

RESEARCH & PRODUCT DOSSIER

Global Relocation Intelligence

A bilingual platform that tells Canadians, Americans, and Arabic speakers exactly where their life — and their money — works better abroad. Filtered to their passport. Honest about the trade-offs.

40

COUNTRIES PROFILED

2

SECTIONS · EN + AR

5

MOVER PERSONAS

Contents

1 · Project Overview	What it is, who it serves, how it's structured
2 · The Two-Part Country System	Main list + Muslim-majority section
3 · Country Comparison — Part 1	29 non-Muslim-majority countries
4 · Country Comparison — Part 2	11 Muslim-majority countries
5 · The Market & Our Position	Competitors and the white space we own
6 · The Product Plan	A dead-simple, bright & airy site
7 · What To Do Now	Immediate next steps

How to read this: this dossier is the executive summary. Each of the 40 countries also has a full, source-cited profile (visas, tax, banking, safety, healthcare, schools, property, Airbnb law, first steps) in the research folder. Every figure carries a source link and a verified date.

1 · Project Overview

One platform at three zoom levels — not three separate products.

The question we answer

"Where could my life — and my money — actually be better?"
For people who want to relocate, retire, invest, or work remotely abroad.

Who we serve first

American & Canadian nationals. Then a second audience:
Arabic speakers (the Brazil / Gulf "AskSam" track), fully bilingual
EN + AR.

The three zoom levels

① Latin America app (live core) → ② Brazil + Airbnb investing
(flagship depth) → ③ the whole world (this research).

What makes it trusted

Every fact is sourced and dated, and every country leads with an
honest watch-out — not a sales pitch.

Each country is answered across the things people actually move for

Visas & timelines

Tax & banking

Cost of living

Safety

Healthcare

Schools & family

Property

Airbnb / STR law

Doing business

Language access

First steps

The recurring insight: in almost every country the real bottleneck is **banking + the local tax ID** (Brazil's CPF, Mexico's CURP/RFC, the cédula, NIF, Emirates ID...). The product makes "how do I bank here, and what ID do I need first?" a headline answer — not buried fine print.

2 · The Two-Part Country System

Per your direction, Muslim-majority countries sit in a clearly separate section — with an honest "how strict is daily life for a foreigner" badge so cosmopolitan places like the UAE and Morocco aren't lumped in with stricter ones.

Part 1 — Main list (29)

Non-Muslim-majority countries (secular / Christian / Hindu / Buddhist). The default view for the English-speaking, non-Muslim audience. Georgia, Cyprus & Mauritius live here.

Part 2 — Muslim-majority (11)

A separate section, also the Arabic-audience track. Each badged by how much religious law touches a foreigner's daily life.

The environment badge (Part 2)

- **Cosmopolitan** — expat-liberal; civil/commercial law dominant; alcohol & mixed life normal (UAE, Bahrain, Morocco, Turkey, Albania).
- **Moderate** — tolerant but more conservative customs (Malaysia, Indonesia/Bali, Oman, Jordan, Qatar).
- **Conservative** — religious law strongly shapes daily life (Saudi Arabia — reforming under Vision 2030).

Religion/environment is always a **filter, never a hard exclusion**. The English-speaking audience can ignore Part 2 entirely; the Arabic audience can live there.

3 · Country Comparison — Part 1 (Main list)

Cost = comfortable single person / month (USD, approx). Foreign-income tax = how a resident's foreign income is treated. Full sourced detail in each country profile.

Country	Best for	Easiest residency	Foreign-income tax	Cost/mo	English	Standout → Watch-out
PA Panama	Retiree-Nomad-Biz	Pensionado / Friendly Nations	0% territorial	\$1.5–2.5k	Mid	#1 retire+expat, USD economy → STR restricted in capital
MX Mexico	All	Temp/Perm Resident	Worldwide (treaties)	\$1.5–2.5k	Mid	Biggest expat ecosystem, proximity → income bar doubled
CR Costa Rica	Retiree-Nomad-Family	Pensionado / DNV	0% territorial	\$1.5–2.5k	Mid	Pura Vida, free CAJA healthcare → residency card 9–18 mo
BR Brazil	Investor-Nomad	DNV / investor	Worldwide (CA treaty)	\$1–1.8k	Low	Top STR yields, 4-yr citizenship → CPF gates everything
CO Colombia	Nomad-Retiree	M/R visa, DNV	Worldwide >183d	\$1.2–2k	Low	Medellín value/climate → worldwide tax; cédula for banking
UY Uruguay	Family-Retiree	Direct PR	0% on foreign work*	\$2–3k	Low	Safest/stablest LatAm → pricier; no CA/US treaty
EC Ecuador	Retiree (budget)	Pensioner/Rentista	Territorial-leaning	\$1.2–1.8k	Low	USD + cheapest → safety deteriorating
DO Dominican Rep.	Investor-Retiree	Law 171-07 (pension)	0% exemption	\$1.5–2.5k	Mid	Best STR yields, immediate PR → infra/safety varies
AR Argentina	Nomad-Culture	Rentista/DNV	Worldwide	\$1–1.8k	Low	BA lifestyle cheap on USD → inflation/currency
BZ Belize	Retiree	QRP (40+)	0% territorial	\$1.5–2.5k	Native	Only English Central America → limited healthcare
BB Barbados	Nomad-Retiree	Welcome Stamp / SEP	0% (Welcome Stamp)	\$2.8–4k	Native	Native EN, best Caribbean healthcare → high cost
PT Portugal	All	D7 / D8	Worldwide (IFICI 20%)	\$1.5–2.5k	High	Safest, EF#6 → citizenship now 10y; AIMA backlog
ES Spain	All	DNV / NLV	Worldwide (Beckham 24%)	\$1.8–2.8k	Mid	Only EU in expat top-10 → wealth tax; golden visa ended
GR Greece	Retiree-Investor	Golden Visa / DNV	7% pensioner flat	\$1.3–2.2k	Mid	#1 residence index, stacked tax breaks → AFM gates all
IT Italy	Retiree-HNW	Elective Residence / DNV	Worldwide (7%/€200k)	\$1.8–2.8k	Low	Lifestyle + tax regimes → bureaucracy; ancestry route cut
HR Croatia	Nomad	DNV (18mo)	0% for DNV holders	\$1.5–2.2k	EF#2 world	Best English in region → DNV dead-ends (no PR)
ME Montenegro	Nomad-Investor	DNV / property	9–15%	\$1–1.8k	Mid	Euro w/o EU, low tax → banking needs residence permit
GE Georgia	Nomad-Biz	365-day visa-free	0% territorial; 1% IE	\$1–1.8k	Mid	Easiest entry+business, 1% tax → political instability
CY Cyprus	Biz-HNW-Nomad	DNV / €300k PR	Non-dom 0% div 17y	\$1.8–2.8k	High	EN + non-dom tax → advisory raised; slow PR
MT Malta	Biz-Nomad	Nomad Permit / MPRP	Remittance (15% flat)	\$2–3k	EN official	English-official EU base → painful banking; high rents
TH Thailand	Retiree-Nomad	DTV (5yr) / Retirement	Remittance-taxed (2024)	\$1.2–2k	Low	Retiree favorite, healthcare value → STR illegal; remit tax
PH Philippines	Retiree	SRRV	Territorial (SRRV)	\$1–1.6k	Official	Official English, cheap → no land; ACR for banking
TW Taiwan	Nomad-Pro	Gold Card	Territorial-ish	\$1.5–2.5k	Mid	#1 healthcare, ultra-safe → China risk; Mandarin
VN Vietnam	Nomad-Biz	90-day e-visa / TRC	Worldwide >183d	\$1–1.5k	Low	Ultra-cheap nomad value → no nomad visa; no land
JP Japan	Family-Pro	DNV (6mo) / Biz Manager	Worldwide (after 5y)	\$1.5–2.5k	Low	Ultra-safe, unrestricted freehold, weak yen → language; no dual
MU Mauritius	Retiree-Biz-Family	Premium / Occupation Permit	Quasi-territorial (15%)	\$1.5–2.5k	EN official	Tropical + English + safe → remote; specialist healthcare

Country	Best for	Easiest residency	Foreign-income tax	Cost/mo	English	Standout → Watch-out
ZA South Africa	Nomad-Biz-Retiree	DNV / FIP permit	Worldwide (exemption)	\$1.5–2.5k	EF#13	World-class private healthcare, freehold → violent crime
KE Kenya	Nomad-Biz	Class N DNV / Class G	Worldwide >183d	\$1.2–2k	Official	English + M-Pesa, Nairobi tech → land leasehold only
RW Rwanda	Biz-Entrepreneur	Investor permit (RDB)	Worldwide	\$1.2–2k	Official	#1 Africa ease-of-business, safe/clean → small market; governance

*Uruguay: tax holiday on foreign income tightened by 2026 law — verify in profile.

4 · Country Comparison — Part 2 (Muslim-majority)

Separate section & Arabic-audience track. Env. badge = how much religious law touches a foreigner's daily life.

Country	Env.	Best for	Easiest residency	Foreign-income tax	Cost/mo	Standout → Watch-out
AE UAE	Cosmo	Biz-Investor-Family	Golden Visa / employer	0%	\$3–5k+	0% tax, safest city, AR+EN → high cost; no citizenship; 2026 advisory
BH Bahrain	Cosmo	Biz-Investor	Golden Residency	0%	\$2–3k	Most liberal Gulf, EN gov → small; 2026 advisory
MA Morocco	Cosmo	Retiree-Nomad	1-yr Carte de Séjour	80% pension abatement	\$1–1.8k	Cheap, warm, full Arabic → French bureaucracy; FX controls
TR Turkey	Cosmo	Investor-Nomad	CBI \$400k	Worldwide	\$1–1.8k	Fast CBI passport, cheap on hard \$ → lira inflation; politics
AL Albania	Cosmo*	Nomad-Budget	1-yr visa-free (US)	0% to ~\$142k (to 2029)	\$0.9–1.5k	Visa-free year + 0% tax, secular → basic healthcare; no treaty
MY Malaysia	Mod	Retiree-Family-Nomad	MM2H / DE Rantau	Territorial (verify)	\$1–1.5k	Best EN+halal+healthcare+cost combo → MM2H now capital-heavy
ID Indonesia	Mod†	Nomad	Second Home / E33G	Territorial first yrs	\$1.2–2k	Bali nomad mecca → no land; nominee deals criminalized
OM Oman	Mod	Retiree-Family-Biz	Investor (ITC property)	0% (income tax from 2028)	\$1.5–2.5k	Cheapest Gulf, 5th-safest, calm → income tax coming; advisory
JO Jordan	Mod	Investor-Family	Investor / CBI (dual OK)	0% territorial	\$1.4–2k	Only Arab CBI allowing dual citizenship → regional advisory
QA Qatar	Mod	Biz-Family	Employer / property	0%	\$2.5–4k	Near-top safety, Islamic family setting → sponsor-gated; advisory
SA Saudi Arabia	Cons	Biz-Entrepreneur	Premium Residency / Iqama	0%	\$2–3.5k	Vision 2030 boom, holy sites → most conservative; advisory; rights caveats

*Albania is Muslim-heritage but one of Europe's most secular societies (not Arabic-speaking). †Indonesia is Muslim-majority nationally, but Bali — where most expats live — is a Hindu enclave.

5 · The Market & Our Position

No competitor owns the lane we can take.

Competitor	What they do	Their gap
Nomad List	City data, ~\$75/yr	No visas/tax/retirees; English-only
International Living	Retiree magazine, \$39/yr	"One big advertisement"; no Airbnb; no Arabic
Nomad Capitalist	Offshore tax/passport consulting	\$10k+; millionaires only
Global Citizen Solutions / Henley	Golden-visa advisory	Visa transaction only; no lifestyle/cost depth
Arabic visa sites	Residency-by-investment leads (in Arabic)	All sales funnels — none a neutral lifestyle guide

The white space (what nobody owns)

- **Bilingual EN + AR** — everyone is English-only or Arabic-visa-sales.
- **City-by-city Airbnb law + yields** — nobody combines legality with returns.
- **Passport-filtered plain answers** — "here's exactly what *you* need."
- **Retiree → nomad → entrepreneur → investor → family** in one place.

Positioning: "The bilingual relocation platform that tells Canadians, Americans, and Arabic speakers exactly where their life — and their money — works better abroad: filtered to their passport, honest about the trade-offs, with real city-by-city Airbnb data." Lead the Arabic side with Brazil; widen to the world.

6 · The Product Plan

The fix for "too complicated": ask first, reveal later. Bright, airy design, five-item navigation.

The home page = 2 questions

① "Where are you from?" (passport) ② "What are you?" (retiree / nomad / entrepreneur / investor / family). Then show only the matched, ranked countries. Everything else is one click deeper.

Five-item nav

Home · Explore · Compare · Brazil · Consult. That restraint is the antidote to the current Latin hub feeling overwhelming.

Country page

Sticky scorecard on top (cost, easiest visa + timeline, safety, banking difficulty, EN/AR) → collapsible detail tabs → "First Steps" → Consult button.

Money model

Paid consults · free PDF lead magnet → email list · affiliate (lawyers, insurance, Wise) · ads at scale.

Build sequence

1. Consolidate to one codebase; deploy to Netlify; attach the domain → one live URL.
2. Bright, airy design + the 2-question home (the simplicity fix).
3. Load these 40 profiles as data — Part 1 first.
4. Explore + Compare + Country pages with the filter system.
5. Wire Supabase for email capture + the PDF lead magnet.
6. Brazil / AskSam flagship + Arabic toggle; surface Part 2.
7. "Countries That Want You" incentives beta.
8. Layer in live data (Numbeo, FX) + affiliate links.

7 · What To Do Now

1. **Review a few profiles** (Panama, Brazil, UAE) and tell me if the depth/tone is right.
2. **Confirm brand + domain** (samerareer.com vs a new name) — it drives everything downstream.
3. **Pick the first cities** to deepen (e.g. Brazil: Balneário Camboriú; Panama: Boquete) for flagship content.
4. **Greenlight the build** — I start the sequence in §6 (consolidate → deploy → 2-question home → load profiles).
5. **Gather proof** — Samer's first testimonials/consult calls, to lift consulting prices over time.

Maintenance note: visa, tax, and Airbnb rules change fast — several already shifted in 2025–2026 (Portugal citizenship, Spain golden visa, Thailand remittance tax, Oman's 2028 income tax). Re-verify anything marked "pending/changing" quarterly.

Companion files in the research folder: *00-DISCOVERY-longlist.md*, *SCHEMA.md*, *competitor-resource-directory.md*, *world-master-comparison.md*, *PRODUCT-PLAN.md*, and *profiles/* (all 40 full country profiles). Verified June 2026.