reach out to Pam Golding International at international@pamgolding.co.za today.

Your global adventure awaits!