



# **Sierra Leone Sets a New Standard for Investment-Led Citizenship and Residency in Africa**

A Partnership Model Linking Citizenship, Investment, and Economic Participation

November 1, 2025

## **PROGRAM UPDATE**

### **A Presidential Vision to Attract Foreign Direct Investment**

Launched in January 2025 the GO-FOR-GOLD program forms part of a broader vision to attract meaningful foreign direct investment (FDI) before the close of the President's second term in 2028.

During its initial six-month product-market test, thirteen families received confirmation of naturalization under the President's prerogative pursuant to Section 27A of the Sierra Leone Citizenship Act 1973, which provides that *"nothing in this Act shall affect the right of the President to cause any person to be registered as a citizen of Sierra Leone."*

This provision grants the President full discretionary authority to confer citizenship upon individuals whose participation advances national interests through investment, innovation, or strategic partnership.

The Sierra Leone Immigration Department (SLID) has confirmed that this Special Naturalisation Protocol remains the operative legal instrument pending the adoption of forthcoming amendments to the Citizenship Act and the promulgation of the Citizenship (Special Naturalization) Regulation 2025.

## **Forthcoming Legal Framework**

In the meantime, legislative work will be advanced on:

- Amendment to the Citizenship Act 1973, introducing a new Section 8(3) and a new paragraph (d) in the Second Schedule (“Special Circumstances”).
- The Citizenship (Special Naturalization) Regulation 2025, to be gazetted as a statutory instrument under Section 27(a).

The amendments will formalize a path for economic contributors to qualify for Sierra Leonean citizenship without requiring residency, provided they have made or guaranteed an economic contribution beneficial to national development.

The Regulation is expected to codify critical provisions including offshore processing, automatic waivers of residency and employment prerequisites, presumption of Negro-African descent for qualified applicants, mandatory due diligence clearance, and authority for the Chief Immigration Officer to issue interim Letters of Naturalization and passports pending final certificates signed by the President.

## **Program Structure & Economic Participation**

The GO-FOR-GOLD program is structured around four pillars:

1. Permanent Residency via gold bullion purchase & payment of program fees.
2. Special Naturalization through verified economic contribution.
3. Built-in business infrastructure - every approved Main Applicant receives an incorporated Sierra Leone company and a corporate bank account.

4. Digital efficiency - 100% online application process with AI-powered multilingual guidance, in-app messaging, by-Zoom notary certification and due diligence integration.

### **Family Inclusion & +1 Business Partner Incentive**

Recognizing the diversity of modern global family structures, Sierra Leone has introduced the industry's most inclusive model for ancillary applicants:

<b>Special Naturalisation Type</b>	<b>Eligible Persons</b>	<b>Program Fee / Applicant</b>
Main Applicant	Any nationality except North Korea	US \$ 140,000
Normal Dependants	Spouse(s), children $\leq 18$ , parents, grandparents	US \$ 10,000
Special Dependants	Adult children, siblings $< 30$ , spouse of sibling, children $\leq 18$ , last remaining relative	US \$ 20,000
+1 Business Partner	One adult co-investor	US \$ 30,000

A new due diligence fee of US \$ 5000 will be charged for every 5 applicants included (up to the first 10). Every applicant above 10, will attract an additional US \$900 per applicant.

This means:

Family of up to 5	USD 5,000
Family of 6 to 10	USD 10,000
Family of 11 plus	As above, plus USD 900 per additional dependant applicant

The applicable Due Diligence payment will be added to the Program fees and paid into escrow. The Due Diligence fee will be released from escrow upon issue of the Due Diligence report for on-payment to our Independent Due Diligence Partner.

It is notable that the added value of a limited liability entity incorporated in Sierra Leone together with a corporate bank account established with either Sierra Leone Commercial Bank or Access Bank is included in the program fees.

***(Both the Due Diligence enhancement and the limited liability entity incorporated in Sierra Leone and bank account are also included in the GO-FOR-GOLD Permanent Residency program fees.)***

#### **Harod Associates - Independent Due Diligence Partner**

Due diligence for all applicants is now performed by Harod Associates Ltd, a UK-based investigative firm recognized globally for its Citizenship-by-Investment (CBI) and Residency-by-Investment (RBI) vetting expertise.

Key credentials:

- Operating in 100+ countries with 1,000+ investigative interviews and 2,000+ CBI cases completed.
- 15% high-risk detection rate.
- Staff accredited by the Investment Migration Council (IMC).
- Services include financial analysis, litigation and bankruptcy checks, corporate record audits, criminal record checks, OSINT via SeekerXR, and media sweeps.

## **Pricing, Escrow Security & Timelines**

- All funds are held in escrow until (a) a clean due-diligence report is issued (typically within two weeks) and (b) a Letter of Approval is granted by the Chief Immigration Officer.
- The target timeline: 30–60 days for approval; 60–90 days for passport and Naturalization Certificate issuance (signed in batches by the President).
- Applicants can also offset program fees via gold purchases of up to 20 kg over five years at a 2 % discount to market.

## **Digital Infrastructure & Partner Ecosystem**

The fully automated application ecosystem offers AI Voice and Chat Assistants, secure online portals, notary certification via Zoom, and an integrated case-management system ensuring transparency for applicants and official partners alike.

## **Beyond a Passport - A Platform for Africa's Next Frontier**

By embedding business capability, verified due diligence, and legal certainty, Sierra Leone's GO-FOR-GOLD initiative marks a transformative step in the evolution of investment migration - positioning the country as the first African jurisdiction to offer citizenship designed from inception as an FDI vehicle.

The model is citizenship by exception, not by purchase: a compliance-driven instrument that turns investors into stakeholders, families into partners, and citizenship into nation-building.

## **Words From Sierra Leone Immigration Department**

*"The Sierra Leone Immigration Department administers a Special Naturalisation Protocol sanctioned in accordance with Section 27(a) of the Citizenship Act 1973," said Dr. Moses Tiffa Baio, Chief Immigration Officer ("CIO").*

*"Pending the formal adjustment of the Citizenship Act by Parliament, this framework remains the operative legal basis for all current grants of citizenship," noted Dr. Baio. "It ensures that every approval today is fully compliant within the scope of existing law."*

*“Our priority is due diligence, transparency, and alignment with national policy - so that citizenship becomes a platform for genuine partnership and shared progress,” emphasized the CIO.*

## **FAQs**

### **1. Special Naturalisation Program Overview & Purpose**

- **Q: What is the GO-FOR-GOLD program?**

A: The GO-FOR-GOLD (GFG) program is Sierra Leone’s flagship initiative combining Permanent Residency and Special Naturalization with verified foreign direct investment (FDI) and gold-backed participation. It represents citizenship by partnership and participation in national development.

- **Q: Why was the program initiated?**

A: The Program was created to form part of President Bio’s 2025–2028 vision to attract responsible FDI, build a sustainable investment-migration ecosystem and make Sierra Leone a middle income country by 2039.

- **Q: What makes this program unique in Africa?**

A: It is the first of its kind to link citizenship to active economic participation through a fully digital process, a gold-backed investment PR option, and integrated company incorporation/corporate bank account establishment.

- **Q: Is the program active now?**

A: Yes. Following a six-month pilot and 13 successful Special Naturalizations – with families - it operates under Section 27A of the Citizenship Act while final legislation is being gazetted and promulgated.

- **Q: Is the GFG Permanent Residency program enhanced too?**

A: Yes, the class of Special Dependents can now be included in an application for standalone GFG PR at US \$10,000 per Special Dependant.

## **2. Legal Basis and Framework**

- **Q: Under what law is citizenship granted?**

A: Section 27A of the Sierra Leone Citizenship Act 1973 empowers the President to cause any person to be registered as a citizen, granting discretionary authority for citizenship by exception.

- **Q: What legal updates are pending?**

A: Two key measures are the Amendment to the Citizenship Act 1973 introducing a new Section 8(3) and a Second Schedule (d), and the Citizenship (Special Naturalization) Regulation 2025 establishing the process and program details formally.

- **Q: What is the Special Naturalisation Protocol?**

A: It is the operative administrative framework under which qualified investors are granted citizenship pending final legislative enactment, confirmed by the Chief Immigration Officer on October 21, 2025.

## **3. Eligibility and Categories**

- **Q: Who may apply?**

A: Any nationality other than North Koreans may apply.

- **Q: Why include a “+1 Business Partner”?**

A: It reflects real-world investment behavior where co-investors act together, encouraging joint ventures and expanded FDI inflows. No proof of prior business partnership relationship is required to qualify for the +1 Business Partner Incentive.

- **Q: Are multi-spouse families accepted?**

A: Yes. The program’s structure accommodates multiple-spouse families and extended relatives common in various cultures.

#### **4. Financial Contribution and Escrow Security**

- **Q: How are funds handled?**

A: All funds are held in escrow with parties licensed in West Africa or via an applicant's own attorney until due diligence clearance and issuance of a Letter of Approval by the Chief Immigration Officer.

- **Q: What happens if an application is refused?**

A: Funds are refunded from escrow less administrative and due-diligence costs in accordance with program policy.

#### **5. Due-Diligence and Compliance**

- **Q: Who conducts due-diligence?**

A: Harod Associates Ltd (UK) - a global investigative firm specializing in CBI/RBI vetting.

- **Q: What checks are included?**

A: Identity verification, source-of-wealth analysis, sanctions/PEP screening, litigation, criminal checks, corporate records, and OSINT media sweeps.

- **Q: How long does it take?**

A: Approximately two weeks per application

- **Q: Why was Harod chosen?**

A: Harod has completed over 2,000 CBI cases with a 15 % high-risk detection rate and IMC-certified investigators.

#### **6. Application Process**

- **Q: Is the process 100% online?**

A: Yes. The entire workflow, including document certification, section 9 Citizenship Act Declarations and Oath of Allegiance, are managed digitally via Zoom through the Application Hub.



- Q: What are the main stages?

A: Initial KYC → Document Upload → Escrow Deposit → Due Diligence  
→ Notarized s.9 Citizenship Act Declaration & Oath of Allegiance → Letter of Approval → Passport / Certificate of Naturalization issuance.

- Q: What is the total timeline?

A: Typically, 30–60 days for Letter of Approval and 60–90 days for Passport / Certificate of Naturalization issuance.

- Q: Who signs the citizenship certificate?

A: The President of Sierra Leone. Interim confirmation is issued by the Chief Immigration Officer.

## **7. Business Integration and Economic Participation**

- Q: Why include a company and bank account?

A: To ensure every new citizen has an immediate economic footprint and can engage in legitimate trade or investment activity.

- Q: When is the entity and its bank account transferred to the applicant?

A: Upon receipt of the Letter of Approval from the Chief Immigration Officer.

- Q: Which investment sectors are encouraged?

A: Natural resources, sustainable agriculture, waste to energy renewable energy, real estate, tourism, and technology infrastructure, public private partnerships

## **8. Legal Amendments and Continuity**

- Q: Will current citizenships remain valid after the new law is enacted?

A: Yes. All grants under Section 27A are fully valid *ab initio* and confer status *pari passu civibus praesentes*.

- Q: What effect will the new law have when enacted?

A: It will codify the process permanently, enshrining Special Naturalisation within the Citizenship Act.

## **9. Program Integrity and Long-Term Outlook**

- Q: How is integrity maintained?

A: Via independent due diligence, escrow fund controls, and government oversight by SLID and the Office of the President.

- Q: Can citizenship be revoked?

A: Yes, if obtained by fraud, misrepresentation, or concealment of material facts.

- Q: What benefits accrue to Sierra Leone?

A: Increased FDI, job creation, strengthened banking systems, and enhanced ECOWAS trade integration.

- Q: What benefits do investors gain?

A: A Commonwealth and ECOWAS citizenship, visa-free access across West Africa, and tangible participation in Sierra Leone's growth.

## **10. Digital Infrastructure and AI Support**

- Q: What application process tools are available?

A: AI Voice and Chat Assistant, secure Application Hub, Partner dashboards, and Zoom-based notary verifications and documentation veracity authentication.

- Q: Is data protection assured?

A: Yes. The system is GDPR-aligned and maintains strict confidentiality protocols.

## 11. Industry “Firsts”

- **Q: Why is this Special Naturalisation program different from other CBI, CBM and CBE initiatives?**

**A:** To the best of our current knowledge, the **Sierra Leone GO-FOR-GOLD (GFG) Special Naturalisation Program** is the first initiative of its kind in the world to combine legal innovation, economic participation, and digital transformation in the citizenship-by-investment space. Specifically, it:

- A.** Has been **strategically designed and priced** to fulfil its founding purpose - to create the *practical conditions necessary to attract sustainable foreign direct investment (FDI)* into Sierra Leone.
- B.** Includes a **fully incorporated limited-liability company and corporate bank account** for every approved applicant, both of which are activated immediately upon issuance of the **Letter of Approval** by the Chief Immigration Officer.
- C.** Introduces a **“+1 Business Partner Incentive”**, allowing a Main Applicant and a designated business partner to each participate at a **reduced contribution of USD 85,000 per partner**, encouraging genuine co-investment and long-term collaboration.
- D.** Productizes a **“Citizenship by Exception” framework**, operating under Section 27A of the Citizenship Act pending the forthcoming statutory amendments that will formalize the **Special Naturalisation** pathway in law.
- E.** Brings the **entire application process online**, incorporating *AI-powered voice and chat agents* that guide applicants and partners contextually throughout each stage of preparation and submission.
- F.** Provides **fully customized and branded Official Partner portals** and client-information systems, ensuring a unified global presentation and secure digital workflow.

- G. Organizes regular official delegations to Sierra Leone**, enabling new and intending citizens to meet senior government officials, explore investment opportunities, and experience first-hand the country's position as a credible *frontier economy* for growth and innovation.
- H. Post-citizenship or PR grant, allows participants to offset program fees** through the **purchase of up to 20 kg of physical gold bullion** over five years at a **2 % discount to market**, reinforcing the gold-backed foundation of the initiative.
- I. Has been rigorously market-tested** to optimize its specifications, features, and benefits prior to formal programmatic launch - ensuring that its structure meets both investor expectations and national development priorities.