

CBI/GV - A Tokenized Citizenship by Investment Model

A Blockchain-Powered Platform Facilitating Tokenized Citizenship via Installment-Based Payments for Citizenship by Investment & Golden Visa programs.

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1. Executive Summary

The World is changing fast with digital evolution powered by fintech and blockchain. So far the CBI industry remains the same old way, with no strides or innovations made using blockchain technology.

Global mobility is the new currency of freedom. Citizenship and Golden Visa programs attract over \$100 billion annually from high-net-worth investors seeking security, opportunity, and diversification. Yet the industry remains offline, opaque, and fragmented. Our mission is to connect all stakeholders — investors, governments, and agents — through one unified digital blockchain ecosystem.

Since citizenship or visas is directly linked to investments, tokenization can be achieved with each small payment made, buys fraction of citizenship.

We propose a Tokenizing Citizenship (CBI/GV) model introduces a compliant, blockchain-based platform that allows investors to obtain citizenship or residency via monthly investments. Using smart contracts, stablecoin escrow, and KYC-verified tokenization, it transforms the traditional CBI process into a transparent, auditable, and accessible fintech product.

By 2030, citizenship by investment industry will be tokenized — borderless, tradable, and transparent. Our goal is to become the **infrastructure backbone** of this transformation —bridging governments, investors, and digital identity into one connected system.

Our model expected to transform the \$100b industry to a \$1 trillion industry (10x the current size) and will increase demand of number of people acquiring passports from 100,000 per year to 500,000, by making it more affordable. Governments will also see 10X higher revenues than current, creating global citizens.

Mission

To digitize, decentralize, and democratize access to Investor citizenship and residence programs accessible to all people.

2. Market Overview

The Global investment migration industry exceeds \$100 billion annually. However, the current system suffers from high upfront costs, slow processing, limited transparency, and outdated compliance methods. Tokenized Citizenship addresses these inefficiencies with a modern, digital-first solution.

The Problem

The Residence and Citizenship-by-Investment programs is **high cost entry barrier** above USD 200,000 plus opaque, expensive, slow and outdated.

Pain Points Table:

Issue	Current Reality	Impact
High Entry Cost	\$200,000–\$400,000 upfront	Only ultra-rich can apply
Paper-heavy	Manual forms, agents, delays	Friction & errors
Opaque System	Hidden fees, poor tracking	Investor distrust
Underselling/Financing	Abused by agents	Kills competition (no fairness to agents at par)
Compliance Risk	Weak KYC/Due Diligence	Government concerns

Our Solution

Our model tokenizes citizenship, where tokens can be purchased for small monthly payments.








- Scalable model applies to CBI, scalable to GV programs
- Cheaper & easy to make monthly payments (low fees.)
- Blockchain capable of handling 2000 transactions per second.
- Increases revenue for Governments, (citizenship accessible to more people)
- Scalable model to tokenize any asset (eg. citizenship, residency, real estate etc)
- Secure payments on blockchain assures trust and safety.
- Integration to crypto payments (accept crypto investors boost government revenues)
- Not dependent on banks or loans or financing.
- Payments can be locked, canceled and refundable back to investor (if unable to fulfill payments) less penalty.

3. How It Works

Investors sign a Subscription & Purchase Agreement (SPA), pay an initial fee for due diligence, and upon approval, begin monthly tokenized payments tracked on the blockchain. Once the full investment is completed, the SPV pays the government fee, and citizenship is granted.

For Example, we will demonstrate tokenization of Saint Kitts and Nevis citizenship worth \$250,000 tokenized into 10 parts (equivalent to 10 months) payments. Each month investor buys 1/10 of token worth \$25000. The Blockchain contract secures payments and issues invoices, tokens to investors.

Step-by-step flow (animated or visual):

1.  Investor signs SPA (Subscription Agreement).
2.  Pays initial \$5,000 for due diligence.
3.  Background checks (4-6 months).
4.  Government issues preliminary clearance.
5.  Tokenized payment plan begins (smart contract escrow).
6.  Monthly installments continue until full payment.
7.  Citizenship issued; token redeemed as proof.

Architecture

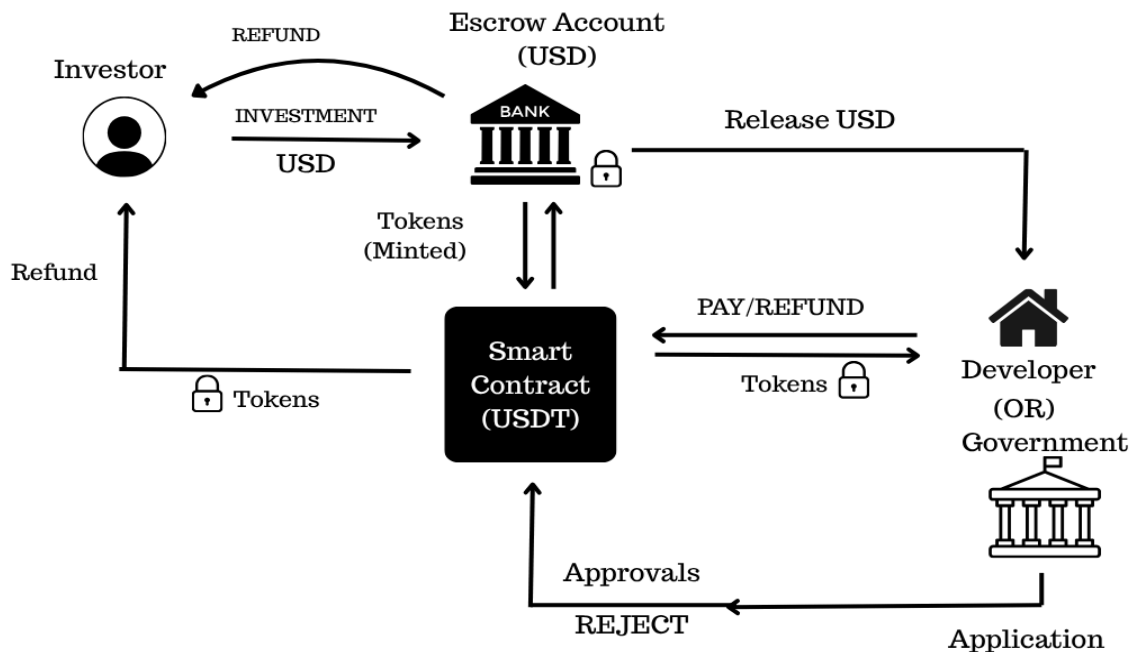
The architecture supports two way model: Fiat to Fiat and Crypto to Fiat on-chain. bridging two independent world's.

On Chain and Off Chain Model

The working model functions as two rails for fiat and crypto payments.

1. **Onchain model** (USDT or USDC)- Smart contract receives crypto payments does Onramp Crypto -> Fiat conversions (smart contract in the chain makes decisions). The onramp conversion is done by a crypto supported bank and transferred to government escrow account in fiat or crypto.

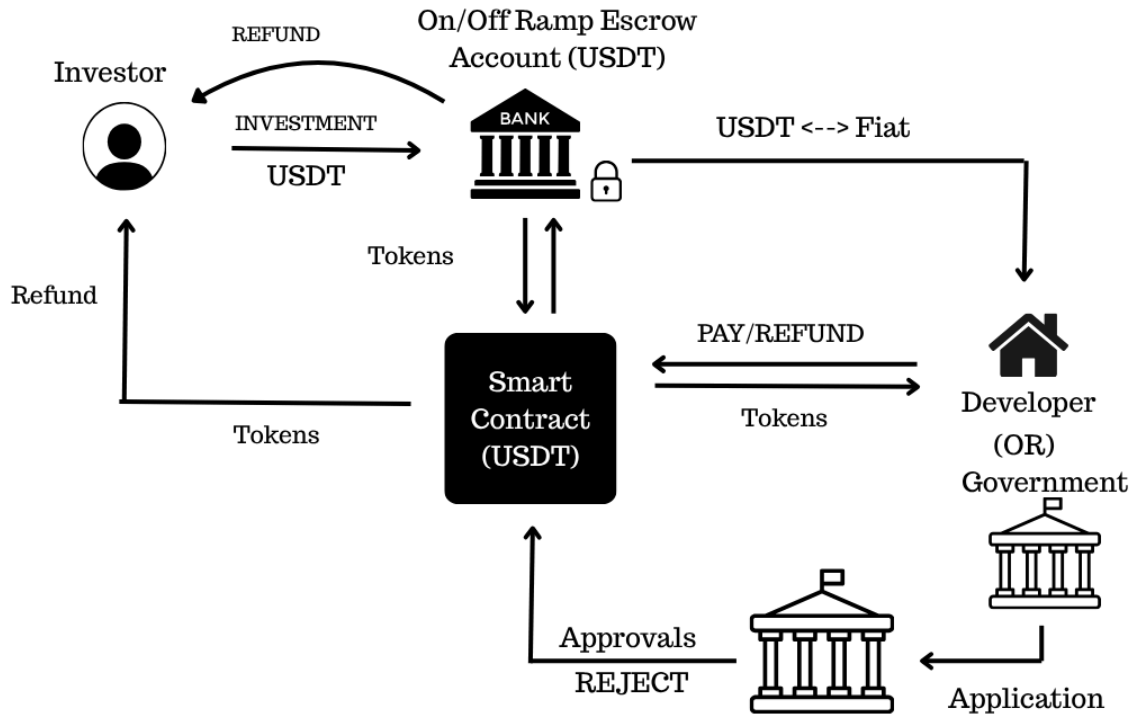
Diagram showing Offchain model with Fiat <-> Fiat (Smart contract makes only decisions)



2. **Offchain model (USD)**- Suitable for countries where fiat payments are accepted and crypto not legal tender. In this model payments made in fiat directly to escrow account set up by the government. The onchain smart contract makes only decision

on issuance and approval of citizenship certificate post completion of all tokenized payments.

Diagram showing Offchain model with Crypto <-> Fiat (Smart contract makes conversions and decisions)



Conditions

1. Full Flexibility to choose any monthly installments (tokens from 2 to 20 months). For example they can chose 10 months to pay \$250,000 (\$25k each month).
2. Citizenship issued ONLY after making full payments.
3. Interest accrued from payments goes towards Platform fee
4. Investors are given grace period of 6 months to complete unpaid payments.
5. Refunds/ cancellations - Paid money refunded (10% penalty applies) and application is cancelled. Due diligence fee, agency fee non-refundable on top of penalty.

Participants

- Investor
- Escrow bank (custodian)
- Escrow Smart contract
- Real Estate Developer
- Government Entity (CIU)

Process Flow

1. Investor KYC: Investor submits required documents; escrow ID is created. Selects the tokenized payments (eg. 5, 10, 20, 30 months or custom)
2. Initial DD Fee : USD Payment for Due diligence fees transferred to government (blockchain issues payment receipt)
3. Application Submission: Developer/Agent submits application to government.
4. Approval in Principle: Upon receiving AIP (4-6 months) Investor starts to wire (installments) in fiat into bank escrow account monthly. The smart contract connects via bank API, mints equivalent tokens and credits to receivers account (government) on blockchain. It keeps adding on every month. This is assurance given to investor (digital receipts).
5. Release Upon completing all payments, smart contract checks it, instructs releasing fiat funds paid to government or developer (tokens are destroyed) account. For onchain, Smart contract transfers converts USDT→fiat and pays government/developer's bank.
5. Government Final Approval: Government submits signed approval attestation on-chain.
6. Citizenship Granted: Passport issued off-chain (for privacy), optional NFT certificate issued on-chain.

Technical Implementation

- Blockchain: Binance Smart Chain (BSC) or Polygon.
- Stablecoin: USDT/USDC as escrow currency for onchain and Fiat for offchain architecture.
- Smart Contracts: Solidity escrow manager with OpenZeppelin libraries.
- Ramp Integration: APIs to mirror fiat deposits and process fiat payouts.
- Oracles: Government approvals using HSM-protected keys.
- Automation: Relayers watch contract events and trigger custodian settlements.

Traditional agents vs. Tokenized Citizenship Platform

Competitor	Model	Transparency	Payment Flexibility	Blockchain
Traditional CBI Agents	Offline	✗	✗	✗
Real Estate CBI Funds	Partial	⚠	✗	✗
<i>Our Platform</i>	Fully Digital	✓	✓ Monthly	✓

4. Token Architecture

The Entitlement Token (ET) is built on Binance BNB Chain (BEP 200) ERC-721/1400 token representing the investor's contractual right. It remains locked during the payment schedule and is redeemed upon citizenship issuance.

Phases

Start Caribbean → Expand to Global Residency Programs

Phase 1 (2025–2026):

- St Kitts & Nevis pilot (donation route).
- Partnerships with 2 licensed CBI agents.

Phase 2 (2026–2027):

- Dominica & Grenada rollout.
- Regulatory sandbox (Dubai / Singapore).

Phase 3 (2027–2028):

- Add Portugal, Greece, Latvia, UAE Golden Visa.
- Integrate tokenized real estate options.

5. Legal & Compliance Framework

The platform operates under VASP or fintech sandbox regulations. It integrates full KYC, AML, and escrow mechanisms in accordance with FATF and OECD standards. Governments or licensed agents manage due diligence and citizenship approval.

Compliance Pillars:

1. **VASP Licensing** – operating under a regulated fintech regime.
2. **Full AML/KYC** – FATF-compliant onboarding + PEP/sanctions checks.
3. **Escrow & Custody** – Client funds paid to government escrow account (tokenized payments)
4. **Smart Contract Audits** – third-party certified.
5. **Legal Opinions** – confirm tokens are contractual entitlements, not securities.

6. Technology Stack






Frontend: PHP, React + Next.js | Backend: Node.js | Blockchain: Ethereum/Polygon | KYC: Sumsub, Veriff | Payments: Circle/Stripe/Bank | Storage: AWS + IPFS. All components are designed for auditability and scalability.

7. Revenue Model

Tokenized Citizenship follows a multi-channel fintech revenue model combining transactional fees, recurring income, and government licensing. Core streams include:

1. Processing Fees (10%) per approved file.
2. Platform Subscription Fees (\$50–\$100/month).
3. Token Issuance Fees (\$500–\$1,000 per investor).
4. Government/Agent Licensing for white-label CBI-as-a-Service solutions.
5. Escrow Yield from regulated treasury accounts.

Example: 500 investors at \$5,000/month (~\$150M flow) generates ~\$8M annual revenue with 60% margins.

Revenue Stream	Description	Est. Margin
 Processing Fee	5-10% of each approved case	40-50%
 Platform Fee	\$50-100/month subscription	70%
 Token Marketplace	1-2% commission on resales	60%
 Yield from Escrow	Treasury management returns	20%
 White-label Licensing	For CBI agents/governments	80%

Example Economics:

500 investors × \$300,000 = \$150M processed → \$7.5M platform fees.

Team

- **Founder & CEO** - [You] - 15+ years in CBI industry (BestCitizens.com, CBI Gov).
- **CTO** - Blockchain architect (ex-Polygon / DeFi dev).
- **Chief Compliance Officer** - former bank AML/KYC director.
- **Legal Advisor** - regulatory attorney (offshore, VASP licensing).
- **Government Relations Head** - ex-CBI Unit consultant.
- **Blockchain Developer** - Solidity programming, Nodejs, etc..

Revenue Streams

Revenue Stream	Description
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Processing Fee (Agent Revenue)	Percentage-based commission (10%) on every successful CBI file processed via the platform. Equivalent to traditional agent fees, but automated and recorded on-chain.
Platform Subscription Fee	Monthly or annual SaaS fee charged to investors using the installment payment plan (e.g. \$50-\$100/month).
Penalty Fee	From Refunds and cancellations (10%)
Franchise Licensing	Licensing the Tokenized Citizenship infrastructure to CBI agents, developers, or governments as a turnkey “CBI-as-a-Service” solution. USD 10,000 to USD 50,000 per year
Income from Interest	Pooled balances yield interest rates 2-3% (USD and USDT)
Government Advisory (Designing New Program)	50% of the Investment (Donation, Real Estate Fees, Bonds)
Government Platform Fees	usage fee 10% charged to Government.

Revenue Example

Assume:

- 500 investors on active payment plans (CBI/GV)
- 100 Agents using the platform
- 10 Governments using the Platform
- Average CBI program value = **\$300,000**
- Platform earns **5% processing fee + \$50 monthly fee**

Metric	Value
Total investment volume	\$150,000,000
Processing revenue (5%)	\$7,500,000
Monthly platform fees (500 × \$50 × 12)	\$300,000
Agent Licensing Fees (\$10k/yr)	\$1,000,000
Interest float yield (1% on \$20M average balance)	\$200,000
Government fee for platform usage (10%.)	\$15,000,000
Revenue potential	≈ \$23 million

Note: Penalty fee, Government advisory fee not included above.

Funding Ask

Funding Ask:

- **Raising:** \$5M seed round.
- **Use of Funds:**
 - 40% technology & audits
 - 30% compliance & licensing
 - 20% government integration
 - 10% marketing & agent onboarding

Milestones (next 12 months):

- MVP launch (Q2 2026)
- Sandbox approval (Q3 2026)
- First government integration (Q4 2026)
- 100 paying investors onboarded (Q1 2027)

Start Now:

“Invest in the future of global mobility.”

“We’re opening citizenship to the world — one token at a time.”

8. Conclusion

Tokenized Citizenship bridges fintech innovation, blockchain transparency, and government compliance to democratize global citizenship. By enabling installment-based investments with full traceability, it opens the door to millions of investors worldwide.