



# GAIN SOURCE INC LIMITED

## 翹沃有限公司

Professional • Secure • Legal • Confidential



多巴哥岛



圣乔治港



圣基茨岛

GAIN SOURCE INC LIMITED  
翹沃有限公司



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## Preface

In recent years, as China's economy has grown rapidly and people become rich with accumulated funds, more and more Chinese people desire to go outside and China embraces more and more immigration waves. According to statistics, the global immigration population has increased rapidly and China has become a big migrant-exporting country.

Many people saw the prospect of the industry and chose to join it successively. By the end of 2015, there were over 935 immigration agencies all over China, and the industry competition has become white-hot. The basis of an investment immigration business consists of legality, security and profit stability, and the key to immigrate successfully is to find a professional, responsible and powerful immigration agency. However, the quality of domestic investment immigration agencies varies, which causes risk for investment immigration.

Britain, American, Australia and Canada are used to be popular immigration destinations for Chinese people, however, those countries are increasing standards year by year, making some people eager for finding other solutions.

In consideration of the circumstance, our company started to put huge effort and fund to visit Caribbean countries, even took flights for over 20 hours many times to meet governments of Caribbean countries, collect huge amount of information including the legality of project qualification, business prospect analysis, employment report analysis, security of investment fund, background of the project party, etc. We have made serious professional evaluation and feasibility analysis and we will manage to decrease the risk of immigration by investment to minimum.

We have helped many investors achieve citizenship successfully. The mission of our service is to be professional, attentive and diligent and the comments we received from clients are sincere, dependable and trustworthy.

Through years of practice, survey and discussion through many aspects, we finally decided that we will focus on the area---Hong Kong and Caribbean sea---the destinations where we are most familiar with.

**GAIN SOURCE INC LIMITED**

翹沃有限公司



## Company Profile

The business of GAIN SOURCE INC LIMITED (hereinafter referred to as GSI) is to provide professional consultation service about domestic or foreign business exploration and strategy for people from all countries (including China and any other countries )

GSI is mainly engaged in Hong Kong and Caribbean investment immigration business and focuses on relevant investment promotion.

Our company has many direct branches, offices and contact places in China with sales network spreading all over the nation. The members of our team consist of professional from all around the world including senior commercial strategists, accountants, business/legal and investment immigration lawyers , they assist us to deal with different cases with one-stop service.

All business in Caribbean sea of our company have received recognition and direct support from the local government. We have signed cooperation contracts with local developers for all citizenship programs by investment in real estate and we deal with all documents directly and never outsource them to other agents, thus ensuring all files and documents to be sent to the local government directly.

In addition to real estate investments, we also take advantage of Caribbean sea as a global famous offshore finance center regarding to taxation and private wealth management, which is a unique feature, to assist clients to build up IBC (International Business Company), LLC (Limited Liability Company) and BVI (British Virgin Islands) as well as providing relevant professional wealth management suggestion.

We have good relationship with industrial and commercial or governmental authorities within Asia and Caribbean sea. In recent years, we have been actively exploring market business in South and North America. Our strategic partners in South and North America have strong power and background and have established close cooperation with us to develop relevant business together in South and North America.



La Merced Church of Antigua Guatemala



Dublanc Town, St. Peter Parish of West Dominica



Grand Anse Beach of Grenada



Castries Cruise Port of St. Lucia



Southeast Peninsula of St. Kitts





## Our Service and Concept

Some investment agents, immigration consultants and finance media make use of your shortage about investment skills and make profit for themselves rather than your benefit. Besides, their introduction about investment and immigration is far from being plentiful as you read in this brochure. We put you in the first place and when you control your own investment and immigration plan, it is much easier than you imagined.

Our company and team went through years of learning, discussion, contacting, analysis and real site investigation and have learned legal data, immigration professional knowledge with relevant units and department, as well as policies, supplementary service and support from investors, developers and government.

Our company reiterates that we always adhere to service-oriented principle and focus on the return of loyalty and efficiency. We have received recognition and support from clients for many years and have accumulated more than 150 different business files. We are mainly engaged in service about Hong Kong and Caribbean financing, investment immigration as well as relevant investment immigration plans and supporting service. Now we have successfully helped many families to apply for immigration, who have all obtained citizenship and have been using it. Through years of practice and efforts in all aspects, our company will emphasis on improving a full set of brand new and special investment immigration plans. We will try our best to return our customers with the most direct, professional, fast, safe service and reasonable price, which is absolutely one-stop service based on the confidential principle. The consistent aim our company sticks to is No success, No charge.

**Please closely pay attention to our company's website: [WWW.GSILTD.HK](http://WWW.GSILTD.HK)**

**China Hotline: +86-15018924140**

**HK Hotline: +852-51024140**

**Thank you for your support**

**We welcome any suggestions or cooperative plans provided by any intermediaries or agents**

**Your professional Strategy Analyzing Partner**

**GAIN SOURCE INC LIMITED**

**翹沃有限公司**



## HK Immigration Advantages

1. Simple and fast: no need to provide assets resource certificate and HK resident identity can be obtained in few months
2. Domestic policy: belief in democracy and freedom spirit, no ideological and political confine
3. Clean government: public opinion is respected and people's right is protected by honest, upright and efficient government
4. Good benefit: well-established social security system and sufficient government fund making Hong Kong to be a glamorous high welfare society. Living in HK makes you happy and safe.
5. Benefit your future generation: one people's investment brings benefit to the whole family, providing a healthy growing environment and a platform to achieve the future for children.
6. World citizen: you will become HK permanent resident in HK 7 years later, travel around the world with HK passport to enjoy the convenience as a world citizen.



### Profile of Our Company Service (full set 7-year plan)

- Our company will provide all assistance as agent in establishing company or taking part in a HK company according to customer's requirement, and be responsible for handling each year's company annual inspection, Mandatory Provident Fund, taxation, ID card renewal matters, relevant company legal documents, administrative processing and legal fees. After living in HK for 7 years, you can apply for passport and Home Return Permit issued by Hong Kong Special Administrative Region (the specific total living time is subject to the regulation of Immigration Department )
- HK identity card can be obtained by Immigration Department (in the first 6 months)
- We will assist and conduct all legal, financial and administrative documents required by accountants and law firm (for 7 years)





香港  
HongKong







## Immigration Plan Approved by Immigration Department of HK

Hong Kong used to implement relaxed and open admission policies. Currently, citizens from over 180 countries and areas can go to HK for tourism for 7 to 180 days without visa. HK welcomes whether professionals or businessman to work or invest in HK. HK has managed to provide convenient admission arrangement for HK visitors and people who are helpful for the local development and prosperity. Besides, HK also made and executed admission control to avoid unpopular people's entry. While making and implementing admission control policies, HK will consider about the direct or indirect effect of the policies brought on each aspect including the housing, trade, tourism, economy, education, employment, aviation, shipping, criminal prevention and maintenance of peace, etc.

If overseas professionals are equipped with special skills, knowledge or experience needed and lacked by HK, or being able to make great contribution to HK economy, they can apply to work in HK according to general employment policy. The applicant must being employed and the compensation and welfare shall be similar with the current market salary of HK. As per statistics of 2015, there were 34,403 overseas professionals got approval to work in HK according to general employment policy.

People who got approval of admission or stay in HK according to the above policy, plan or arrangement can make application for their spouse and unmarried and dependent children under 18 year's old to live in HK according to the current dependent policy.

### Entrepreneur Immigration (Investment in HK—To Start Up /Participate In A Business)

\* including set up a company or job

#### Main Applicant

1. Personal documents and working experience
2. Documents of Mainland company + HK company or other foreign companies
3. Processing according to the documents and approval reason according to the regulation of HK Immigration Department
4. To submit application files to Immigration Department
5. To get HK ID card in 4-6 months

#### Spouse and Children

6. To submit files of other qualified dependents to Immigration Department in 1-3 months
7. To get HK ID card in about one month form Immigration Department



# We Provide the Following HK Immigration Plans (7 types):

## Admission Schemes for Talent, Professionals and Entrepreneurs

1

### General Employment Policy (Professionals)

- Having special skills, knowledge or experience lacked by HK
- With good education background (e.g. holding bachelor's degree), technical qualification or certified professional capability/experience/achievement
- Having been employed and his/her working post can not be replaced by the local people
- Having similar compensation and welfare with the market level
- No quota or industry limitation

2

### General Employment Policy (Entrepreneurs)

- Planning to start up or take part in a business
- Being able to make great contribution to HK
- No quota or industry limitation

3

### Admission Scheme for Mainland Talents and Professionals

- There is no security objection and no known record of serious crime in respect of the applicant;
- The applicant has a good education background
- There is a genuine job vacancy;
- The applicant has a confirmed offer of employment and is employed in a job relevant to his academic qualifications or work experience that cannot be readily taken up by the local work force; and
- The compensation and welfare is similar with the prevailing market level for professionals in the Hong Kong

4

### Quality Migrant Admission Scheme

- Basic requirements: 18 years old or above; no adverse records; good Chinese or English capability with good education background
- Evaluation system: General Points Test (applicable to high-tech personnel or talents); or Achievement-based Points Test (applicable to talents with brilliant achievements)
- There is annual quota
- No need to be employed in advance

5

### Immigration Arrangements for Non-local Graduates

- Obtaining degree or higher qualification after studying full-time courses in HK and passing local evaluation
- No need to be employed in advance (in case of making application 6 months after graduation)
- No quota or industry limitation

6

### Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents

- Aged between 18 and 40 at the time of application;
- Born overseas
- Have at least one parent who is holder of a valid Hong Kong Permanent Identity Card at the time of application and was a Chinese national who had settled overseas at the time of the applicant's birth;
- Have a good education background
- Proficient in written and spoken Chinese or English; and
- Have sufficient financial capability

7

### Dependant and Stay Arrangements

- For a sponsor who has been admitted to HK to take up employment or studies, or who is permitted to remain in HK as an entrant under the Quality Migrant Admission Scheme or the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents, the dependants (including his/her spouse and unmarried dependent children under the age of 18) may apply to join him/her for residence in HK.

## Other HK Services:

8

### Staying in HK for Studying

9

### Staying in HK for Training

10

### Imported Workers

- \* One-stop processing based on confidential principal for all programs with our successful record that driving our VIP clients enjoy the application as holiday feeling
- \* All money will be returned if application failed as our guarantee policy





# HK Immigration by Investment

**One-stop Service  
with Reasonable Fee**



**Your Whole Family will Get HK Citizenship**



## Required Documents for Full Set 7-year Plan

### Plan A: Including Starting Up A Company

#### Main Applicant

1. Passport
2. ID Card/Birth Certificate/ Household Register
3. Non-Criminal Certificate - issued by public security bureau of China or foreign countries
4. Highest Education Certificate/Special Skills/Professional Certificate  
\*Education certificate, working experience details and certificate related to the occupation (such as copies of diploma, qualification certificate, recommendation letter, etc.) (if applicable)
5. Marriage/Divorce Certificate
6. Personal Resume - Covering from kindergarten, primary school, middle school or higher education graduation till now and ( introduction on all working experience)
7. Photos (in passport size)
8. One-year personal bank account statement (including Chinese and overseas bank account)
9. Any personal asset proof (including house, car, investment, insurance, etc.)

#### Spouse and children under 18

1. Passport
2. ID Card/Birth Certificate/ Household Register/Studying Certificate

### Plan B: The Applicant Has His Own Company

- Except that the applicant prepares the company documents, finds an accountant and pays tax each year, the other services are the same with Plan A
- To calculate the price mainly based on all the data and documents from the main applicant and Hong Kong company [Chinese or overseas company]
- The more sufficient the documents are, the lower the price will be



## All-around follow-up services include the following::

- Residential Service: including rent or purchase and providing market information/strategy, professional suggestion;
  - Education counseling: providing introduction, application arrangement, interview and documents processing for HK schools covering from kindergartens to universities including international schools;
  - Investment: stock, fund and property;
  - China-HK vehicle service: handling matters related to China-HK vehicle (license plate), as well as purchase or rent of China-HK license plate;
  - Personal or group visit service: providing all-around pick-up & delivery and special arrangement;
  - Medical service: including introduction on hospitals, arrangement for baby-sitter and accommodation, processing for all documents and matters;
  - 24 hours round-the-clock service for special event
- \* All request and information of client is absolutely confidential and complied with the guidances of the Privacy Commissioner for Personal Data, Hong Kong**



Hong Kong Passport

## Application Procedure

- To provide counseling and introduction for the full-set plan
- To submit documents for the preliminary processing
- Gaining confirmation from our company and professional group (lawyers or accountants)
- To sign agreement and pay deposit
- To handle the full-set application documents and send to the Immigration Department
- Getting notice to receive HK ID from the Immigration Department within 6 months (to pay off the balance charge within 3 work days)
- Accompany Applicant to the Immigration Office for ID Card's collection
- To immediately start up all follow-up services and arrangement according to the signed agreement
- Continue all-around 24-hour service



Hong Kong Identity Card

All applications are processing in accordance with the laws of Hong Kong and the guidances of the Immigration Department

MYGOVHK Website: <http://www.gov.hk>

Immigration Department Website: <http://www.immd.gov.hk>





## Geographic Condition

Caribbean sea is located in the west of Atlantic Ocean between South and North Africa. It is the biggest sea in the world with the most coastal islands. All the islands of Caribbean sea formed a 2500-mile long circle. The windward side is hit by the wind and waves from Atlantic Ocean, while its leeward locates mild Caribbean sea. Caribbean sea has tropical rain forest climate with average annul temperature between 26 and 30 degree celsius. Due to different geographic and historical condition, each island has formed its own unique style. Even for two islands which are only a few miles away from each other, their local customs and practices have distinguishing features.



East Caribbean Central Bank

## Historical Introduction

Indian is one of aborigines in Caribbean sea, Caribbean countries were named as Indian's tribe with the meaning of Brave or Upright Man. In 1492, Columbus discovered America, he went to all Caribbean countries and claimed them to be Spain's sphere of influence. The new navigation lines discovered by Columbus brought civilization to Europe as well as the fact that big powers including Britain, France, Holland, Spain, Portugal and Denmark divided up each Caribbean countries through force. Since then, Caribbean sea has become a vital place for European ocean shipping and marine trade and it also attracted pirates finally. The pirates in Caribbean sea was once rampant and notorious all around the world. Since then, the Caribbean sea was often talked by people because of pirates.



Well-known Pirate Ship in 15-16 Century



## Developing Trend

Each country of Caribbean sea has been colonized by rulers for over 2 centuries and the Indian civilization was generally replaced by the ruler's civilization. Most Caribbean countries became independent successively until after 20 Century. After independence, almost all the countries joined the British Commonwealth, the Organization of American States, the United Nations, the Association of Caribbean States. In order to develop their countries, each country successively launched out some strategies to attract foreigner's investment. Nowadays, the tourism, off-shore financing and citizenship by investment programs of Caribbean sea have been world famous.



Silver Reef



Marriott Residences

### (1) Tourism ---important threshold in Caribbean economy

"Taking a vacation in Caribbean sea", the words in English are easily to resonate with people and make people fall into a reverie. Here are surrounding coast line, soft sand beach, warm sea water; densely rain forest, tall and straight coconut trees, various and rare fowls and animals as well as world-class golf supporting service, heritage left in colonial period, large sea travel cruise ships and further more, the distinctive buildings and cultural customs.

The comfortable weather, beautiful scenery and luxurious tourism supporting facilities have made the area become a vital tourism vacation place among the world.

### (2) Off-shore finance --- another important resource in Caribbean economy

The stable politics of each country and area with supporting policy of tax-avoiding financial market provided off-shore business with many preferential treatment. Therefore, Caribbean area has become a famous off-shore financial center, such as Bahamas, BIV, Cayman Islands, Nevis Island, Bermuda, etc. which are all belong to tax-avoiding off-shore financial center. Those places are Heaven on Earth for many well-known business owners and international



Construction site of Kittitian Hill

### (3) Immigration by investment --- a direct way to obtain foreign investment

In order to develop its own economy, each country successively launched out immigration by investment business and secured its legality, safety and feasibility, thus ensuring the stability of direct foreign investment.

Since the off-shore financial business of Caribbean sea developed well, the Caribbean countries established good relationships with most countries including bank industry. After obtaining passports of those countries, your vacation, work, business and study all will become quite easy. Meanwhile, the application process is fast and the procedure is easy, safe, rapid and confidential. The emerging immigration choice has been discussed and welcomed by numerous people.



Sunrise Hills Villas



## Geography

Caribbean sea is an important intercontinental sea channel like Mediterranean. The Atlantic Ocean can be connected to the Pacific Ocean through Caribbean Sea via Panama Canal. It is the only way which must be passed by many airlines between South and North America. It enjoys the title of "Mediterranean in Americas" with very important strategic position.

## Climate

The coastal plain along Caribbean sea in Central America belongs to tropical rain forest weather with annual average temperature of 23~26 celsius degree. The mountains are in subtropical forest climate with annual average temperature of 16~19 celsius degree. The area has abundant rainfall with annual average precipitation of about 2000 mm and usually the mountain has more rain than plain. In the north part of South America excluding mountains, most areas are of tropical savanna climate. The mountains climate is mild and the lower place is hot.

## Tourism

Most plants in Caribbean area are tropical plants. There are densely mangrove surrounding lakes and gulfs as well as coconut trees, rain forest in seaside. Cactus are widespread in each island with various rare birds and beasts. Tourism is an important pillar in Caribbean economy. The bright sunshine and tourism spots have made the area become a vital winter vacation destination among the world.



Beach of Caribbean



The grate blue hole in Belize



Such church is one part of Caribbean scenery

## Our Company's Service and Business

Introduction on the whole set of program: designed for individual/family/businessman or clients with special requirements

- No consultation fee is charged, one-stop service for the whole procedure and we never outsource it to any other company;
- Application file and documents: all shall be prepared based on safety and confidential principles and in accordance with notices of Hong Kong Office of Privacy Commissioner
- During all the application procedure, (Main applicant) can check and review all official documents to verify the authenticity;
- We choose and appoint senior British professional immigration attorneys in Hong Kong and senior attorneys in Caribbean government to conduct all translations and legal documents. We manage to handle every application file with the most professional attitude as well as efficiency, fairness and fast speed;
- Our company can apply Caribbean visa for you: we can arrange sightseeing or delegation for clients and will send the latest Caribbean information to clients regularly





## Agricultural

The economy of most Caribbean countries are dominated by agricultural and most are in the form of large plantation management which mainly produce sugar cane, coffee and tobacco. The sugar cane's plantation covers a large area, which is centered on the Great Antilles. Besides, the area is abound in tropical fruits which focuses on banana. Honduras is the biggest producer of banana with the reputation of "Banana Kingdom". Other crops include cotton, cocoa and sisal hemp, etc.

## Transportation

The marine transportation of Caribbean area is prosperous. The world famous international Panama Canal was built in 1914, which is a vital channel in the area. The land transportation is dominated by highways. The overall area has about 500,000 kilometers of highways. The Pan-American Highway traverses the north and south continents, which is the traffic artery of the area.

## Industry

The mining industry in Caribbean sea is flourishing, which mainly includes mining of oil, gold, silver and aluminum, etc. The industries in most countries and area are relatively backward. Except for few metallic mineral smelting, petroleum refining, cement industry, there are only some processing industries or light industries such as sugar refinery, fruits processing, textile, cigarette and brewing.



Peace scenery in village



Happy Beach is a relaxing destination in Caribbean sea



Caribbean sea view

## Introduction on Caribbean Countries

Haiti	Panama	Barbados	Antigua and Barbuda	British Virgin Islands
Cuba	Bahamas	Grenada	Dominican Republic	Trinidad and Tobago
Aruba	Curacao	Puerto Rico	Republic of Nicaragua	Turks and Caicos Islands
Jamaica	Dominica	St. Lucia	Republic of Honduras	Saint Vincent and the Grenadines
Anguilla	Cayman Islands	Costa Rica	St. Kitts and Nevis	Bolivarian Republic of Venezuela

25 countries in total





## Chapter of St. Kitts and Nevis



Airport of St. Kitts and Nevis



Business area

## Country Profile

St. Kitts and Nevis is an island country in the eastern Caribbean coast with federal system. It consists of St. Kitts island and Nevis island with total area of about 267 square kilometers. The capital Basseterre is located in the larger St. Kitts island with population of about over 60,000 (2014). The black people accounts for 94% and there are also white man and mixed race person. Most residents live in coastal area and believe in Christian. The official language is English. The annual average temperature is about 25-30 Celsius degree. The legal currency is East Caribbean dollar and the national economy is dominated by tourism, financing service and real estate.



Capital market

St. Kitts and Nevis has been colonized over 200 years and claimed independence in 1983. Now it is the member of the United Nations, British Commonwealth, the Organization of America States and Caribbean Community.

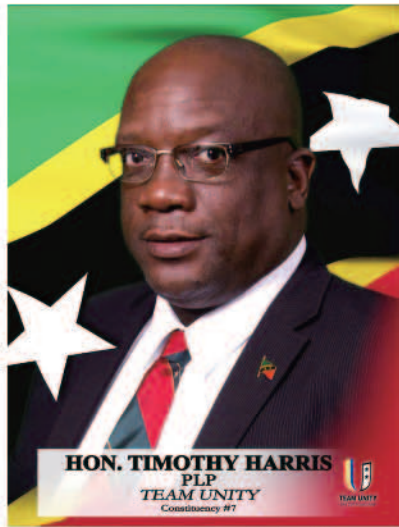
In 1984, the nation confirmed through legislation and started to conduct immigration by investment business, it is the earliest country among the world to conduct immigration by investment.



## Program Advantages

1. **Fast processing time**, the passport can be obtained in 6-8 months;
2. **No living time requirement for immigration**. The procedure is easy and no need to go abroad during the whole procedure;
3. **Family can apply for immigration with applicants**, including spouse, single and full time studying children under 25 years old and both sides' parents over 65 years old;
4. **Dual nationality is allowed** and free exit and entry, visa-free for tourism in over 150 countries;
5. St. Kitts and Nevis citizenship gives you **free medical treatment and 12-year free compulsory education**;
6. **Lifelong title can be obtained through buying a property** and you can live by yourself or rent the property out.
7. **No personal income tax**, capital gains tax, net asset tax, inheritance tax and donation tax, it is a world-class offshore tax heaven;
8. You can get nationality directly and become member of Commonwealth of Nations, **enjoying preferential treatment as Commonwealth country**.





Prime Minister of St. Kitts



Foreign Minister of St. Kitts

## Two Plans

1. **Donation:** to donate a certain amount to the Sugar Industry Diversification Fund (SIDF)<sup>①</sup> authorized by the government of St. Kitts and Nevis. The donation amount is determined according to government's regulation and laws. One applicant shall donate at least USD 250,000, 2 to 4 people shall donate at least USD 300,000.....
2. **Purchasing property:** buying a property in St. Kitts and Nevis with no less than USD 400,000 can also obtain permanent residence citizenship. There are 3 types to choose when buying property, which includes completed property, property under construction and equity.

### Note ①:

The Sugar Industry Diversification Fund was established by the government of St. Kitts and Nevis in 1984 and the founder is National Trust Investment Company. The fund has been appointed as a specially approved project for citizenship by investment program.

The establishing purpose is to support the previous sugar industry labors, develop other industries that can replace sugar industry thus financing the development of the alternative industries and providing further support to ensure the sustainable development of those industries.



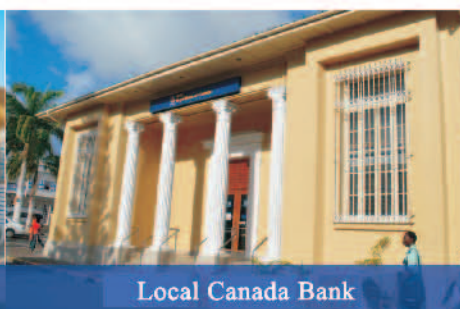
Citizenship Approval Letter of St. Kitts



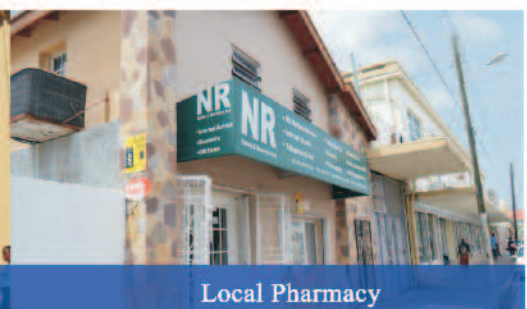
Citizenship Certificate      Passport of St. Kitts and Nevis



Local hotel



Local Canada Bank



Local Pharmacy



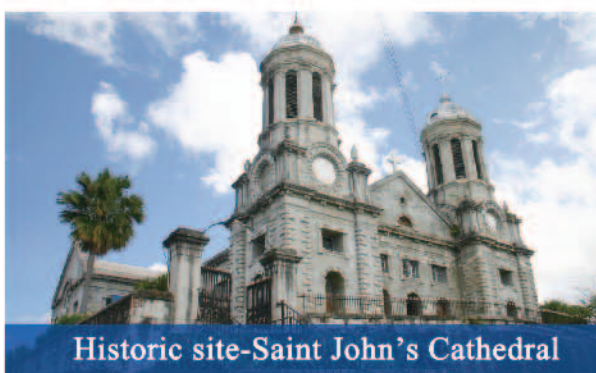
# Chapter of Antigua and Barbuda



Scenery in St. Johns of Antigua Island



Beach of Barbuda Island



Historic site-Saint John's Cathedral

## Country Profile

Antigua and Barbuda is an island in eastern Caribbean coast, which consist of Antigua Island, Barbuda Island and Redonda Island. The total area is about 442.6 square kilometers, the capital is St. John and population is about 90,000 (2014). Most people are descendant of African blacks. Most people have Christian faith. English is official and common language. The common currency is Eastern Caribbean Dollar and US Dollar. The country has tropical climate with annual average temperature of 27 Celsius degree. The annual average rainfall is about 1020mm. The national economy is dominated by tourism, offshore finance and on-line gaming industry. The proportion of agriculture in economy has decreased year by year and the grain is not enough to feed the country. The industrial foundation is weak and focuses on manufacturing and building industry.

In 1667, the country formally became the colony of Britain according to Breda Treaty. In 1967, it became an associated state of Britain and established its internal autonomous government. The country claimed independence on Nov. 1, 1981 and became member of Commonwealth of Nations.





Photo taken when Chinese President visited Antigua (2014)



Prime Minister of Antigua



Foreign Minister of Antigua



## Investment Plan

### 1. Investment in Property

To invest in property project approved by government with at least USD 400,000

### 2. Donation

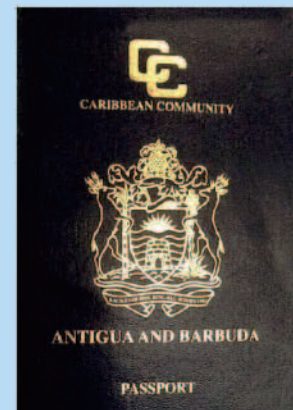
To donate USD 200,000 to National Development Fund (NDF)

## Program Advantages

1. **Fast processing time**, the passport can be obtained in 3-5 months;
2. **No living time requirement for immigration**. The procedure is easy and no need to go abroad during the whole procedure (the applicant shall live 5 days in accumulation in 5 years since getting passport);
3. **Dual nationality is allowed** and free exit and entry, visa-free for tourism in over 130 countries;
4. The applicant and all qualified family can **achieve permanent residence and working right**;
5. **Enjoying free medical treatment and 12-year free compulsory education**;
6. **Lifelong title can be obtained through buying a property**;
7. You can get nationality directly and become member of Commonwealth of Nations, **enjoying preferential treatment as Commonwealth country**;
8. World famous offshore financial center and **a zero taxation country**.



Citizenship Certificate of Antigua and Barbuda



Passport of Antigua and Barbuda



Between the Atlantic and the Pacific



# Chapter of Dominica

## Country Profile

Dominica is located in the northeastern part of windward islands of Caribbean sea. It neighbors the Atlantic Ocean to the east and nearby the Caribbean sea to the west and faces Martinique island across the Martinique channel to the south and faces the Guadeloupe island across the Dominica channel to the north. The island is mountainous with average annual temperature of 25 to 32 Celsius degree and is in tropical marine climate. The area is 751 square kilometers. The capital is Roseau and the population is 72,000 (2014), which mainly consists of black people and mixed race of black and white man. Most people believe in Catholic and few believe in Protestantism. The official language is English. The common currency is East Caribbean Dollar and US Dollar. The economy is dominated by agricultural, tourism and finance industry.

Dominica is used to be the residing place of Arawaks and Caribes from Indian tribes of South America. In 1493, Columbus arrived the island. In 1763, the island was allocated to Britain according to the Peace Treaty of Paris and later, it was occupied twice by France. In 1805, the invaders of France destroyed Roseau by fire and the island was officially held by England after payment of ransom of 8000 pounds. In 1958, Dominica joined West Indies Federation and realized internal autonomous system in 1967. It claimed independence on Nov. 3, 1978 and now is the member of Commonwealth of Nations.



Boeri Lake of Dominica Island



Coastal view of Dominica Island



Roseau Cathedral in Dominica Island



Roseau City view of Dominica Island



## Program Advantages

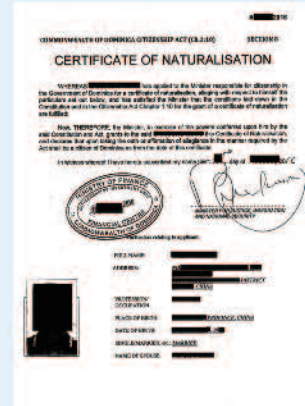
1. **No requirement for the net assets** or business experience;
2. **No requirement for the applicant's upper age, education background or living time in Dominica;**
3. **Passport can be obtained within 6-8 months rapidly;**
4. **Visa-free or visa on arrival for over 100 countries and areas around the world;**
5. **No income tax, capital gains tax or inheritance tax, etc.**



Prime Minister of Dominica

## Application Requirements

1. The applicant shall be 18 years old or above;
2. To make investment as required by the government;
3. The applicant must pass through background investigation and has no criminal record;
4. No demand for English capability.



Citizenship Certificate of Dominica



Passport of Dominica

## Investment Plans

1. **Purchase of property:**  
To purchase a property approved by the government with over USD 200,000
2. **Donation:**  
To donate USD 100,000 to the Government Fund
3. **Business investment**  
For details, please contact our company.



Foreign Minister of Dominica



Minister of Justice of Dominica



Economic Planning Minister of Dominica



# Chapter of St. Lucia



Jade Mountain Resort Hotel

## Country Profile

St. Lucia is located in the middle of windward islands in eastern Caribbean sea. It is a mountainous island with much short and small rivers with fertile valleys. The total area is about 616 square kilometers and the capital is Castries. The population is about 163,000 (2014) with black people accounting for 85.3%. Most residents believe in Roman Catholic. English is official and common language. The common currency is Eastern Caribbean Dollar and US Dollar. The annual average temperature of 26 Celsius degree. The national economy is dominated by tourism, agricultural and financial service.



Prime Minister of St. Lucia

The earliest residents in St. Lucia is Indian people. The country was invaded by Britain in 1639 and was occupied by France in 1651. Later, it was struggled by Britain and France for a long time. In 1814 the Peace Treaty of Paris officially allocated the island to the Britain's colony. The country claimed independence on Feb. 22, 1979 after being ruled by Britain for over 165 years. Now it is the member of the Commonwealth of Nations, the United Nations, the Organization of American States and the Caribbean Community.



Economic Planning Minister of St. Lucia



Finance Minister of St. Lucia

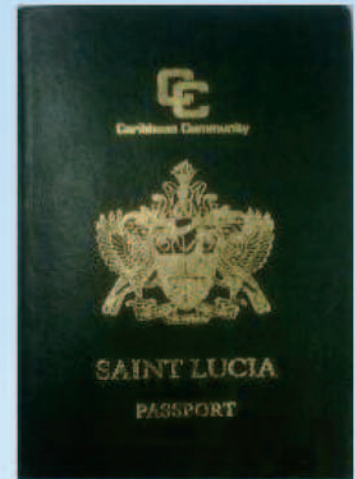


Permanent Secretary of Foreign Ministry of St. Lucia



## Program Advantages

1. **One people's application brings the whole family's benefit:** you can directly obtaining the passport and permanent residence of the Commonwealth of Nations;
2. **High-quality life:** enjoying the Caribbean islands, international tourist resort, villas on beach and the beautiful world;
3. **Relaxed assets review:** the program demands no certificate for the resource of assets;
4. **Fast processing time:** the passports and permanent residence of the whole family can be obtained in 4-6 months;
5. **Traveling around the world:** visa-free or visa on arrival for over 120 countries including HK, Britain, Switzerland and all EU countries;
6. **Simple conditions for getting citizenship:** dual nationality is allowed, no demand for landing or residing and no effect on the normal working and living of the applicant in his/her own country;
7. **Tax heaven:** world-class offshore tax heaven, free tax for overseas income, capital gains and assets donation;
8. **Enjoying international education:** children can study in many countries and achieve working visa and work easily after graduation.



Passport of St. Lucia



## Application Plan

### 1. Purchase of property:

To purchase a property approved by the government with over USD 300,000

### 2. Donation:

To donate USD 200,000 to NEF



Famous scenic spot Aerial Huxley



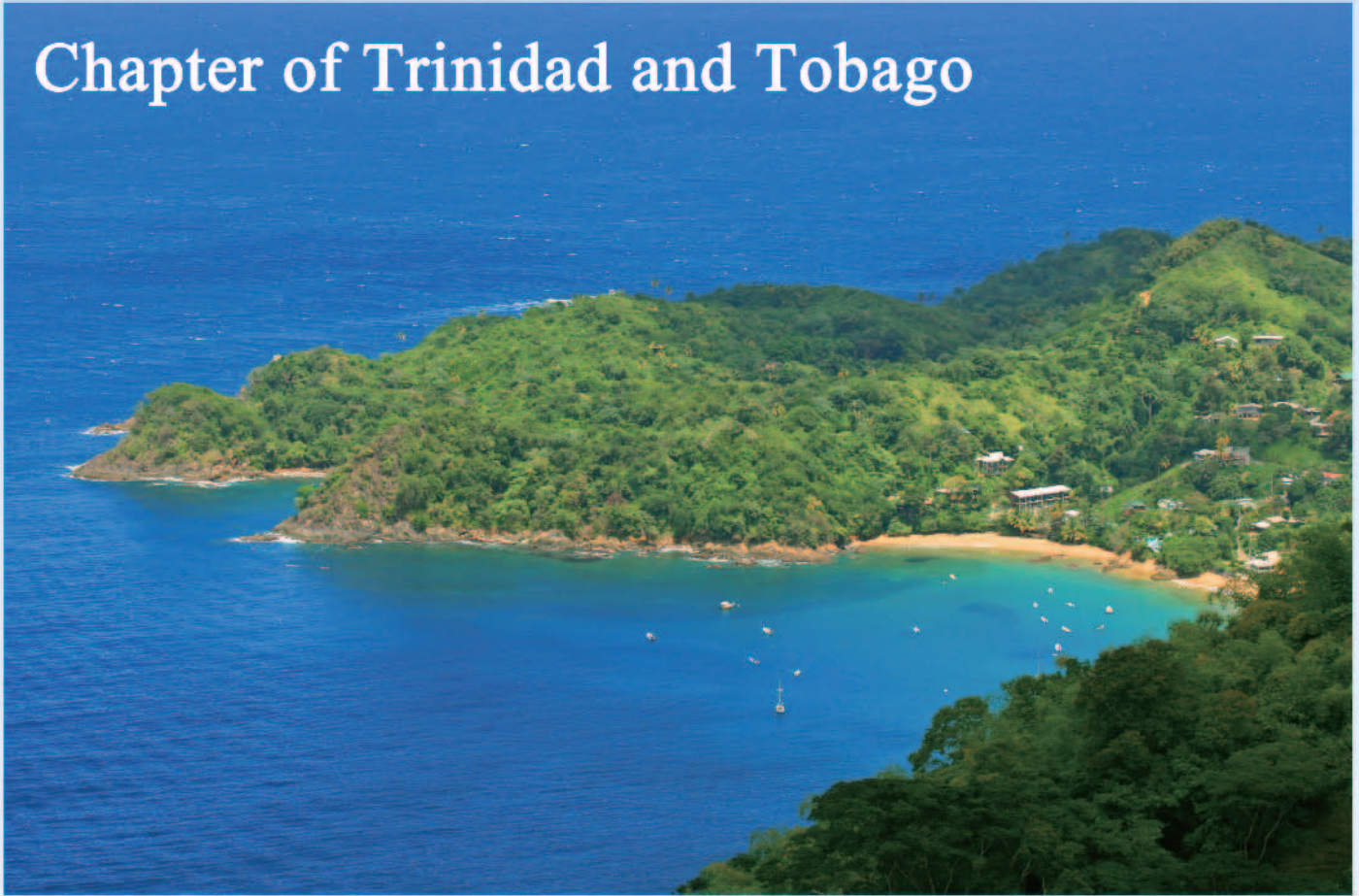
Seaside villa in St. Lucia



Marigot Bay in St. Lucia



# Chapter of Trinidad and Tobago



Castara Bay

## Country Profile

Trinidad and Tobago (Trinidad for short) is located in the Southeast part of Caribbean area, closely nearby island countries in the open sea of Venezuela. It is composed of Trinidad and Tobago islands with total area of about 5,128 square kilometers. The population is about 1.35 million, mainly consists of Indian, black man and mixed race. The temperature is between 20 and 30 Celsius degree. The capital is Port of Spain, which is now the free trade area of America, taking an important position in the economy circle in the Central and North America. English is the official and common language and the common currency is East Caribbean Dollar and US Dollar.

Trinidad and Tobago have been colonized by Britain for over 1 century and claimed independence in 1962. In 1976 it established as a republic country and now is still a member of Commonwealth of Nations.

The economy of Trinidad is dominated by energy development and processing industry, it is an important oil exporter in Caribbean area. Its processing and manufacturing industry covers extensive fields. The building, tourism and financial insurance develop rapidly.



Prime Minister of Trinidad and Tobago



Foreign Minister of Trinidad and Tobago





Offshore oil drilling platform in the eastern Tobago Island



Collin Bay in Mono Island



White Palace in the Port of Spain of Trinidad and Tobago



Foer Rhodes Bay in the western Trinidad and Tobago



The grand cathedral of the Port of Spain



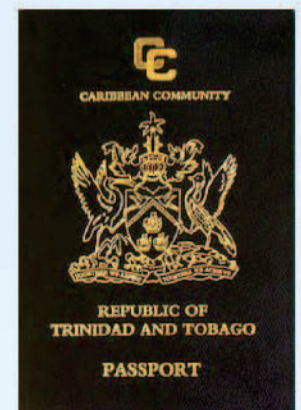
House of representative in the Port of Spain of Trinidad and Tobago



Port of Spain

## Program Advantages

1. **Fast processing time**, the passport can be obtained in 10-12 months;
2. **No living time requirement for immigration.** The procedure is easy and no need to go abroad during the whole procedure;
3. Family can apply for immigration with **applicants, including spouse, single and full time studying children under 25 years old and both sides' parents over 65 years old;**
4. **Dual nationality is allowed** and free exit and entry, visa-free for tourism in over 120 countries;
5. Trinidad citizenship gives you **free medical treatment and 12-year free compulsory education;**
6. **No personal income tax**, capital gains tax, net asset tax, inheritance tax and donation tax, it is **a world-class offshore tax heaven;**
7. You can get nationality directly and become member of Commonwealth of Nations, **enjoying preferential treatment as Commonwealth country.**



Passport of Trinidad and Tobago

## Application Plan

To adopt studying, business or investment plans according to the local citizenship laws. For details, please contact our company.



# Chapter of Grenada



Carriacou Island



St. George's City Center



Cruise terminal of St. George in Grenada



Petite Martinique Island



Port of St. George in Grenada



one coast of St. George in Grenada

## Country Profile

Grenada is located in the Southernmost point of the windward islands in Caribbean sea, it is 160 miles away from the Venezuela coast to the south. It has tropical marine climate with annual average temperature of 26 Celsius degree. It is composed of the main island Grenada and Carriacou island, Petite Martinique island, etc. The total area is 344 square kilometers. The capital is St. George and the total population is 110,000 (2014). The black people accounts for about 82%. English is the official and common language. Most people believe in Catholic. The common currency is East Caribbean Dollar and US Dollar.

Grenada has been colonized by Britain for over 191 years. It claimed independence on Feb. 7, 1974 and joined the United Nations in the same year.

The national economy consists of agriculture, tourism and financial service industry. In order to promote new economic policies and develop the country's natural resource, in 2013, the government of Grenada passed Citizenship by Investment Act of Grenada and established and authorized National Transfer Fund (NTF) to raise fund through Grenada Economy Investment Project (GEIP) thus providing fund for each economy industry within the country. If investors comply with the requirements of NTF, both the investor and his family can become permanent residents of Grenada and get the citizenship as permanent citizens, having the passport of Grenada and enjoying a smooth travel.

## Program Advantages

1. **Perfect legal guarantee;**
2. Visa-free for the Commonwealth of Nations and Schengen countries and **visa free entry for more than 120 countries and areas** including Britain, South Korea, HK and Singapore with Grenada passport;
3. Grenada **has built up foreign relationship with China** and both the countries have set embassy;
4. Dual nationality is allowed and the mainland citizenship can be kept;
5. **Low threshold** and no demands for fund resource or business operation; **easy and fast procedure** for handling citizenship by investment;
6. It is **a world-class offshore tax heaven without personal income tax**, capital gains tax and donation tax;
7. **Free education and medical treatment;** Grenada has the best overseas university--St. George University in US. It is a famous university with the integration of medicine and veterinarian, art and science. The graduates of St. George University in US and Britain were all recognized as having received the best medical training. St. George University has received international recognition, and now there are 6000 students are studying here from over 140 countries.



## Application Requirements

According to the regulation 5 of the Citizenship Act, the applicant, spouse, single and full time studying children under 25 years old and both sides' parents over 65 years old are all eligible for application.



Prime Minister of Grenada



Foreign Minister of Grenada



Special island in Grenada Calivigny Island



Local stamp

## Application Procedure

1. Signing entrustment contract;
2. Making payment for application and investment (donation, purchase of property or establishing business)
3. Submitting materials and application documents;
4. Citizenship review by the Grenada Immigration Bureau;
5. Citizenship is approved and issue Grenada passport.

## Three Plans

- I. Donation: to donate USD 200,000 to National Transformation Fund (NTF)
- II. Purchase of property: to purchase a property approved by the government with over USD 350,000
- III. Investment: the Minister of Foreign Affairs may approve individual investor's business exploration plans by founding a company, which, of course will involve in different investment amount, for details, please contact our company.



Passport of Grenada



Overlook of the landform of Grenada



# Chapter of St. Vincent and the Grenadines



Coastal view of of St. Vincent island resort



Coastal view of Bequia island



Overlook of Clifton Port in Union island



Lori Hill Street of Kingstown in St. Vincent island



Port of Kingstown in St. Vincent island

## Country Profile

St. Vincent and the Grenadines is located in the South of Lesser Antilles between St. Lucia and Grenada. The island of St. Vincent has area of about 389 square kilometers. The Grenadines are composed of 32 little islands with total area of 43 square kilometers. The capital is Kingstown and the national population is 103,000 (2014) including 60% of black man. Most people believe in Protestant Christian and Catholic. It is in tropical climate with average annual temperature of 26 Celsius degree. The common currency is East Caribbean Dollar and US Dollar and the national economy is dominated by agriculture and tourism.

It is used to be the residing place of Indian tribes of the Caribbean. In 1489, Columbus arrived St. Vincent island. In 1627, the country was occupied by Britain and later, it was struggled by Britain and France for a long term. In 1783, it became the colony of Britain according to the Treaty of Versailles. It claimed independence on Oct. 27, 1979 and now is the member of Commonwealth of Nations.

## Program Advantages

1. **No requirement for the net assets** or business experience;
2. No requirement for the applicant's **upper age, education background or living time in St. Vincent**;
3. **Passport can be obtained within 8-10 months rapidly**;
4. **Visa-free** or visa on arrival for **over 100 countries and areas around the world**;
5. **No income tax**, capital gains tax or inheritance tax, etc.



## Application Requirements

1. The applicant shall be 18 years old or above;
2. To make investment as required by the government;
3. The applicant must pass through background investigation and has no criminal record;
4. No demand for English capability.

## Application Plan

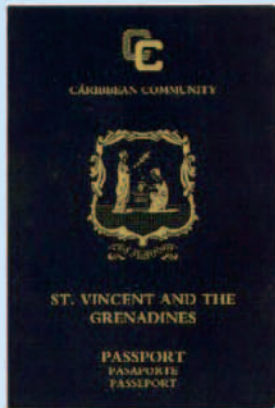
To adopt studying, business or investment plans according to the local citizenship laws. For details, please contact our company.



Prime Minister of St. Vincent



Governor General of St. Vincent



Passport of St. Vincent and Grenadines



Fort Charlotte of Kingstown of St. Vincent Island



Foreign Minister of St. Vincent



Economic Planning Minister of St. Vincent



Minister of Transport of St. Vincent



# *Chapter of Comoros*



## Country Profile

The Union of the Comoros is an African island country located in the Indian Ocean. It is situated in the east of Mozambique and north-west of Madagascar. In addition to many smaller islands, the country consists in four major islands. However only three of them (Grande Comore, Mohéli and Anjouan) form the Union of the Comoros. The capital city of the Comoros, Moroni, is situated on Grande Comore island. By 2014, the total population of Comoros was 750,000. The official languages are Comorian, Arabic and French. The official currency is Comoros Franc. The Comoros has a tropical maritime climate. The annual temperature range changes little with abundant rainfall. The whole year is generally divided into two seasons: rainy season and dry season. The rainy season lasts from November to May of the next year with average temperature of 24-31 Celsius degree and the dry season lasts from June to October with average temperature of 19-27 Celsius degree.

For centuries the Comoros played a major role in the world economy, as a stopping off point on the mercantile routes from the East towards Africa and to the West. It became independent from France on 6th July, 1975. In recent years the Comorian Government has made substantial efforts to improve the business climate, investment conditions and to encourage the entry of foreign investors. The Citizenship-by-Investment program is part of this effort.

Since 1975 the country has been a member of the United Nations. The Union of the Comoros is also an active member of such international organizations as: the World Bank, the International Monetary Fund, the European Development Fund, the African Development Bank, the African Union, the Arab League, the Indian Ocean Commission, the Organization of Islamic Cooperation etc.. The Comoros' political framework is a federal presidential republic, whereby the President of the Comoros is both head of state and head of government, and of a multi-party system. The legal basis for the Comoros Citizenship by Investment Programme is the Economic Citizenship Act passed in 2008, based on Article 19 of the 2001 Constitution of the Union of the Comoros.



Grande Comore Beach



City View of Comoros



Scenery of Comoros Islands



## Application Requirements

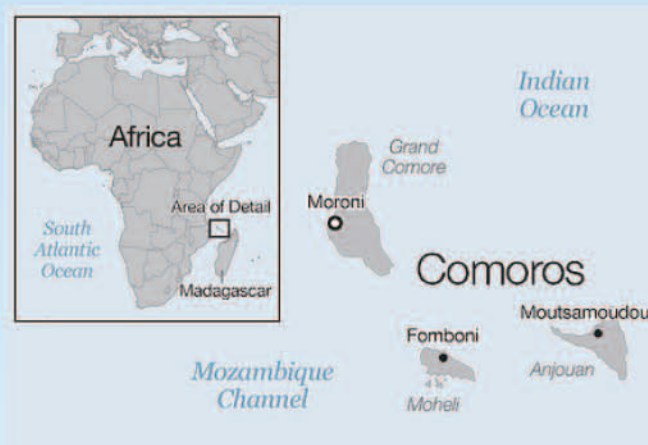
1. Be at least eighteen (18) years old;
2. Be a foreign person residing outside of the Comoros;
3. Be of good character;
4. Have no criminal record and not be a member of a terrorist organization;
5. Have made an investment in prescribed amount;
6. Have personally taken part to enrollment procedure.



President of Comoros



Scenery of Mayotte



## Application Fee

**Main Applicant:** US \$ 45,000 passport fees only, additional fees such as Administration, Enrollment, Due Diligence and Processing fees to come on top

Spouse: US \$ 20,000

Child 0-18 years old: US \$ 10,000



Passport of the Comoros

## Program Advantages

1. Fast processing time and **the passport can be obtained in 2–3 months;**
2. **No residence requirement for immigration; Dual nationality is allowed and no tax obligation;**
3. **Lowest charges** among all CIP programs in the world;
4. **No requirement for fund resource and business management** with simple procedure;
5. Offshore and banking allowance;
6. **Visa-free for over 40 countries** including **(HK, Macau and Singapore)** with Comoros passport.



Moroni, Capital of Comoros



Mosque du Vendredi



Kartala Volcano



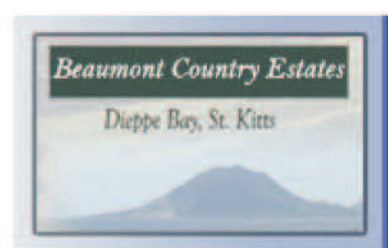
Developers of Caribbean Countries including those from Britain and America having Cooperative Relations with Our Company (more than 30 )



Sustainable Luxury Living

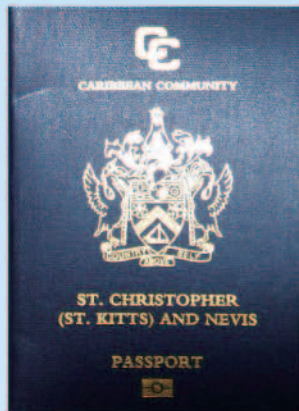
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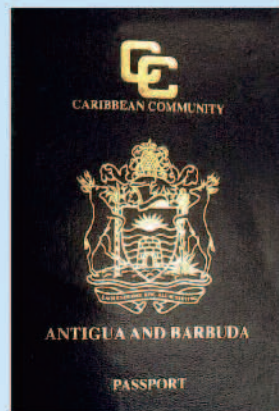




## Caribbean Countries and Comoros (Africa) National Flags and Passports



St.Kitts and Nevis



Antigua and Barbuda



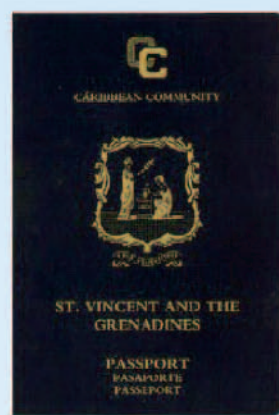
Dominica



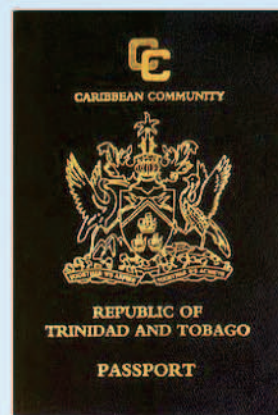
St. Lucia



Grenada



St. Vincent and  
Grenadines



Trinidad and Tobago



Comoros



## Caribbean Countries and Comoros (Africa) Investment Summary Table

Serial No.	Country	Population	Language	Common Currency	Investment Program	Entry Demand	Residing Demand	Dual Nationality	Visa-free Countries	Diplomatic Relation with China
1	St.Kitts and Nevis	about 60,000 (2014)	English	East Caribbean Dollar, US Dollar	1.To donate US 250,000 above 2.To invest in real estate with USD 400,000	No	No	Yes	over 150	No
2	Antigua and Barbuda	about 90,000 (2014)	English	East Caribbean Dollar, US Dollar	1.To donate US 200,000 above 2.To invest in real estate with USD 400,000	No	Yes 5 days in 5 years	Yes	over 130	Yes
3	Dominica	about 72,000 (2014)	English	East Caribbean Dollar, US Dollar	1.To donate USD 100,000 above 2.To invest in real estate with USD 200,000	No	No	Yes	over 100	Yes
4	St. Lucia	about 163,000 (2014)	English	East Caribbean Dollar, US Dollar	1.To donate USD 200,000 above 2.To invest in real estate with USD 300,000	No	No	Yes	over 120	No
5	Trinidad and Tobago	about 1,350,000 (2014)	English	East Caribbean Dollar, US Dollar	To adopt studying, business or investment plans according to the local citizenship laws. For details, please contact our company.	No	No	Yes	over 110	Yes
6	Grenada	about 110,000 (2014)	English	East Caribbean Dollar, US Dollar	1.To donate USD 200,000 above 2.To invest in real estate with USD 350,000	No	No	Yes	over 120	Yes
7	St. Vincent and Grenadines	about 103,000 (2014)	English	East Caribbean Dollar, US Dollar	To adopt studying, business or investment plans according to the local citizenship laws. For details, please contact our company.	No	No	Yes	over 120	No
8	Comoros	About 750,000 (2014)	Comorian Arabic French	Comoros Franc	To invest USD 45,000 above	No	No	Yes	over 40	Yes





### Return on Investemnt in Caribbean Real Estate

An investment of over 2 million RMB gives you return with much more value beyond the price (the price varies as per different house price, family members, application time and required service)

1. By purchasing a high quality hotel-style seaside resort villa or apartment with price over US\$ 400,000 (about RMB 2,500,000), you can enjoy the building quality standard and management mode of resort hotel. The price includes full set of hotel style decoration, appliances and articles;
2. You will enjoy a lifelong property asset with stable return, which will be passed on to further generations with solid property right. If you entrust the hotel management company to manage your property, you will receive rental income about RMB10,000 each month easily and carefreely (the annual rental return ratio is 4-6%), in addition, you will benefit from the advantage of stable appreciation;
3. During rental period, the applicant can ask for a free short-term vacation by living in the house, thus enjoying a romantic holiday with sunshine and beach in a world class vacation heaven with blue sea and sky.



4. Once made an application, the permanent citizenship and travel passport (could be used as a second passport) of the whole family can be obtained in six months (can be expedited conditionally), offering you the permanent residence right in 15 countries of Caribbean Community. There is no limit for the number of dependants, and they can all apply for citizenship with the applicant and the citizenship will be passed on from generation to generation. The applicant do not need to go abroad during the whole application procedure (it only takes one or two days to handle documents in HK law firm and take medical examination), having no effect on your current life;
5. The property in citizenship by investment program will be transferred 5 years after purchase. The transferor will gain the appreciation income while the tranferee (new buyer) will also obtain the whole family's immigration qualification;
6. No requirement for entry or living time in the country, no demand for language or the local knowledge, no need for interview. Dual nationality is allowed and no need to cancel the original nationality. Human right is respected and privacy is guaranteed;





7. After obtaining citizenship, your children will enjoy local free medical treatment and basic education for citizens provided by the country. In terms of higher education, there are many choices of famous medical institution and universities; besides, it is very easy for children to study abroad (the procedure is simple), e.g, your children can study in Britain without student visa. After study, they can continue to work in Britain and the whole family will accompany or immigrate in Britain to live with them. The plan is applicable for other big countries;
8. If your children want to study in China as foreign student, they can study in any international school or enter many top universities within the country without taking college entrance examination (since 2014, they can study in Peking University and Tsinghua University with foreigner's passport. The annual study expense is about RMB 500,000) and our company can assist you to handle the procedure directly.
9. Benefits as citizens of Commonwealth of Nations, such as the scholarship while studying in Commonwealth countries, and the local college students have chance to study and intern in US and Canada as well as obtaining Educational Commission for Foreign Medical Graduates (ECFMG), etc.

10. Visa free or visa on arrival for tourism in over 100 countries as well as long term residence in many Commonwealth countries (including Britain, Canada and many European countries. Take the example of Britain, the single visa allows you to stay for six months, more over, it is easy to obtain 10-year multiple visa for US. In addition, the visa-free countries general execute quite simple extension approval procedure.);



11. To secure the whole family's asset as personal zero taxation and offshore zero taxation country and a world legal tax avoiding heaven. No personal income tax, inheritance tax, donation tax, business offshore tax, etc. Chinese citizen faces taxation for donation of above RMB 500,000, 50% rate will be applied to donation over RMB 10,000,000, which means RMB 3,250,000 inheritance tax will be charged for donation of RMB 10,000,000 (for details, please refer to table 1); 45% rate will be applied to donation over RMB 80,000. Like Britain, US and many other countries, China implement global taxation for citizen's tax items.

12. If you set up a company in local Caribbean country as a Caribbean citizen, all your profits gained from any other places around the world will enjoy offshore tax free;

13. Hong Kong government accepts HK entrepreneur immigration by foreigners (our company provides one-stop service according to relevant policies of Immigration Department), who can obtain HK ID and immigrate to HK (HK allows multiple citizenship). In the meantime, they can also apply for the citizenship of countries allowing multiple citizenship such as Britain, US, Canada, Australia, etc.





**Table 1**

## Five- Level Excess Progressive Tax Rate Table for Inheritance Tax (To be taxed by China since 2016)

Level	Taxable Heritage Net Amount	Tax Rate	Deduction by Quick Calculation
1	The part below RMB 500,000	10%	0
2	The exceeding part between RMB 500,000 and RMB 2,000,000	20%	RMB 50,000
3	The exceeding part between RMB 2,000,000 and RMB 5,000,000	30%	RMB 250,000
4	The exceeding part between RMB 5,000,000 and RMB 10,000,000	40%	RMB 750,000
5	The part over RMB 10,000,000	50%	RMB 1,750,000

For all citizens of the People's Republic of China who are born within the People's Republic of China, if they have heritage when pass away (including declared death), all their heritage within the People's Republic of China or abroad shall be levied inheritance tax according to this rule.

The heritage that shall be levied inheritance tax ruled by this regulation includes all assets left by the deceased when he/she is dead and the donation property take place 5 years before the deceased is dead.

1. If a Chinese citizen owns RMB 1,000,000 of taxable heritage net amount:  
Inheritance tax= RMB 1,000,000 \* 20% - RMB 50,000 = RMB 150,000
2. If a Chinese citizen owns RMB 10,000,000 of taxable heritage net amount:  
Inheritance tax= RMB 10,000,000 \* 40% - RMB 750,000 = RMB 3,250,000  
Inheritance tax= RMB 20,000,000 \* 50% - RMB 1,750,000 = RMB 8,250,000

## Comparable Table for Inheritance Tax Rate of Each Country

Country	USA	Britain	Denmark	Japan
Tax Rate	55%	40%	70%	70%

(The penalty clauses for evading inheritance tax in every country is : they shall pay all outstanding taxes with certain amount of fine within 50 times of the payable tax)



Caribbean Scenery



Table 2

## The Latest Personal Income Tax Rate Table of 2014

### Taxation scope for personal income tax:

Wages and salary income; individual business production and operation income; income from contract operation and leased operation for enterprise and public institution; income from labor reward; income from remuneration; income from disclosure fee; income from lease of property; income from property transfer; income by accident; other income determined by the financial department of the State Council.

Personal tax rate table 1: Progressive Tax Rate Table for Personal Income from Wages and Salary

Level	Tax-inclusive Grade	Tax-exclusive Grade	Tax Rate (%)	Deduction by Quick Calculation
1	The part below RMB 1,500	The part less than RMB 1,455	3	0
2	The exceeding part between RMB 1,500 and RMB 4,500	The exceeding part between RMB 1,455 and RMB 4,155	10	105
3	The exceeding part between RMB 4,500 and RMB 9,000	The exceeding part between RMB 4,155 and RMB 7,755	20	555
4	The exceeding part between 9,000 and 35,000	The exceeding part between RMB 7,755 and RMB 27,255	25	1,005
5	The exceeding part between 35,000 and 55,000	The exceeding part between RMB 27,255 and RMB 41,255	30	2,755
6	The exceeding part between RMB 55,000 and RMB 80,000	The exceeding part between RMB 41,255 and RMB 45,375	35	5,505
7	The part over RMB 80,000	The part over RMB 57,505	45	13,505

- 1.The tax-inclusive grade for personal income tax refers to the balance after deducting RMB 3,500 from monthly income or the balance after deducting additional charge.
- 2.The tax-inclusive grade applies to the income tax from wages and salary undertaken by the taxpayer; the tax-exclusive grade applies to the income tax from wages and salary paid by other people (unit).

Personal tax rate table 2:

Applies to Income from Individual Business Production and Operation and from Contract and leased Operation for Enterprise and Public Institution

Level	Taxable Amount for the Whole Year	Tax Rate (%)	Deduction by Quick Calculation
1	The part less than RMB 15,000	5	0
2	The exceeding part between RMB 15,000 and RMB 30,000	10	750
3	The exceeding part between RMB 30,000 and RMB 60,000	20	3750
4	The exceeding part between RMB 60,000 and RMB 100,000	30	9750
5	The part over RMB 100,000	35	14750

- 1.The tax-inclusive grade and tax-exclusive grade contained in the tax rate table are all the amount by deducting the cost, expense and loss from each taxation year's total income according to the regulation of tax law;
- 2.The tax-inclusive applies to the income from individual business production and operation and income tax from contract operation and leased operation for enterprise and public institution undertaken by the taxpayer; The tax-exclusive grade applies to the income tax from contract operation and leased operation for enterprise and public institution undertaken by other people (unit).

\*\* All the chart data are only for reference, in case of alteration, there will be no additional notice.



## Bank Deposit Rate within China in Recent Years

Serial No.	Date	Current(%)	Lump-sum Time Deposit					
			3months(%)	6months(%)	1 year(%)	2 years(%)	3 years(%)	5 years(%)
2	2014-11-22	0.35	2.35	2.55	2.75	3.35	4.00	4.75
3	2012-07-06	0.35	2.60	2.80	3.00	3.75	4.25	4.75
4	2012-06-08	0.40	2.85	3.05	3.25	4.10	4.65	5.10
5	2011-07-07	0.50	3.10	3.30	3.50	4.40	5.00	5.50
6	2011-04-06	0.50	2.85	3.05	3.25	4.15	4.75	5.25
7	2011-02-09	0.40	2.60	2.80	3.00	3.90	4.50	5.00
8	2010-12-26	0.36	2.25	2.50	2.75	3.55	4.15	4.55
9	2010-10-20	0.36	1.91	2.20	2.50	3.25	3.85	4.20

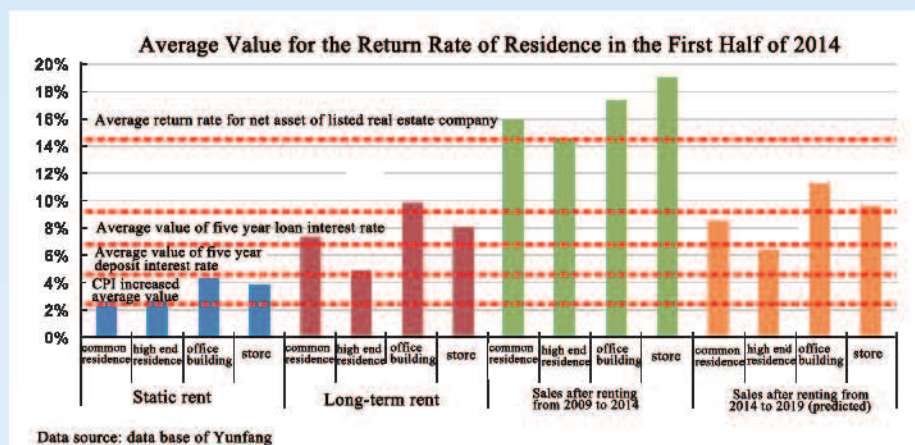
## The latest Deposit Rate Table of Bank of China (Apr. 13, 2015)

Item	Annual Rate (%)
I. Deposit from urban and rural residents and unit	
(1) Current deposit	0.35
(2) Term deposit	
1. Lump-sum time deposit	
Three months	2.35
Six months	2.55
One year	2.75
Two years	3.25
Three years	3.75
Five years	4.00

## The Return Rate of Residence in the First Half of 2014 is about 2%

Recently, Beijing Yunfang Data Technology Co., Ltd (hereinafter referred to as Yunfang) published Survey Report of the Rate of Return of Residence Rate in the First Half of 2014 together with Beijing Renda Real Estate Appraisal Co., Ltd (hereinafter referred to as Renda).

The increase degree of the national real estate price narrowed in the first quarter of 2014, the city differentiation intensified. In circumstance that the market trend is not clear, the return rate of real estate investment has objectively and roundly reflected the current city trend.



Current rental income: The static rent of residence can not catch up with CPI increase

The investigation data of the first half year of 2014 show that, the return rate for static rent of residence is only about 2%.

## Investment Return Evaluation

**One time investment in Caribbean will offer you:**

A high quality full sea view resort hotel with life long property right in a world class vacation heaven. It is managed by professional hotel management company and make you carefree. You will consistently receive high amount return each month and the property has stable appreciation potential, which offers you profit effortlessly.

Your family will have more choosing space for study, work and residence. You can either keep the current status or open your arms to go abroad for realizing your ambition and roundly advance your family's living quality without worry and care.

In addition, it's a good way to legally and roundly safeguard your years of income, thus bringing benefits to your future generations with stability and safety.

**Small Investment brings unlimited income with value much beyond the price, bringing benefits to your beloved ones and blessing your future generations!**

**\*Different investment immigration group gives you the most different investment immigration plan\***

GAIN SOURCE INC LIMITED

翹沃有限公司



## General Donation Procedure

### Step 1:

To sign service agreement with our company, pay service deposit and start plan application.

### Step 2:

To submit the whole application files to each relevant government unit and the government will start background investigation procedure.

### Step 3

After passing background investigation, the government will issue an approval letter and the applicant shall pay donation amount and the balance amount of our company's service fee.

### Step 4:

The Citizenship Unit confirms the whole application files and issues citizenship certificate and citizen passport.

## General Property Purchase Procedure

### Step 1:

Our company provides full introduction for plans of different real estate developers, which includes built houses, houses under construction and equity right. To sign house purchase agreement with the developer and service agreement with our company, pay house deposit, service fee of our company and start plan application.

### Step 2:

To submit the whole application files to each relevant government unit and the government will start background investigation procedure.

### Step 3:

After passing background investigation, the government will issue an approval letter and the applicant shall pay balance amount of house purchase and the balance amount of our company's service fee.

### Step 4:

The Citizenship Unit confirms the whole application files and issues citizenship certificate and citizen passport.



## Documents Required by Applicants:

### Main Applicant:

Birth Certificate/Household Register/ ID Card/ Passport/ Residential Address Certificate/ Marriage Certificate/ Education Certificate/Working Certificate/ Bank Reference Letter/ Non-criminal Record Certificate/ 20 Passport Size Photos with White Background / Health Certificate/HIV Test/ 1 Recommendation Letter of Professional (issued by a lawyer or an accountant)

### Spouse:

Birth Certificate/Household Register/ ID Card/ Passport/Working Certificate/Marriage Certificate/Non-criminal Record Certificate/ 20 Passport Size Photos with White Background / Health Certificate/HIV Test

### Children: under 25 years old

Birth Certificate/Household Register/ ID Card/ Passport/Studying Certificate/Non-criminal Record Certificate (children under 16 years old do no need to provide)/ 20 Passport Size Photos with White Background / Health Certificate/HIV Test

Note: Children between 18 and 25 must be studying in school

Children whose parent divorced shall also provide divorce certificate/ decree

### Parents (both sides' parents over 65 years old)

Birth Certificate/Household Register/ ID Card/ Marriage Certificate/Passport/Non-criminal Record Certificate / 20 Passport Size Photos with White Background / Health Certificate/HIV Test

\* Our company specially set express way--all documents can be handled and notarized in HK (in 2 days), excluding the following document:

\* Birth Certificate and Recommendation Letter of Professional (issued by a lawyer or an accountant)





Navigator Easylife Website: [www. Easylife.hk](http://www.Easylife.hk)  
Navigator (Hong Kong) Commercial Service Co., Ltd

Supported by the predominant resources platform and powerful influence of HNA Group and HNA Tourism Group Navigator (Hong Kong) Commercial Service Co., Ltd was officially registered in March 2012. Based on good resource system of HNA Group regarding to navigation and tourism, it is targeted to promote a highly effective allocation and utilization of global resources, and become the most influential "Finance + Tourism" service supplier in China areas .




### Navigator e-Cheque High-quality Travel and Safe Payment

Navigator e-Cheque is a pre-paid card product for cross-boarder consumption issued by the member of MasterCard International--TransForex and sold by Navigator (Hong Kong) Commercial Service Co., Ltd.

In order to meet the requirements of different customers, Navigator has issued cards with currencies of HKD, USD, EUR and cards with various appreciation rights, which can be used in global POS machines and all types of ATM with the logo of MasterCard

Compared with other card with function of consuming and payment, Navigator e-Cheque also has the following advantages, such as: purchased at one time and can be charged repeatedly; the card can be obtained immediately after purchase without credit check; supported by and can be transacted in global 36 million merchants and 2.1 million ATM; planned charging consumption; no refusal risk in overseas consumption, etc. In addition, the card holder can enjoy 7\*24-hour global emergency service in Chinese language.

### Advantages of Navigator e-Cheque

- Convenience 
  - The applicant can buy the card immediately without undergoing credit check, the card balance could be 50,000 USD at maximum or other currency with equivalent value
  - The e-Cheque can be charged repeatedly within valid term (excluding gift card)
- Safety 
  - No connection with bank account or personal credit  
Planned consumption, which is easy to control travel budget
  - It depends on yourself to consume more or less and the risk is controllable
- Procedure fee 
  - The minimum ATM cash withdrawal fee could be 1%
  - No annual fee





## Details of Rate of Navigator e-Cheque

Fees	Standard				Remark
	USD	HKD	EUR	GBP	
Top-up Fee	0.3% (or a minimum of 50 HKD)				Only applicable to the top-up of base currency of the e-Cheque
Inactive Account Management Fee	2 USD per month	15 HKD per month	1.5 EUR per month	1.2 GBP per month	If there is no transaction in 12 consecutive months, deduction will be conducted in the 13th month
Expired Account	10% of card balance (or a minimum of 2 USD per month)	10% of card balance (or a minimum of 15 HKD per month)	10% of card balance (or a minimum of 1.5 EUR per month)	10% of card balance (or a minimum of 1.2 GBP per month)	Only applicable to expired e-Cheque
Balance Inquiry	No charge for the first 5 transactions per month USD 0.5/ transaction thereafter	No charge for the first 5 transactions per month HKD 3.5/ transaction thereafter	No charge for the first 5 transactions per month EUR 0.4/ transaction thereafter	No charge for the first 5 transactions per month GBP 0.3/ transaction thereafter	Transaction cycle is per calendar month
ATM Cash Withdrawal	1% for the first 5 transactions per month, 2% / transaction thereafter USD 3/ transaction thereafter	1% for the first 5 transactions per month, 2% / transaction thereafter HKD 25/ transaction thereafter	1% for the first 5 transactions per month, 2% / transaction thereafter EUR 3/ transaction thereafter	1% for the first 5 transactions per month, 2% / transaction thereafter GBP 2/ transaction thereafter	Transaction cycle is per calendar month, also applicable to transactions via tellers
POS	Free				
Overseas Transaction Fee	1%				Applicable to ATM/bank withdrawal or POS/on-line transactions outside Hong Kong
Currency Exchange Fee	0.5%				Applicable to ATM/bank withdrawal or POS/on-line transactions made in a foreign currency other than the base currency of the e-Cheque
New Card Fee (for damage/ loss/ renewal before expiration)	10USD	80HKD	8EUR	6GBP	
Expired Card Renewal Fee	Free				
Request for Transaction Verification	10USD	80HKD	8EUR	6GBP	
Cash Out Fee	1% (or a minimum of 50 HKD)				Only applicable to cash out in base currency of the e-Cheque

\*Please log in the website <https://www.easylife.hk> for card holder' s business service to check update for any charging standards.

## How to obtain a navigator e-Cheque



## For more information about products of e-Cheque

We welcome you to log in the website <https://www.easylife.hk> for card holder' s business service or the dial 24-hour customer special line 9507 1998 for card holder (please dial + 8610 9507 1998 if you are outside Chinese mainland)



# Other Services

## Legal Arrangement and Assistance

Our company provides arrangement and assistant service for foreign and domestic personal or business legal consultation, especially focuses on Mainland-HK civil/ criminal and commercial cases. We have established cooperative relations with many law firms as well as many financial institution, research company and organization within Chinese Mainland, HK and oversea countries. We have supporting resources including former senior police/governmental/legal personnel, former Immigration Department and customs investigators, network technical support. We provide you with the most professional, secured and diversified legal consultation, arrangement and assistance.



## Visa Service

We also provide consultation and assistance in handling domestic and foreign visas ( including individual and group) and process document translation and notarization (according to the government notice and principle of both China and foreign countries)







## Registration and Strategies for License and Offshore Companies of China and Foreign Countries

We provide registration service for HK, Chinese and global trademark as well as assisting the companies to deal with tax declaration items, etc.

The companies registered as strategy consultation service company by us have exceeded 150 (different types of business), including:

- Domestic representative offices of Foreign company
- Limited liability company
- Catering industry
- Retail industry
- Factory and manufacturing industry
- Trademark registration for China and foreign countries
- BIV registration and strategies
- Strategies for overseas financing and investment, citizenship

## Business Investigation

- Helping customers to obtain domestic and foreign company's registration declaration documents
- Providing investigation services for searching litigation database of China and foreign countries
- To provide the company's previous litigation record and bring you with data different from other credit report



## Assistance for Handling Document Notarization (Standard of both China and Foreign Countries) and Consultation on Domestic and Foreign Document Notarization

- Notarized documents of China
- Notarization of enterprise legal person
- Notarization of personal affairs

## Notarization Standards for Relevant Required Domestic and Foreign Documents

We employ certified translator and senior lawyer to handle the notarization (professional, confidential and fast)







## Application and Processing for Non-criminal Record

HK or foreign countries have relatively simple requirement or statement about issuance of non-criminal record, which is one of a necessary document for visa and immigration application. However, due to different laws between Chinese Mainland and HK, according to the domestic public security bureau, only people who satisfies one of the following conditions can obtain non-criminal record from police station:

- Political examination for personnel employed by national authority
- Political examination for new members accepted by the Communist Party of China
- Notarized items about whether a company has criminal record or not processed by notary
- Citizens who must adopt profession on the condition of no criminal record as per the laws, rules and regulations
- Other circumstances that require non-criminal record confirmed by public security authority above provincially administered municipality

## Declaration and Arrangement about Customs Affairs Consultation

To handle goods application and taxation items for customers

Mainly cooperating with domestic brokers

Guangdong province: Shenzhen/Yantian  
Guangzhou/Huangpu Port

We will update relevant new rules and notices

## Program Strategies and Analysis

Based on the most objective and professional environment evaluation strategy, to design an investment and immigration plan tailored to customers. On the other hand, our company is very willing to assist and cooperate with customers in many aspects including handling business or personal financing, assets increase and decrease and development plan. With years of handling responses and skills in the filed of BIV, we will help customers to devise strategies, which is absolutely safe, reliable and confidential.





## Special Investigation

Special investigation includes:

- All- round investigation of assets (property, car, company, goods) owned by company
- Property, goods, accounts, overseas company and assets

Other investigation types include:

- Professional tracking/background investigation/people searching/company/civil litigation record/ intellectual property/breaching company's documents/pre-employment investigation, etc.



## Business Schedule Arrangement (Special Requirements)

Processing special arrangements as required by customers. Our service objects include individual and group and the service includes all day close or remote safeguard/ schedule planning/routing plan for car, ships and air flight/ security equipment, etc.

## Exported Chinese Worker or Professionals Scheme

We provided transfer, planning and consultation on processing of exported Chinese worker or arrangement of professionals scheme. Our company has learned about and studied the procedure and legal principles from labor bureau for years.

In 2007, our company planned, organized and planned a cooperative project (including technician and management personnel) between African Angola real estate construction developers and Shenzhen Labor Bureau involves in the exporting of 101 Chinese labors. We have rich experience in exporting Chinese labors and professionals scheme.

## Application and Processing for Vehicle License of Chinese Mainland and HK

Our company started to handle relevant business since 2010, operating the whole new license registration in Shenzhen Bay port and purchase of old vehicle license as well as other items of Shenzhen Bay port and other ports.

- We have cooperative relations with many operators of Chinese Mainland and HK, including rental arrangement, insurance and annual inspection
- We also provide after-sales service including each year's annual inspection, tax arrangement, driver's medical examination, etc.
- Three drivers (one driver and two assistant drivers) can be applied for each vehicle license

## Protection and Safeguard Service

Our company employed former retiree from army, former senior police/ governmental/legal person as well as domestic and foreign professionals. They can speak many language and had received formal and high standard training, being proficient in wrestle, use of instrument and apparatus, skills of protective training with professional ethics. They absolutely obey the company with high discipline.

For many times, we have sent them to foreign countries for business at the request of customers and won praise from customers for many times.



# *Diversified Investment Immigration Team Guarantees You A Best Program*



*Bequia Island of St. Vincent*



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