XIPHIAS Immigration

COUNTRY BROCHURE



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

Bulgaria Residency by Investment

Bulgarian residence by investment. Citizenship by investment was abolished in April 2022. Bulgaria joined Schengen in full on 1 January 2025 and adopted the euro on 1 January 2026.

PROGRAMMES	CAPITAL	CURRENCY	LANGUAGE
3	Sofia	Euro (EUR)	Bulgarian

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Bulgaria at a glance

CAPITAL **Sofia**	POPULATION **6,714,560**
LANGUAGE **Bulgarian**	CURRENCY **Euro (EUR)**
TIME ZONE **Eastern European Summer Time (EEST, UTC+3)**	CLIMATE **Temperate continental with Mediterranean influences**
PROGRAMMES WE ADVISE ON **3**	LAST UPDATED **1 October 2026**

Overview

Bulgaria, a member of the European Union since 2007 and NATO since 2004, is strategically located in Southeast Europe. It became a full Schengen member on 1 January 2025 and adopted the euro on 1 January 2026. The country offers a temperate continental climate, rich history, and a low flat tax rate. The Bulgaria Residency by Investment program allows non-EU nationals to acquire permanent residency through a qualifying investment, such as units in approved investment funds. Investor-residence thresholds are now expressed in euro; XIPHIAS confirms the current amount for each route with the Migration Directorate of the Ministry of Interior before filing. Family members including spouse, children, parents, and parents-in-law can be included. Investors may apply for citizenship after 5 years of permanent residence and enjoy visa-free travel across the Schengen Area, with no strict physical presence requirements.

Key points

- Permanent residence, not a temporary permit
- Investment via regulated AIFs or ETFs with flexible capital options
- Family inclusion: spouse, children, parents, and parents-in-law
- No physical presence requirement to maintain residency
- Citizenship eligibility after 5 years of permanent residence, subject to Bulgarian-language proficiency
- Access to EU education, healthcare, and work opportunities

Programmes in Bulgaria



Bulgaria Residency by Investment – AIF Route

Obtain Bulgarian residency through investment in a government-approved Alternative Investment Fund (AIF) with EU benefits and family inclusion.



Bulgaria Residency by Investment – Government Bonds Route

Obtain Bulgarian residency by investing in government-approved bonds with family inclusion and EU mobility.



Bulgaria Residency by Investment – Real Estate Route

Secure Bulgarian residency by investing in government-approved real estate with family inclusion and EU mobility.

Bulgaria in 2026: what has changed

There is no Bulgarian citizenship by investment. It was repealed by an amending law published in the State Gazette, issue 26 of **1 April 2022**, which struck out articles 12a and 14a of the Citizenship Act. No investment route to Bulgarian citizenship has existed since then.

But Bulgaria joined Schengen in full on 1 January 2025, and adopted the **euro on 1 January 2026**. Both are good news for a residence applicant, the Schengen membership above all: a Bulgarian residence permit now carries Schengen mobility.

Since 1 January 2026 the investor-residence thresholds are expressed in euro. **XIPHIAS confirms the current euro threshold for your route in writing with the Migration Directorate of the Ministry of Interior before filing, and before you commit any funds.**

One thing to settle before you start

These are **residency** programmes, not citizenship. That distinction matters more for an Indian passport holder than for most, because **India does not permit dual citizenship**: under Section 9(1) of the Citizenship Act 1955, voluntarily acquiring another citizenship ends your Indian citizenship automatically.

Holding European **residency** does not affect your Indian citizenship at all. Only naturalising would. So the residence permit is the safe part; the decision point comes years later, if and when you choose to naturalise.

How the application works

1. **Submit documents for pre-approval to verify eligibility and source of funds**
2. **Make the qualifying investment and obtain the investment certificate from the Ministry of Innovation and Growth**
3. **Apply for a D-type visa at the Bulgarian embassy**
4. **Apply in person for a permanent residency ID in Bulgaria**
5. **Apply for Bulgarian citizenship after 5 years of permanent residence, with evidence of Bulgarian-language proficiency**
6. **Contact XIPHIAS Immigration for guidance**

General requirements

- Be a non-EU national with a valid passport
- Possess no criminal history
- Provide documentation proving the legal source of invested funds
- Meet eligibility criteria for family members (spouse, children, parents, parents-in-law)
- Ensure dependent documentation is accurate for adults and minors

Questions clients ask

What is the Bulgaria Residency by Investment program?

It allows non-EU nationals to obtain permanent residency through a qualifying investment in Bulgaria, such as units in approved investment funds.

What is the minimum investment?

Bulgaria adopted the euro on 1 January 2026, and the investor-residence thresholds are now expressed in euro. XIPHIAS confirms the current amount for your route in writing with the Migration Directorate of the Ministry of Interior before you commit funds.

Can I include my family in the application?

Yes, spouses, children, parents, and parents-in-law can be included under the same application.

Is there a minimum stay requirement to maintain residency?

No, there is no physical presence requirement to maintain permanent residency.

When can I apply for Bulgarian citizenship?

After at least 5 years of permanent residence, with evidence of Bulgarian-language proficiency. Citizenship by investment was repealed on 1 April 2022.

What types of investments are eligible?

Eligible options include Alternative Investment Funds (AIFs) and Exchange-Traded Funds (ETFs) approved by the Bulgarian Financial Supervision Commission; XIPHIAS also advises on the government bonds and real estate routes.

Do adult dependents require additional documents?

Yes, adult dependents need a valid passport, proof of income, and legal documents verifying dependency.

Official sources: Bulgarian Ministry of Interior — Migration Directorate; Darzhaven vestnik — Bulgarian State Gazette; Council Decision (EU) 2024/3212 — full Schengen accession of Bulgaria and Romania.



XIPHIAS Immigration

NEXT STEP

Discuss your Bulgaria options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Bulgaria routes that fit you, set out the full cost in writing and manage the application with you from start to finish.

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CREDENTIALS

- Advising clients on global mobility since 2009; XIPHIAS Immigration DMCC in Dubai since 2017.
- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

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