

# Immigrant Investor Program Quebec - Canada

New regulations  
**2017-2018**

VIP Business Immigration  
Leader in immigration partnerships  
specialized in Business Immigration  
Since 2006

Where Accounting and Immigration expertise meet for success

Applications for High Net worth Managers,  
Directors and Business owners from all countries



## The advantage of VIP Business Immigration

We are fully authorized Consultants and lawyers under both Federal (not available) and Quebec Investor (available for limited quota of 570 applications only) Programs with the Highest Reputation and we can provide proof of our reputation. Local immigration lawyers or consultants will sign all interest clients WITHOUT EVEN HAVING A QUOTA FOR YOU. These lawyers and consultants ARE NOT AUTHORIZED TO REPRESENT YOU UNDER THE QUEBEC INVESTOR PROGRAM AS THE OFFICE MUST BE IN QUEBEC. Our fees depend on your profile as a Business Owner or as an Employee with Management experience and can be lower as we are partially paid by the government authorized brokerage firm once you are selected by Immigration.

Our reputation extends to advising the Canadian Minister of Immigration on Business immigration issues UNTIL 2015 to Being the Only investor Firm referred By the Capital OF Quebec For Business immigrants ONGOING

Your guarantee is that we must maintain our reputation with the Government by presenting successful cases for our clients and maintaining our spectacular success rate.....

### **Therefore we must succeed.**

Our offices are located in Montreal, Quebec, near the immigration offices, therefore we understand very well how to process the applications and present the candidates in their best interest.

As per new regulations amended in February 2011, only Quebec based registered Investor Firms can process Quebec Investor Applications and must proceed in French as experts. Don't be fooled by anyone outside Quebec saying he/she can process your file as the expert must be physically present in Quebec to work on your case : NOT IN YOUR COUNTRY. **If you deal with someone in your country: Your file will be rejected.**

We have success in obtaining the Selection Certificate and the Permanent residency in 100% of the applications as we invest a lot of efforts in each case.

Business Immigration is not like regular immigration in terms of what is needed to apply. For immigrant investor applications, we must prepare a file which usually has over 500 pages and explain the assets, the business experience and how the investor has accumulated his/her Net Worth since the age of 18

## Mandatory requirements to be accepted as an Immigrant Investor

**Condition 1** Demonstrate that he/she has legally obtained a Net Worth of at least CAN \$1,600,000 mostly by doing business or by receiving a salary under a qualified management position in a private company, a government position or an NGO. Donations and inheritances are admissible under the Quebec Investor Program only.

**Condition 2** Demonstrate that he/she has owned a business for a minimum of 2 years during the last five year or owns a company that is still functioning since at least 2 years **or has** a minimum of 2 years of management experience as an employee in the last 5 years in a private company, a government or an NGO.

**Condition 3** The immigrant investor will make a passive loan of CAN 800,000\$ (not the choice of the investor) with the government for a period of 5 years without receiving any interest payment OR will pay the 240,000\$ of financing fees and related brokerage cost to avoid making the investment.

**Director Max (Massimiliano) Donzella**

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[Investor Visa Application form](#)

### NOTE TO APPLICANTS

The Federal Investor Program was eliminated by the Canadian Government. All Investors must apply through the Quebec Investor Program for Canadian Permanent Residency Approvals

For better processing, investor applications should be prepared from February to June of each year and be ready for the next application window. This allows Clients to pay lower professional Fees and have a guarantee of receiving an application **Quota as there are Only 570 per year.**

The Quebec Investor Programs offers the same Permanent Residency for Canada with no restrictions on residency in any provinces and was already used by 60% of all applicants for Canadian Immigration as Investors as it provided faster approval and better approval conditions than the federal program.

## Option 1

### Details of the required investment (loan) of CAD 800,000\$

The investor must deposit 800,000\$CAD in a brokerage firm chosen by the government for a period of 5 years. The investment will generate interest which will be sent to the government. The Government uses this money to help start-up companies or growth planning for mid-size companies.

The investor will therefore not receive any interest on the 800.000\$ CAD he/she deposited for the entire 5 year period. After 5 years the entire deposit of 800,000\$CAD is returned. The entire deposit is 100% guaranteed by the government. There are no financial risks for the investor.

After the investor receives the approval from Quebec, he makes the deposit of 800,000\$CAD. If the Immigrant Investor does not wish to make the 800,000\$CAD deposit, he/she can choose option 2 which is located on the right side of this text

## What is a required Net Worth?

Means that the investor (and spouse or common law partner) must have at least \$1,600,000 to qualify under the Immigrant Investor class. The total Net Worth means that the assets of an investor minus the debt owned by an investor = the net assets or Net worth of the investor. See the example of a personal Net Worth of 1,600,000\$CAD. Remember that the investor does not need to sell any assets, just demonstrate that they belong to him/her.

As an example, you own a main residence worth 900,000\$, with a loan of 200,000\$ on your property; the net value of this property is 700,000\$. As a second asset, you own an office that you rent or an apartment or land on which you have a loan of 50,000\$ and which is worth 400,000\$ on the market: the net value of this asset is 350,000\$. Your Net Worth considering your properties is 700,000\$ + 350,000\$ = 1,050,000\$. If you add money in the bank and some other investments for a total of 550,000\$, you then have the 1,600,000\$ of total Net Worth required.

As an investor, you need to have accumulated at least 1,600,000\$ or about 1,200,000 euros in your lifetime to be admissible. You do not need to sell your assets to come to Canada, you can still run your businesses and keep your properties where they are located. The minimal amount of money you need to transfer to Canada is the 240,000\$ CAD for the financing fees.

## Option 2

### Details of the 240,000\$CAD financing alternative

Almost 100% of investors do not wish to make the 800,000\$CAD deposit for a period of 5 years without any interest. Some Quebec brokerage firms are accredited to transfer the loans directly to the government. Once you are accepted by the Quebec government as an investor, the brokerage firms will transfer the 800,000\$CAD to the government and you will only pay in advance the financing fees related to the 800,000\$CAD which are 240,000\$CAD (or less, following our negotiation)

This is a 1 time payment of interest of 240,000\$CAD payable in advance once you are accepted by the government. This is the most popular option for investors as the interest rate is less than 5% per year, any investor can have a better return than that. This solution also allows Investors that have their Net Worth invested in properties to apply without selling all their assets. That's why over 95% of investors choose this financing solution in order to be accepted.

## Example of a personal Net Worth

In Canadian \$ CAD

<i>Main residence</i>	900,000\$
<i>Less Loan on residence</i>	- 200,000\$
<b>Net value of this residence</b>	<b>700,000\$</b>
<i>Apartment, office or land</i>	400,000\$
<i>Less loan</i>	- 50,000\$
<b>Net value of these assets</b>	<b>350,000\$</b>
<b>Money in the bank or insurance</b>	<b>300,000\$</b>
<b>Investment on the stock market or in private companies</b>	<b>250,000\$</b>
<b>Total Net Worth of the investor</b>	<b>1,600,000\$</b>

*Note: This is a simplified example for general understanding*

## Applying under the Quebec Investor Program - Government fees (estimated and can vary in time)

### Step 1: First Application

#### Receive your Selection Certificate from Quebec (CSQ)

- 15,111 \$ for the Investor and includes all family members\*
- Applications can only be submitted when the windows opens each year - **Applications should be ready before**

### Step 2: Once approved by Quebec

#### Receive your Permanent Residency Visa from Canada

- 1,050\$ for the Investor (main applicant)
- 550\$ for the spouse (married or common law partners)
- 150\$ for each dependent child (less than 19 year of age)

## Refundable security deposit for applicants (always required)

A security deposit is required for applicants in order to ensure that they will go through the entire process of getting the Selection Certificate and will be fully refunded under these conditions: the applicant receives the Selection Certificate or is not granted the Selection Certificate. The refusal must not be based on false information provided by the applicant and the applicant must make the investment or pay the financing fees on time. The Reimbursement will be executed after the Canadian Residency is received or after the refusal letter is received. **All details for refund will be available on the Contract.**

	Timeline for the entire Business Immigration process- Quebec	Time	Cash Flow
Step 1	<b>Verification of status—Questions and document exchange ( by e-mail)</b> After completing the assessment form on the website, the applicant to the business immigration program must be pre-qualified by answering some informal questions and providing some documents like banks statements, company ownership and identity documents - A contract is signed at this point and security deposit and fees are paid in an In Trust Account according to the Law. A quota must be secured by our firm at this point or at least reserved by our firm.	1 Weeks depending on the client	Security deposit at signature of contract + payment of fees - All in the firms In Trust account
Step 2	<b>Preparation of the first application ( prepared by Max Donzella exclusively)</b> The specialist will request all required documents to the applicant and the applicant must sign an authorization of investment and representation. The file is 100 % prepared by <a href="#">Mr Max Donzella</a> , no employees are involved to reduce mistakes. Once the file is completed, it is approved prior to submission to the Government of Quebec	3 to 5 months	Pay Quebec evaluation fees to receive the Selection Certificate
Step 3	<b>Waiting time to receive a letter of update of documentation</b> During this period, the Immigration department will study the 570 Files received based on the quota of 570 applications. At this point, usually, other documents are requested in order to complete the analysis.	6 to 12 months	Estimates of Time are based on the past experience
Step 4	<b>Receive approval based on documents only or be called for an interview</b> Once Selected by Quebec as an Immigrant, the investor has 2 months to complete the process of paying the financing fees in order to maintain the approval and to receive the Selection Certificate, the brokerage firm will provide a bank account in Canada once your file is approved and our firm will be in charge of the process.	2 to 5 months	800,000\$ loan or the 240,000\$ fees
Step 5	<b>Federal application to obtain the Canadian Permanent Residency Visa</b> This is the last step in the process, if the investor does not have a criminal record and no major health problems a Canadian Permanent Resident Visa is issued for the family ( This waiting period depends on your country of residency )	9 to 24 months	Pay Federal fees to receive the Permanent Residency Visa
Arrival	<b>The Immigrant Investor and his direct family will become Canadian Citizens after 36 months of living in Canada</b>		Welcome to Canada