

Own a Framing Shop in a Caribbean Paradise See *Spotted on the Ground* on page 17.

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Incomes Abroad

FUND YOUR LIFE OVERSEAS

Enjoy Your Job and Never Work a Day in Your Life

By Barbara Winter

Despite the fact that work can be one of life's greatest sources of satisfaction, too many of us believe the opposite: that work is an inevitable joyless slog.

It's not our fault. It's what we were conditioned to believe.

As children, many of us remember adults returning from work, grumpy and irritable. The Sunday sermons about work I heard as a child were full of words and phrases like "toil," "sacrifice," and "the sweat of our brow."

It hardly sounded like something I should be looking forward to doing.

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GOOD LOCATIONS

Brewing Profits Amid Ho Chi Minh City's Thriving Beer Scene

By Sharyn Nilsen

For a brief moment, between 1959 and 1975, Ho Chi Minh City (then called Saigon) served as the capital of the Republic of Vietnam. Although its time as the nation's capital was short lived, this dynamic and multicultural city has gone on to become the largest and most economically powerful metropolis in the country. Today, with its sleek skyscrapers and explosive annual growth, it still has energy of a thriving capital city...without the hefty price tag you associate with a city of this size.

As the fastest growing city in the world, HCMC is now home to a rising middle class with an appetite for new experiences. One group of expats has profited by catering to this growing market—as well as the large expat population—by bringing Vietnam its first taste of craft beer.

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Nature Lovers Find Joy and Income with Ecolodges

By Glynna Prentice

Imagine waking up every day in the middle of lush, unspoiled jungle—or the rolling green hills of a rustic European countryside—surrounded by the sounds of birdsong instead of city traffic. Your "commute" is a short walk to your front porch, where you enjoy your morning coffee on nature's doorstep...and the only "boss" is you. It's so peaceful, it's easy to forget that you're part of a rapidly growing global industry.

In countries all around the world, expats have discovered the joys—and profit—of running an ecolodge. They're taking advantage of a growing trend in ecotourism to fund their peaceful, nature-filled lives overseas—and they've discovered some of the most affordable, breathtaking destinations to do it.

Alan and Colleen Spring moved from Florida to the tiny country of Belize in 2002 in search of adventure and a better lifestyle. "We honeymooned in Belize a few years previously and fell in love with the nature and people here," says Colleen.

Alan, the owner of a private investigation firm, and Colleen, a former special education teacher and school administrator, bought an abandoned farm on 105 acres of land in the Belizean jungle. They weren't sure what to do with it and initially wanted to start a citrus farm.

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COVER STORY



The Spring family's ecolodge sits on 105 acres of land surrounded by lush Belizean jungle.



©Stockphoto.com/TonyNg

Expats are at the forefront of HCMC's craft beer scene—which the locals have embraced enthusiastically.

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Enjoy Your Job and Never Work a Day in Your Life

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So I toiled and I sweated—and feared I was serving a lifetime sentence. Happily, that all changed when I decided to adopt Richard Branson's motto: "Fun is fundamental." It's a mantra that I use to keep myself on track.

Nevertheless, for decades I've encountered people with deeply held beliefs that make it difficult to imagine getting paid to enjoy themselves.

Then along came the *4-Hour Workweek*, Tim Ferriss's best-selling book on maximizing your productivity that took the world by storm. Now everyone would be having more fun, right? Not exactly. Ferriss's solution (in case you haven't read the book) is to create a money machine that cranks out a passive income in order to free up your time to do fun things. It's really just a variation of working for the weekend—with a minimum of work.

That's not what I'm talking about here. Doesn't it make more sense to build a portfolio of profit centers which are fun to operate? Adopt the radical notion that anything worth having is worth having fun getting it.

When you're inundated with messages that earning money should be dull drudgery, accepting payment for having a good time may be surprisingly difficult. Challenge that mindset by creating regular projects that ease you into the world of money for fun.

Here are some other ways entrepreneurial folks have added an extra dose of fun to their undertakings.

Tax Deductions: Yes, I'm serious. Bear with me here. Newly self-employed people are often giddy when they discover that what once was an ordinary expense when they were employees becomes a tax deduction when they work for themselves.

A writer friend of mine was just telling

me about the time he got a call from his accountant challenging his listing Cirque du Soleil tickets as a business expense. "After I explained that it was part of a bigger research project, the expense was allowed," he laughs.

The Perpetual Treasure Hunt: For collectors of things—whether it's Pez dispensers or post-modern crockery—the hunt is always on for the next treasure. The money fun comes in when treasures are resold for a profit.

David Robinson and his wife enjoy selling new and used books that they buy at yard sales, library sales, and sometimes at bookstores on the bargain tables. "I bought a book about the Beatles for \$7.95," he recalls. "And sold it via Amazon for \$149.95. I went back to the bookstore, bought the remaining eleven copies of the book, received a 10% discount for buying them all, and then sold them for \$149.95 each."

Be a Temporary Resident: Lynn Mottaz was dreaming of becoming an innkeeper. Unable to finance the purchase of her own bed and breakfast, she started an inn-sitting business, keeping things running smoothly so innkeepers could have their own getaways.

Property caretaking, both short and long term, has become increasingly popular. One of the more innovative examples of this was a yacht-sitting business started by a young man.

The year that I took my first sabbatical, I received several invitations to house/pet sit. Since I had given up my apartment, these offers were especially appealing, including a flat sit in London. What I hadn't anticipated was how much I'd enjoy living in someone else's home for a limited time. It's an idea I've kept in my Possibility Portfolio.

Beyond a Hobby: Many successful enterprises began as a hobby and evolved

into something more. Rich Wagner is a photographer who also teaches workshops on selling photographs. "Over the years, I've had different hobbies including metal sculpture, leather work, painting, and cabinet making," says Rich.

"It may sound strange, but after traveling all over the globe and hitting six of the seven continents, I can say it was my camera that made it the most fun. If I couldn't take a camera, I'd rather stay home and take pictures."

Of course, Rich is not alone in turning a hobby into a livelihood. Rasheed Hooda began making balloon animals several years ago and got really good at it. Local restaurants would invite him in to entertain their younger customers. He laughs when he says, "So I have all the fun of making my balloon creatures and then money comes to me." Although he doesn't charge for his balloons, delighted parents often tip generously.

So don't overlook the fun factor when planning new enterprises. As the author Phil Laut liked to remind his readers, "Start a business that's so much fun you don't care if you go broke with it. With that attitude, you're bound to succeed."

Our editor-at-large Barbara Winter is the author of *Making a Living Without a Job* (now in print for more than 20 years), *Seminar in a Sentence*, and *Jumpstart Your Entrepreneurial Spirit*. She shares her ideas about self-employment through seminars and retreats throughout North America and Europe. She has traveled extensively and lived in six states. She currently makes her home in Valencia, California.



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Escape the Cold With an Online, Work-Anywhere Office

By Don Murray

I'm no world adventurer," says Richard Marazzi. "I'm just a guy with a laptop who can run my company from anywhere there's an internet connection...and has had some incredible experiences because of it.

"I'm one of those people with SAD, seasonal affective disorder," says Richard, who spends his winters in Mexico's Playa del Carmen. "That means when Canada's cold, dark winter sets in, I go south." SAD is a specific type of depression that's triggered by changes in seasons.

"I've biked through Baja's desert, swum with large manta rays in the Sea of Cortez, zip-lined across deep valleys, and rafted swift rivers in Costa Rica. I've even climbed ancient Maya pyramids in Mexico. And all the while, I was actively running my design business back in Canada," says Richard. "This winter, I'm back in Playa del Carmen on the Riviera Maya and life is good."

In general, I'm more content and relaxed. The weather is nice and consistent, and I love all the sunshine and warmth.

—Richard Marazzi

This is Richard's third winter season in this city on Mexico's Caribbean coast, about an hour south of Cancún's International Airport. It has grown from a laidback backpacker's escape to a chic, modern city. Now touted as the fastest growing city in Mexico (and, as some reports claim, all Latin America), Playa's appeal is easy to understand.

With sugar-sand beaches studded by swaying palms set against the stunning blue and aquamarine, warm Caribbean waters, visitors from across the globe flock to Playa del Carmen as their favored

vacation destination. And many are buying second or primary residences—you can see the evidence in the continuing growth in construction and booming real estate market.

"Playa del Carmen is the perfect place for me," says Richard. "I can really feel my stress levels drop from the moment I arrive, and it just gets better the longer I stay. In general, I'm more content and relaxed. The weather is nice and consistent, and I love all the sunshine and warmth. And with the beaches and the friendly people, that's a tough combination to beat. I'm not here for a short vacation. Playa is my home for half the year, so I think I have higher expectations than someone only here for a week or two. And Playa doesn't disappoint."

"Toronto is my home. It's where I normally live and work, and I love it. The spring, summer, and the fall are beautiful. But winter is too cold, too dark, and too long for me."

"But my job's mobility allows me to see beautiful cities and countries, meet wonderful people, and experience adventures I'd never have otherwise. I did Central America in 2011, Todos Santos in Baja in 2012, and Buenos Aires in 2013. I discovered Playa del Carmen in 2014, spent the winter in Costa Rica in 2015, and returned to Playa in 2016 and now again for the 2017 winter."

While Playa del Carmen has some affordable rental properties, Richard admits that his condo in Playa is a bit pricey and a bit of a luxury.

"It's bigger and nicer than I need. I'm paying the equivalent of CAN\$2,000 (about U.S. \$1,500) monthly for it...but it's beautiful. Fortunately, I offset that expense by renting out my place in Canada for the same amount, while I'm away. I'm close to the beach. And it's quiet, no loud bars or music nearby. There's also a rooftop pool which is wonderful after a long day."

Richard enjoys Playa del Carmen not only for the warm, tropical climate, world-class beaches, and great vibe, but also for its people. He has made connections with other seasonal travelers, and he's made many new friends.



By optimizing his business to run online, Richard Marazzi is able to spend his winters snowbirding on Mexico's Riviera Maya.

"Playa has a decent vibe, and there is a nice collection of digital nomads here, an active Facebook presence, and plenty of socializing if I want it. Also, it's centrally located on the Yucatán Peninsula. This year, I plan on visiting the towns of Bacalar and Valladolid," says Richard. "And hopefully, I'll be able to slide across the border into Belize."

Richard describes his business, Richard Marazzi Design, as a boutique image and communications consultancy. "We focus on visual identity and marketing to get your message out there," says Richard. "We generally start with the logo and, often, even the name and other visual brand elements. We can do everything digitally, which includes web design, printed brochures, advertising, and even direct marketing."

For Richard and his team, this means that there's no dip in productivity while he's away. In fact, he finds that his time in Mexico is the perfect way to recharge his creative batteries.

"My work requires inspiration and creativity. With my condition, Canada's winters essentially close those doors. Being in a good mental space surrounded by a



For Richard Marazzi, the white-sand beaches and blue tropical waters of Playa del Carmen are a welcome change from Toronto's winters.

warm, sunny climate allows me to do my work in a normal fashion.

"I have a friend who went to Asia every winter because his Canadian job was in the farming sector. I really envied him so when I learned of my SAD, a light bulb went off and I decided to give it a shot. It's been seven years and I couldn't be happier. I started out with short winter escapes. But now I stay gone the entire winter and everyone envies me."

Seven years ago, when Richard started his business, it was just him. "Now I have three key team members who I manage all through the use of Skype, email, and phone. My web developer asked me about Playa and is now doing the same as I and is staying in Playa until 2018," says Richard.

Richard says that a key tool for working as part of an online team has been the file sharing service Dropbox. With it he's able to send and store large files online, meaning everyone on the team has access to all the resources they need at all times. It's also a valuable service for sending files that are too large for email.

"I can open the file from my end and it updates their files and vice versa. Each change to a project is automatically updated, saved and shared, no matter where on the planet we're located" Richard says. "We truly are a digital office."

After seven years of working this way, Richard has developed a few tricks to maximize his productivity while he's away.

"When I travel, I now bring a large, peripheral monitor with me. The design programs I use take up a lot of monitor space. So the larger screen, compared to a standard laptop, allows me to see greater detail," says Richard.

"Sometimes, I'll purchase a small desk in the town when I arrive as well as a comfortable desk chair. And there is usually a co-working space or coffee shop in every location. So if I want to be around other people, I'll just go there rather than staying at my desk. I love having those options.

"I've been doing this long enough that I pretty much have it all figured out. The one issue that still presents challenges is dealing with payments by check. Large organizations, such as school districts, pay by check for their bookkeeping purposes. Those checks must be processed and deposited into my account. So someone must receive snail mail and do that. I do as much electronically as possible, but I still have a few payments that must be processed manually."

From his "digital office," Richard can work with any client, anywhere in the world he happens to be. All he needs is an internet connection to stay in touch with his clients

and team. These days, he says his clients don't care where he is physically located.

"I let all my big clients know when I'm traveling. At first, they were a little apprehensive. But now they are used to it and know the work gets done. I try to maintain a professional schedule most days, starting work around eight and stopping around four or five," says Richard.

"If I need to work late or on weekends, I do. But I adjust my daily workload as I wish, to maintain a healthy work/play balance. My time off depends on the clients' needs and the projects I'm managing. To be honest, I prefer to keep my 40-hour work week fully billable. But that is my choice."

Richard's found that it's hard to be bored in Playa and enjoys his free time to the fullest. "I received my SCUBA certification a month ago and recently went diving with friends. We dove with bull sharks, which is a great way to kill a Saturday afternoon.

"I also like to discover unknown restaurants off the beaten path. I recently found this barbecue chicken place that is open only for lunch," Richard says. "You get a half chicken, rice, and tomato salsa, all for only 60 pesos (about \$2.80). There is also a great Italian restaurant I just discovered that's run by a few guys from southern Italy. Everything is great on the menu, and the pizza is the best I have had in Playa. I like going there because it gives me a great excuse to practice my Italian."

Playa del Carmen is the perfect place for me. I can really feel my stress levels drop from the moment I arrive.

—Richard Marazzi

Richard says that there is no question that his seasonal move to Playa del Carmen has made a positive difference in managing his seasonal affective disorder. "I'm much more relaxed and content. I am cooking a lot and that is a good gauge of my mood. I have also been meditating every other day and that helps with maintaining a positive mental state."

Profiting With a Low-Stress Sushi Business in Peru's Culinary Capital

By Steven LePoidevin

Although Peru's culinary scene has only started to garner international media attention in recent years, the country has long had a rich and varied food culture. As one of the most biodiverse places on the planet, Peru is home to a daunting selection of crops, with which they've concocted a staggering array of regional and national dishes. And, after centuries of influence from immigrants on their cuisine, the Peruvian people remain open to new flavors and ideas.

Nowhere in Peru will you find this to be truer than in the country's gastronomic capital, Arequipa, where expat Alan Pater, and his Peruvian girlfriend, Jerenie, opened vegan sushi restaurant El Buda Profano.

In a small alcove in the city's historic center, they serve a variety of traditionally made sushi...with one ingredient missing—fish. Instead, you'll find a colorful variety of rolls containing vegetables like artichokes, Japanese cucumber, avocado, and spinach. Drawing support from hungry international travelers and curious locals open to a new culinary experience, Alan managed to turn a profit within three months of opening.

Low wages, affordable rents, and inexpensive supplies have made Peru a cost-effective option for opening a business. Alan says that his total startup costs were about \$15,000. This included everything needed for the first two months of business: legal costs, employee salaries, renovations, building a new kitchen, and two months rent. His net income for the last quarter, after paying himself a small salary, was about \$3,000. He figures this is a pretty good return on his original investment.

Just a year later, Alan says he's delighted with the progress of his new business and has even been able to cut down his work hours to four days a week.

Alan calls himself the "conceptualizer, architect, and dishwasher" of El Buda Profano. But any given day will also find him taking orders, serving meals, and chatting with the customers. He keeps the operation running but does none of the actual sushi making. Apart from Alan and Jerenie, there are currently three other employees.

Although the restaurant is open seven

days a week, Alan and Jerenie have managed to get to a point where they don't have to be present around the clock. Everybody, including them, is on a four-day work cycle. This gives them time to enjoy the local area and not be slaves to their workplace.

On their days off, the couple enjoy exploring the surrounding countryside or just relaxing at home. Taking in the regularly occurring cultural events around town is an added bonus. After living in Vancouver, Alan especially appreciates the year-round dry weather and copious amounts of sunshine.

Home is only a 10-minute walk away in the small neighborhood of San Lazaro, the oldest part of the city. For their one-bedroom apartment, they pay just \$250 per month. Alan figures their monthly personal expenses are less than \$1,000 per month but admits they have a pretty simple lifestyle. But he added that you could have a very good quality of life in Arequipa for less than \$1,500 per month.

Around the corner from their home, the famous *pan de ripacha* is still produced on a daily basis. For over 150 years this bread has been baked in a traditional wood-fired stone oven. Historically, it was served as an accompaniment to the traditional Arequipa breakfast, the *adobo arequipeño*—a slow-simmered, spicy pork stew.

Alan says that there's a good local market in Arequipa. The people are curious, and they've already lived in the internet age for a long time but haven't had the opportunity to travel to Europe or North America. There are many North American business ideas, especially those that are a little more unique, that could have a new captive audience in Peru. But offering high quality at an affordable price would be necessary to ensure success.

He says, "They've heard about all these different ideas that haven't come here yet. So if you have a unique idea, something really different, you have a good chance of succeeding. But if you just open another...I don't know...fried chicken place, it's not going to go very far. There's already a thousand of them here."

"They have the curiosity, they have some of the knowledge...so if you open



In Arequipa's booming gastronomy scene, Alan Pater found the ideal market for his vegan sushi restaurant.

something up, they are going to come and check it out. But then it has to be good because they are not fools either."

Alan takes some of his inspiration from his hometown of Vancouver, which has a large amount of sushi bars, including some with decent vegetarian options. Many are reasonably priced. Alan says that there is a preconception that sushi has to be expensive.

"Many people think that sushi has to be refined," says Alan. "In Vancouver, that exists, but there are regular places also. The food may not be gourmet, but it is good quality."

Over 3 million tourists visit Peru every year. A large number of these make their way to Arequipa. With his rough calculations when starting his business, Alan figured that he would have about 1,000 foreigners to draw from on any given day. This would include the local expats as well as international tourists. Plus, he would have the city of almost 1 million locals to entice into his establishment.

After discounting tour groups (his restaurant would be too small) and budget backpackers who wanted to prepare their own meals in local hostels, he knew he would still have enough potential customers

■ BRICKS-AND-MORTAR BUSINESS

to make a go of it. He only needs about 15 tables per day to keep the place ticking and that has yet to be a problem.

Through his previous experiences with traveling around Peru, he discovered that vegetarianism is very popular. Even 10 years ago, there were many such restaurants to be found around the country. The concept is promoted in the media as a healthy lifestyle.

Arequipa is a mecca for high-quality restaurants and has more than a dozen eateries with vegetarian options. But most of these still operate as traditional places where set daily menus are the norm. Despite the great interest in vegetarian food from locals and tourists, there were no dedicated vegan restaurants in town.

Alan has been a vegetarian for more than 30 years, but he's not an experienced chef. To put together the menu based on his ideas, he hired Jimbo Echevarría, the 2011 Master Chef Peru winner.

"Jimbo put together the various combinations with different flavors and different textures," says Alan. "He's from Lima but was living here while teaching at one of the cooking schools."

Keeping everything simple has been part of Alan's success. By providing only

a small selection of good quality wines, sushi, and beers, it's been possible to keep the inventory small. The menu relies on a relatively small group of fresh fruits and vegetables that are combined and presented in different ways.

"Our food is healthy. We wanted to put out good food in a nice atmosphere, where you can have a nice bottle of wine, without it being too expensive," says Alan.

Most supplies are purchased locally, but a few more specialized ingredients need to be brought in from the capital, Lima. For his small wine selection, Alan opted for a local Peruvian wine, Tabanero, rather than imported bottles from some of the more well-known wine countries overseas.

"We chose this wine because it's good value for the money," says Alan. "Customers are always happy to find a decent Peruvian wine. Many of the Peruvian wines tend to be sweet and are not that well-regarded. But there are many good wineries in Peru—many dating back four or five hundred years—but often only sell out their front door."

Basic operating costs are reasonable in Arequipa, even in the well-trodden historic center. At some point during the day, every tourist and local will find their way to this part of town. It's where all the major historic

sites and museums are located, as well as the pedestrian walking streets for downtown shopping.

Shop rentals are available for as little as \$1 per square foot, and the minimum wage is about \$250 per month. The tiny restaurant covers about 325 square feet and has only five tables with an open bustling kitchen. The rent is just over \$350 per month.

El Buda Profano has become well known through social media and various vegan websites. Their Facebook page has helped them a lot. By posting photos there and sharing them with various other groups such as Vegans Arequipa and Peru Gastronomy, word about the restaurant is spreading fast. Lots of travelers also post photos on Instagram, which has also helped.

Most customers are surprised to spend an average of about \$8 each for an excellent sushi experience. This includes a glass of wine and 10 or 15 vegan sushi creations. The low prices have allowed Alan to tap into the local market as well as tourists looking for an inexpensive meal. He estimates his clientele is about 60:40 expats and tourists to locals.

Setting up the business was easy since Jerenie is an Arequipa native and is technically the owner of the restaurant. But there are several visas that provide a pathway to opening a business in Peru if you don't happen to have a Peruvian spouse, and the process is always similar (see sidebar). Alan said the municipality was friendly and helpful in walking them through the steps required. There was a preliminary inspection of the property, and they were given a list of requirements that were needed. A short time later, there was a final inspection before a final business license was issued. The cost of the whole process was quite minimal.

Of course, they have had their challenges. Finding and keeping employees was a bit of a struggle but didn't take long to overcome. Local culinary schools focus on Peruvian cooking, so many applicants felt uncomfortable dealing with the whole sushi concept. However, they now have four full-time employees who have been with the restaurant for several months and are enjoying the work.

With the low cost of living, great weather, and thriving business, Alan and Jenerie are enjoying the four-day-workweek lifestyle they've created for themselves in Arequipa. "The reaction we have been getting has been good," says Alan. "And if you hate rain, come to Arequipa. Last year, the rainy season was three and a half days."

The Three Visa Options for Opening a Business in Peru

As of now, there are several routes to opening a small business in Peru. Each type of visa option has its own benefits and costs. New criteria for all visas has recently been passed, and the new regulations are in the process of becoming law as we go to press. However, basic requirements have stayed fairly similar for these visas.

Independent Investor's Visa: The investor's visa may be the most straightforward way to open a business in Peru, but it's also the most expensive. This visa requires an investment of \$30,000 in the business, and five Peruvian employees must be hired within a two-year period. After two years, permanent residence is available.

Rentista Visa: For those who are not in a rush to open a business and are receiving a pension of at least \$1,000 a month, there is another option. You can easily obtain a retirement visa known as the rentista visa in Peru. After two years, you can become a permanent resident and have the same rights (except voting) as Peruvians. At that point, it is a simple process to start a business.

Work Visa: A couple of options are available that allow you to start a business using the benefits enjoyed by a work visa. Both require the assistance of a trusted attorney to help you through the paperwork and to ensure you protect your investment over the long term.

For as little as \$5,000, a law firm will form a Peruvian business for you. It will be under their control, and you will obtain a "work visa" to work in the company. After a two-year period, once you become a permanent resident, the business is turned over to you. With the proper paperwork, the safety of your investment is ensured until the business is under your name.

For the same amount of money, it is possible to obtain an independent professional visa. In this case, a business is set up under your name and is totally owned by you. You must have some type of degree or education document that supports your work as a professional in some field. The interpretation of the law has been quite liberal, but the result is totally legal. It is necessary to speak with an attorney to discuss what types of options are available and whether your background will satisfy the requirements. You will obtain a work visa for this type of arrangement.

Nature Lovers Find Joy and Income in Ecolodges

Continued from page 1

"Once we got the little tiny sapling trees into the ground, we thought, 'Okay, what are we going to do for the next five to six years until these trees are mature?'" explains Colleen. "So we came up with an idea of a sustainable lodge, which we opened in 2007."

The location was perfect: only five miles from San Ignacio, the tourist hub of the popular Cayo District. "We are in the Macal River valley, western Belize, in the seasonal rainforest. Most of the year we get a passing shower or an overnight thunderstorm and loads of sun. So everything is green and lush, surrounded by jungle hills. It's quiet, and we have loads of animals and birds around."

Today, the couple's Table Rock Jungle Lodge is one of the best-known small hotels in Belize. (It received a TripAdvisor Travelers' Choice award in 2016.) And the lifestyle the lodge affords them is very comfortable.

"Our goal was to create a business that would allow us to live nicely in Belize, and we have been able to do that," says Colleen. "We don't have a lot of cash, but it pays for the lifestyle that we enjoy. Living here, we are able to hire a full-time nanny for our 5-year-old son Samuel and a housekeeper, which in the U.S. we would never be able to afford. We live on an amazing 105 acres of land with wonderful neighbors and friends. There is nothing better than that."

A Growing Market

Ecolodges are something of a niche within the tourist sector. They are usually located in destinations that are off the beaten track and cater to tourists looking for nature-focused, environmentally friendly vacations. Because they're in the countryside or wilderness areas, where there may be few amenities, they generally provide more than just accommodation. Many include a restaurant (with food grown locally), and most offer a range of classes, tours, and other activities that take advantage of the local culture and terrain...and provide owners with a variety of income streams.

According to the U.N. World Tourism Organization, nature tourism is already 20% of overall international tourism and is growing steadily. Increasingly, tourists—



With the success of her ecolodge, Casa Mojanda, Betti Sachs has built a comfortable life for her two daughters in Ecuador.

especially millennials—are seeking out more authentic travel experiences, preferring to live like a local rather than spend their vacation visiting traditional tourist attractions.

"Healthy living and decompression from a world that's moving too fast are now priorities for younger generations, which bodes well for the future of ecolodges, yoga centers, and permaculture farms," says Shad Qudsi, who runs an ecolodge in Guatemala.

Ecotourism is one of several niche tourism markets that fall under the general header of "responsible" tourism. And they form a growing market segment. Today, responsible tourism is outpacing growth in the travel industry in general, which itself is expected to increase 4% a year for the next decade, according to the World Travel & Tourism Council.

Ecolodges have potential in countries all over the world; essentially, any place that offers attractive natural settings and is reachable by transport. But the greatest opportunities are in developing countries, where ecotourism is seeing its greatest gains. In these countries, traditional vacation amenities like five-star hotels, fancy spas, gourmet restaurants, and museums may be thin on the ground...but exotic wildlife and relatively unspoiled nature are abundant.

And increasingly, that is what stressed-out First World tourists seek.

Is an Ecolodge for You?

Starting and running an ecolodge attracts adventurous expats who want to live close to nature themselves. Many come with an existing interest in sustainability, organic farming, or living off the grid—all goals that are easier to achieve off the beaten path. And they carry those ideas into the ecolodges they create. Unlike traditional B&Bs, boutique inns, or other accommodation that may be found in rural areas, ecolodges tend to push the envelope on sustainability. They build with recycled materials, incorporate solar paneling and composting toilets, or create organic gardens to service onsite restaurants.

Elizabeth Perkins and Hans Groot—she is from the U.S. and he is from the Netherlands—share a passion for environmental protection, and they have incorporated this into their business in Italy, Lavanda Blu, since the beginning.

"Much of the materials used were found or destined to be thrown out due to imperfections. We simply re-purposed them," says Elizabeth of their house renovation. They also planted thousands of plants and trees to restore the land, which they say was barren and overworked, while restoring the house.

Today, they have beautiful flower gardens, vegetable gardens, productive olive groves, and the lavender fields that give their inn its name. Everything they grow is certified organic, without pesticides or chemical compounds.

For this business, it also helps if you have a pioneering spirit and are even a bit of a handyman.

Colleen says she and her husband Alan had to start their construction in Belize from scratch and clear patches of the jungle with machete. "We had plenty of challenges and things to learn setting up our place. Being out in the jungle made logistics more difficult. There was no power, no water, nothing. We were living in our tent for three years while transitioning and going between Florida and Belize."

Elizabeth and Hans also roughed it in the beginning...even though they were setting up business in First World Italy. "The biggest challenge was restoring the farm, grounds, and buildings. It required working 365 days a year and living in less-than-comfortable circumstances for the first few years."

Elizabeth says they did it mostly on their own, with periodic help from friends and family and some work-exchange helpers.

For many who run ecolodges, being part of ecotourism is more about the lifestyle than about making money. "We had a vision of where we wanted to be, and we knew we wanted to be off the grid," says Betti Sachs. She and her ex-husband (who is still her business partner) opened their ecolodge, Casa Mojanda, outside Otavalo, Ecuador, in 1996. "We ended up choosing the spot because it was so beautiful and rural. And happily it turned out to be close to the town of Otavalo, which we both loved."

"We never went into this business to make money," says Betti. "We went into it because we were committed to what we were doing, and we were able to do a lot of community work. We were able to help set up a local health clinic, which is still operating, and we ran a school for over a decade. That was the reason we chose Ecuador; it wasn't to get rich. But we've been lucky to be comfortable and be able to raise our two daughters here."

"It is a way of life," says Tom Quesenberry. He and his Ecuadorian wife Mariela bought 110 acres of land in 1998 near Mindo, Ecuador, a tropical area renowned for its lush cloud forests, rich wildlife, and excellent tourist infrastructure. Today, they run the El Monte Sustainable Lodge on that land. "We don't make a whole lot of money...



Meals at the Lavanda Blu ecolodge in La Marche, Italy, are prepared with produce from its huge organic garden.

enough to live here and visit the States every year. We don't have any children, so our costs are pretty low." His advice to others interested in running an ecolodge: "Don't do it to make money, but for the love of the lifestyle. If you enjoy living in nature and [are] passionate about your business, money might eventually come."

This *Field of Dreams*-type philosophy may seem more idealistic than practical... yet in many cases, ecolodge owners say they turned a profit in their first year in business... and they continue to be successful. Doing well by doing good? It's a win-win.

Location, Location

Off-the-beaten-track locations tend to offer a lower cost of living and of land or property, which can mean lower startup and operating costs. But not all places are created equal. Successful ecolodges are located in areas that offer great natural beauty... but where owners have also been savvy in offering a range of activities and services that transform their lodges into destinations in their own right.

Tom says that El Monte's location is good for attracting certain types of niche tourists. "We are strategically located, only two hours from Quito, but we have crystal-clear streams, orchids, and exotic birds. You wake up to the symphony of forest noises. It's a perfect place for ecotourism, as we have such biodiversity here: over 5,000 orchid species in the area and about 300 species of birds on our property."

The lodge mainly caters to ecotourists, birdwatchers, and some adventure travelers coming to do zip-lining and water-rafting in the area.

El Monte offers packages, with the majority of visitors staying for two nights. "We charge \$130 per night [per person], which includes accommodation, three meals, and guided walks on the property. There are other activities farther afield that we can organize for an additional cost."

Shad, who grew up working on his family's commercial farm during the summer, wanted to live in a place where he could grow his own food—and enjoy himself while he did it. In 2009, he left his office job behind, and he and his wife Colleen headed to Guatemala. There, near beautiful and popular Lake Atitlán, they bought 2.2 acres of land to pursue their dream of permaculture farming (sustainable farming that minimizes the impact on the surrounding environment)...and Atitlán Organics was born.

Since then, Shad and his team have worked the land to create a profitable organic permaculture farm. They've also built the Bambú Guest House, which offers views of the lake and surrounding volcanoes, solar hot showers, WiFi, a kitchen, and a farm-to-table restaurant featuring food from their farm.

Shad diversifies his income stream by leveraging his permaculture farm. In addition to using food from his farm in Bambú Guest House's restaurant, he also sells his produce

at the local market. The market serves as a weekly social event for the expat community, providing both income and free advertising for his products.

In addition, he hosts workshops on permaculture farming and natural building that have proven popular and successful. These range in price from \$399 for the weeklong Introduction to Permaculture course up to \$1,250 for the 90-hour-plus Permaculture Design Certification. The latter course drew more than 26 people from 10 different countries the last time he offered it. (If you're looking to get your hands dirty and learn more about creating your own permaculture garden, Shad offers a one-month apprenticeship in permaculture farming. It's \$895 for the course and accommodation during your stay. [You can find out more here.](#))

Lavanda Blu, in Le Marche, Italy uses produce from its huge organic garden in the breakfasts served to guests, along with locally sourced cheese, milk, and meat to offer a total locally sourced dining experience. Elizabeth, who trained as a cook, also prepares meals for guests several times a week.

The lavender fields that give the inn its name were a pioneering move for the couple; all their neighbors were growing grains and sunflowers. "We wanted to grow something that was beautiful and unusual," says Elizabeth.

Today, the fragrant plant stripes the hillside. Besides lending romance to the landscape, it gives them a raw material that they extract and distill into luscious bath products for guests and cleaning agents

they use in the house. They sell the lavender essential oil to a few organic cosmetic companies and offer products made from lavender in their little farm shop. They also sell their own organic olive oil, pressed from the olives in their grove.

Like Shad, Lavanda Blu offers workshops that leverage the farm's existing businesses and the lush Italian countryside. Offerings range from cycling tours (guided by Hans) and truffle-hunting to wine and olive-oil tastings, lavender workshops, and Elizabeth's cooking classes.

Meanwhile, the B&B in the farmhouse offers four guest rooms and two apartments, with minimum three-night stays. Rates for the four double rooms run from \$60 to \$70 a night, depending on season. The two apartments, which sleep three and four people, respectively, have higher rates.

In addition, Lavanda Blu has a campsite that charges a tent fee (\$9 to \$11), as well as a per-person charge. For those who want to camp but don't want to carry gear, you can rent either a camper or a tent from Lavanda Blu. Rates for either option are \$44 to \$54 a night, depending on the season, for two people. You can find their full list of services and prices at www.lavandablu.com.

The Genesis Eco Oasis (www.genesisretreat.com), in Mexico's Yucatán Peninsula, is an ecotodge, retreat, and nature conservation area that uses primarily sustainable resources while reusing, repurposing, and composting almost everything. But it also takes advantage of the area's archaeological ruins and rich Maya

culture, featuring them among the lodge's offerings.

The lodge was founded by Canadian Lee Christie, who spent six months in Mexico in 1998 to de-stress after six years as a publisher. In 2000, she returned to the area that attracted her most: the Yucatán Peninsula, with its flourishing Maya culture. Eventually she settled in Ek'Balam, a tiny Maya village about two-hours' drive from Playa del Carmen. Here, in 2002, she bought the land Genesis Eco Oasis now sits on.

In addition to the income from the lodge and an on-site restaurant, Lee offers nature and archaeology tours (a two-person minimum) at fees ranging from \$2.50 to \$37.50 per person. Transportation and guide fees may be separate. Lee also offers Down to Earth, a three-day cooking course on the fundamentals of Maya cooking where members of the local community act as instructors.

Keep in mind that many of these destinations tend to have high and low seasons. In tropical countries worldwide, the rainy season is low season. Rates for accommodation of all types—including ecotodges—tend to vary by these seasons. And so will occupancy rates.

For instance, Lana Wedmore, who owns and operates the 17-bungalow Luna Lodge in Puntarenas Province, Ecuador, was fully booked for this year's New Year's holidays. In general, she counts on having 85% to 90% occupancy during high season. Occupancy varies wildly during the low season, when her rates are slightly lower (by about 6% to 12%).

Low Costs

"I was a high school teacher in the U.S., so I was able to take out my retirement funds and my wife took a small loan," says Tom Quesenberry. "With that money we built the ecotodge. We did a lot of work ourselves and had local carpenters helping us."

Tom's story is typical of many eco-lodge-owning expats. In many countries, it is difficult for foreigners to get loans, as they lack collateral. As a result, many will use their savings to buy land, renovate or construct their lodge, and cover other costs related to the initial startup. Fortunately, prices for raw land in most developing countries are low. Lee Christie's initial investment for land and construction of Genesis Eco Oasis, for instance, was between \$125,000 and \$150,000.

Even with the relatively low startup cost, many expats first launch their lodges with a small number of rooms and then expand as profits from the business roll in. Tom launched



In the lush cloud forest surrounding the town of Mindo, Ecuador, Tom and Mariela Quesenberry found the perfect location for their ecotodge.

El Monte with just three rustic wooden cabanas. After a few years, when the business started taking off, he built another three. Now the lodge can accommodate up to 16 people. “It was a conscious decision to stay small and keep the ecological impact to a minimum,” he says. “Of the El Monte Reserve, only about 2.5 acres are used for the lodge, garden, and cabanas; the rest is used for nature walks, bird observation, or just enjoying the nature.”

Lee also started small. “I built simply, using the funds from the equity of my house and my huge garage sale. I operated as a hostel at first, with only three rooms to rent,” she says. Today, Genesis has nine rooms that each sleep one to four people. And the business has done well enough that Lee was able to buy an additional 250 acres with income generated by the lodge. That acreage today is Regenesis Farm, an organic farm that supplies much of the produce for the lodge’s onsite restaurant.

“We now grow about 30% of our food, and we’re working toward 100%,” says Lee. Feeding her guests well is a priority, she says, and she’s currently working on a farm-to-table model.

Maintenance and labor are among the biggest ongoing costs for ecolodges. This is not surprising. In addition to staff needed for any hotel operation, ecolodges depend heavily on tours, on-site restaurants, grounds, and garden spaces...all of which require staff to maintain. Lana Wedmore estimates that labor accounts for 50% of her costs at Luna Lodge, as she must pay insurance for her employees as well as salaries.

Tom Quesenberry employs seven local Ecuadorians at El Monte who take clients to see birds and plants around the lodge, help cook, work in the garden, maintain the property, and keep the trails clean. He also works with a couple of local drivers for transferring customers to and from Quito, the capital.

“The minimum wage is the highest in South America, but it is certainly lower than in the U.S.,” he says. “We pay \$360 per month per worker, and they also get two additional checks a year. We also provide meals for our workers.” Of course, living and running a business in a tropical cloud forest comes with some expenses you won’t find elsewhere. “We get a lot of rain here, which means we have to do a lot of maintenance on the trails and cabanas. Changing a roof on our main house costs \$8,000 to \$10,000, and it has to be done every five years.”

Lee Christie, whose lodge is also in a tropical zone, employs three outdoor groundskeepers, two kitchen cooks, and

two housekeepers for Genesis. Labor is inexpensive in Mexico—house cleaners earn between \$10 and \$15 for a morning’s work—and Lee’s kitchen and housekeeping staff work only a few hours a day, which also helps keep labor costs down. However, mechanization is often limited in areas where ecolodges are located...meaning that businesses are more likely to hire people, rather than investing in equipment.

And while one of the aims of ecotourism is to provide jobs for locals, so that they’re able to earn a living in their community, it’s not without its drawbacks. Canadian Freya Metz, who owns and runs Eden Eco Village in Kampot, Cambodia, says that it can be hard to find competent staff in the rural areas where ecolodges tend to be.

She is addressing the problem by investing heavily in training. “You need to take staff in and teach them as you go,” she explains. “Training staff to levels of service expected by Western visitors takes time because many of them have never been exposed to those concepts.”

Marketing Your Ecolodge

Many well-established ecolodges rely heavily on repeat guests and word of mouth. That’s the case, for example, with Lavanda Blu in Italy, Casa Mojanda in Ecuador, and Genesis Eco Oasis in Mexico, among others.

But what about when you’re just getting started?

The internet provides low-cost marketing and allows you to market as widely or narrowly as you want. A good web page for the business, with information on accommodation rates and other services available, is a must.

“We’ve always had a good website with a lot of information,” says Betti of Casa

Mojanda. “People just fall in love with the website and when they come, they say, ‘Wow, this is better than the website!’”

Facebook and other social media can be helpful, too, with many ecolodge businesses at least having a Facebook page in addition to a website.

“In general, it seems travelers are more connected, relying on social media and other online sites, as opposed to traditional travel guides and word of mouth,” says Shad. “Due to this trend, our main marketing focus lies within Facebook, YouTube, and Instagram. I believe a strong web presence is important for all new and upcoming travel businesses.”

Lee relies on her website, Facebook, and word of mouth to market Genesis Eco Oasis. Early on, she worked with broad-based advertising but discovered it attracted the wrong clientele: women in high heels, who arrived expecting a four-star hotel experience in the jungle. Her reviews suffered, as many guests came with expectations that were not met.

Today, her website is filled with vivid images of the lodge and surrounding area that are colorful and enticing...but that also make clear that this is not resort living. And after 15 years, she has also developed a solid base of returning guests who are happy to recommend Genesis to like-minded friends.

Some longer-established ecolodges, like Casa Mojanda, are featured regularly in area guidebooks and get free advertising that way. And Freya, in Kampot, Cambodia, offers her rooms through online booking engines. These engines—Booking.com and the like—charge a lodge owner a fee or a percentage for making the booking but can give wide exposure to properties. Freya has seen her occupancy rate rise since using booking engines.

Permits and Paperwork: Setting Up Your Ecolodge

The specific paperwork and permits you’ll need to set up an ecolodge will depend on where you plan to set up business. And those may vary not only by country but even by region, especially if you will be in or near protected regions like biospheres, cloud forests, and the like.

However, here are a few general guidelines to keep in mind:

You will need a tax identification number for the country, as well as a permit to operate. You may need special tourism permits and, if you have an on-site restaurant, a food license and inspections.

You may be required to file taxes monthly, so be sure to get a good accountant to help you with this. In addition, you should have a reliable in-country lawyer to help you with setting up the business and processing any paperwork. If you are setting up business in a country where you don’t speak the local language, it’s especially important to have a trustworthy lawyer to act for you.

Enjoy Spain With This Easy-to-Get Cultural Assistant Visa

By Anna Lebedeva

Basking in the sun by a centuries-old fountain... Sipping vermouth in an outdoor café... Enjoying tapas in an old *taberna* in a company of friends... Strolling along cobbled streets of time-burnished towns...

There's nothing quite like the Old World charms of life in Spain. And today, there's an easy way you can sample the delights of this classic European lifestyle.

Spain offers a special program to native English speakers that provides an easy-to-get visa, a low-stress job with plenty of free time, and a steady paycheck. If your application is successful, you'll be taking on the role of language and culture assistant (*auxiliares de conversación*) in any number of elementary, secondary, or language schools.

As an assistant, you'll help Spanish students broaden their knowledge of the English language and culture through interaction with a native speaker. Applying for the program's visa is a straightforward process and requires little, apart from patience. Assistants work part time, which will give you the opportunity to immerse yourself in the local culture, travel, and enjoy the laidback lifestyle that Spain is famous for.

Maggie Kelly, a New Jersey native, quit her 9-to-5 desk job and moved to Madrid to teach English in 2007. She had been to Spain before and loved it. "I felt that life in Spain would be more in line with my ideals and priorities," says Maggie. "I heard about the teaching jobs from other people that were doing them, so I applied online. There is no interview. And, once you are accepted, you are guaranteed a spot."

You can apply from mid-January to mid-April on the Ministry of Education [website](#). You will have to upload a photo, as well as submit a letter of recommendation from your current employer, college transcripts, and a letter of motivation explaining why you want to be a language assistant. They recommend that you have a basic level of Spanish. However, many assistants learn the language when they arrive in the country. Sending your application in early is important as there are a limited number of places available, and the candidates are chosen on a first-come, first-served basis. Applicants have to be less than 60 years old (except for Madrid, where

the age limit is 35), and there are no restrictive qualification requirements.

Within a month, you will be assigned your teaching spot. "The placements are done in numerical order of the applications," says Maggie. "You cannot choose where you go exactly, but you can list preferences such as what age group that you want to work with, the region of Spain, urban or rural location. Once you accept the placement you will receive an acceptance email, which normally arrives by the beginning of summer."

Then you go to the nearest Spanish consulate in your home country to apply for a student visa, which should be issued in two to six weeks and can be renewed in Spain annually. The issued visa is categorized as a "student" visa, but you won't be taking any classes or doing any homework. The program is aimed at cultural understanding. It's hoped that the language and culture assistant will learn Spanish during their stay and explore the country's traditions.

"My work involves preparation of students for language exams," says Maggie. "I work in a public school teaching kids aged 5 to 12. We do conversations and help the teacher with grammar exercises, pronunciation, practicing writing. Schools need someone who is energetic, who likes working with kids."

Working hours and salary vary depending on the location. In Madrid, teaching assistants work 16 hours per week and get paid \$1,060 monthly. In other regions, the working week is 12 hours with a salary of \$740. In addition, you also get health insurance, paid holidays during Christmas and Easter, and a museum pass.

"We get paid well for the amount of work we do," says Maggie. "In Madrid, if you are good at budgeting and find an affordable apartment, you can have a good life on just over €1,000 (\$1,074) a month. You can travel. You can go out to eat and do loads fun things. And you'll have plenty of free time to do it. Some people pick up extra jobs teaching



As a cultural assistant in Spain, you'll have plenty of free time to explore places like the trendy low-cost city of Madrid.

©iStockphoto.com/Sean Pavone Photo

privately and get paid in cash. Parents may ask you to teach additional classes."

Currently, the Spanish Ministry of Education provides around 2,000 positions in public schools for native English speakers each school year.

Maggie says that working as a teaching assistant in Madrid has given her a chance to live a great life in Europe. "I am paid well enough to live comfortably. It's definitely less money than you make living in the U.S., but the cost of living here is lower. I have lived in Miami, Boston, New York, and Washington, D.C., and I've never spent so little on food as I do in Madrid. Buying groceries is much cheaper here also, I only pay \$20 to \$30 per week."

And going out doesn't break the bank either. "You pay \$10 to \$11 for a menu of the day, which includes three courses and a drink. Of course, it depends on how you want to spend your money. You can go to a modern expensive place and spend a lot or go to a small, more traditional, old dive bar and spend little. I can go and spend €1 (\$1.07) and have a beer, something you can never do in a major city in the U.S."

Demand for English language skills is growing and so is the number of teaching jobs in the country. "Every year there are more assistants coming because there are still schools that have to change from monolingual to bilingual," says Maggie. "There are also many private Catholic and charter schools which do not have assistants. But they are starting to do it because parents want their kids to interact with a native speaker and learn English."

Brewing Profits Amid Ho Chi Minh City's Thriving Beer Scene

Continued from page 1

"HCMC is the heart of commerce in Vietnam," says Matt King, who co-owns Malt, a popular brew house in the hip District 1. "It's where the action is. The people here are open and accepting. They take on new ideas and adapt rapidly. It's an exciting place to be right now with the current level of growth. And, there's a higher level of English than in much of the rest of Vietnam and neighboring countries, which is great when you're trying to start a business."

Vietnamese are no strangers to beer culture. Vietnam is the largest consumer of beer in Southeast Asia and the third largest in Asia overall. With just over 90 million people and an annual per capita consumption of 32 liters (8.45 gallons), that's a lot of beer. But until 2014, the only real choices were Bia Hoi (a locally made low-alcohol beer), a range of mass-produced local lagers, and expensive imported bottled beer. For those who appreciated the sophisticated tastes and flavors of great craft beer or cider, Vietnam's bar scene was sorely lacking...and it's something that many expats noticed almost immediately.



Despite only opening its doors in early 2015, the Pasteur Street Brewing Company now has beer in over 100 locations in Vietnam and is exporting to Hong Kong, Malaysia, and the U.S.

"I love Vietnam, and I love beer," says Mischa Smith, the national sales manager at Pasteur Street Brewing Company. "But when I first came here, I drank cocktails because I didn't like the beer that was available, including the German and Czech style beers."

The Pasteur Street Brewing Company, one of the first brewers to launch in Ho Chi Minh City, opened a taproom in the center of the city in January 2015. For the first few weeks, they only opened on Friday, Saturday, and Sunday. "It was basically a result of not being able to brew fast enough to keep up.

We ran out of beer almost every night," says Mischa. "Less than two years later, we're now distributing to over 100 locations throughout Vietnam and exporting to Hong Kong, Malaysia, and the U.S., with more markets in the pipeline."

Matt, at Malt, was inspired by a similar situation. "I drank spirits until recently. Every time I went back to the States, I would drink so much great beer and dream of being able to do that in HCMC. I always thought craft beer would be popular here, and I was right. It's exciting to be part of its success."

In the past three years alone, the scene has changed from a backyard hobby where passionate brewers shared their latest creations among friends to a vibrant community of talented and successful brands that can barely keep up with demand.

Creating Demand

One of the challenges faced by the expats at the forefront of Vietnam's brewing revolution was introducing new flavors to the Vietnamese people and changing the local perception of beer.

"It wasn't until Sapporo, a leading Japanese brewer and major international exporter, entered the market that consumers began to believe they had a premium beer choice," says Michael Cornerton, the head brewer at Platinum. "Before that, Vietnamese looking for a superior beer only ever considered Heineken. So that, combined with the emergence of the draft beer focused beer clubs, gave us the opportunity to launch Platinum in 2014."

Finding the right balance between price, taste, and image was one of the challenges in cracking the Vietnamese market. Michael rose to the task, creating Platinum Pale Ale: a filtered, light colored, easy drinking beer with a similar price point to Heineken and Sapporo.

Positioned as a premium brand at an affordable price point, Platinum was an immediate success. It's now common to see large groups of Vietnamese family and friends enjoying Platinum's signature beer towers in dozens of locations across the country. Platinum made it easy for the locals to transition to craft beer and laid the foundation for acceptance of new and different flavors.

The other brewers are grateful for that



When the Malt brew house opened in HCMC's trendy District 1, it was able to turn a profit in its first month.

initial push, explains Mischa from the Pasteur Street Brewing Company. "Platinum was all about getting Vietnamese people to try craft beer. When you get a taste for it, it's hard to go back to the ordinary lagers. And, once you've had Platinum a bunch of times, people think 'I like this craft beer, what other craft beers can I try?'"

"At first, our customers were almost entirely expats," says Mischa, "but that's grown to around 50% locals. It's not unusual to see a couple of Vietnamese women visit our taproom after work and settle into one of our tasting platters, or groups of Vietnamese friends coming in to try out our latest beers."

And there's no shortage of new brews to try these days. You can now buy a craft beer or cider in over 200 outlets across HCMC, and that number grows on a weekly basis.

When Matt and his co-owners opened Malt, they initially focused on both quality malt whiskeys and craft beer. They still sell great whiskey, but the beer has taken on a life of its own. There is so much demand, they've remodeled the bar and increased the number of taps from 12 to 24 in less than a year.

"We made a profit in the first month. But that's not unusual," says Matt. "When a new place opens in HCMC, everyone wants to go there. It's whether you can sustain that initial interest. I think the magic number is six months. We've just had our first birthday and are extremely happy with the way the business has grown month on month."

Low Costs

Expats have found that starting a business and keeping it up and running puts less pressure on the purse strings in HCMC. The city's low cost of living—combined

with much lower costs for labor, equipment, and consumables that don't need to be imported—allows entrepreneurs to pursue their dreams with much less capital and cash flow requirements.

"Day-to-day living costs are so much less than back home," says Hannah Jefferys from Saigon Cider, who was one of the first craft brewers in Ho Chi Minh City. "You can get by on a few hours of work and have the time and freedom to follow your passions and build something you love, even if you don't have much financial backing."

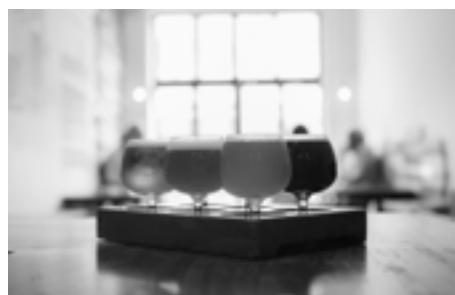
"You'll be astonished at how fast things take off here and how quickly things grow. It was way less than a year before my brand was successful. A couple of events and people were talking about it. I now have a huge waiting list for my products."

Matt also found his business relatively inexpensive to open. "If I opened the same bar in an equivalent city location in a major U.S. city, my costs would be at least 10 times what they are here. Comparable rents, wages, and regulatory costs are a fraction of the price."

Mark Gustafson, a barbecue expert from Chicago, runs the hugely popular Quan Ut Ut and BiaCraft barbecue restaurants and bars with two partners. Now in four locations, they offer BiaCraft artisan ales, plus dozens of other craft brews, paired with a comprehensive menu of American barbecue and similar beer-friendly cuisine. The formula has been a big success with expats and locals alike and has led to rapid expansion.

"We can get a restaurant opened here quickly at a low cost. This would be impossible back in the States," says Mark. "Our first Quan Ut Ut restaurant was immediately successful and gave us the funds to expand into a second barbecue restaurant and the two BiaCraft locations quite rapidly."

For the brewers, much of the equipment and most of the ingredients are imported. If they were to buy and import them independently, it would bring costs up to what



Thanks to the hard work of the pioneering expats who introduced craft beer to HCMC, it's now easier than before to open a craft beer business there.

they'd spend back home, or even increase them. But part of their success has been to band together to boost purchasing power and reduce many of those prices.

Andy (Andrej) Pazmany from the Three On A Bike microbrewery estimates that it would take an investor less than two years to recover their initial investment in the current environment.

Three On A Bike is one of the newer brands to launch. Andy runs the business with his two partners, fellow Slovaks Martin Brinkac and Pavol Dulovic.

Enthusiastic, brewers, the decision to start selling their beer in Ho Chi Minh City was entirely spontaneous.

"We were sitting in a taxi on the way to the Pasteur Street Brewing Company's first anniversary in January 2016, and we just decided to go for it. Straight after, we started to prepare everything and in July we launched it," says Andy.

Their spontaneity has been rewarded. Their first two products have been well received and demand is not abating. "Every month I get five new places asking for our beer. Every two weeks I buy new equipment, new stuff. We brew like crazy, but it's never enough. We're always sold out," says Andy with a big smile on his face.

"The hardest part was sorting out the paperwork. The rules aren't always clear, but it is improving. Having a good local lawyer helps enormously."

Challenges

Setting up hasn't been without its challenges. Craft brewing is entirely new to Vietnam, so the rules and regulations aren't always clear. But most agree that things are getting better. "Newcomers can follow in the footsteps of those who've gone before them and done the hard yards finding out," says Hannah of Saigon Cider. "It's not as difficult to do things now as it was a few years ago."

Michael, from Platinum, explains that it's easy to start a business, but the hard part is structuring it correctly to make sure that it's compliant with the many—often contradictory—rules that exist. "But many rules that are standard in a more developed country have not been made yet, so it gives great flexibility in doing new things," says Michael.

Matt from Malt agrees. "Things certainly don't work the way they do in most Western



Thanks to the low cost of living in HCMC, Hannah Jefferys, from Saigon Cider, found it much easier to pursue her passions and start a business.

countries. In the beginning, much of what the brewers were doing was new, and the rules weren't clear. But there's a can-do attitude, and there's always a way to make it right if you have the right local connections and understand how business gets done here."

It's not hard to find the right support and advice to help you out. "HCMC has a tight-knit expat community," says Matt. "If you're genuine and good at forging relationships, a newcomer can make new friends rapidly. Most are more than happy to point you in the right direction. Any successful business here has contacts, and that's the way it's got to be. Like anywhere, you need to do your due diligence, but there are plenty of good people here who can help you out."

Mischa sums up the current vibe of the craft brew community as vibrant and collaborative. "The prevailing attitude isn't 'our product versus your product.' It's more about growing the whole market. As long as people are drinking good craft beer instead of cheap commercial lagers, we're happy. It's good for business overall. At the end of the day, everybody just wants to drink good beer. When new brands come on the scene, we all get excited and hope that they're good."

The degree of that co-operation is evident with collaborative brews, craft beer festivals, and many other events where brewers, restaurants, and bars can support each other. And even though two larger brewers entered the market in the late part of 2016, everyone is confident there's room for more new businesses to be successful, provided they gain a good understanding of the market and choose their niche.

Mischa explains. "The market will continue to grow. It's not going to go backward. People like good beer and, once they've had the good stuff, they're not going to wake up one day and say, 'I'm going to go back to drinking the old stuff.'"

Kickstart Your Import Business in Art-Rich Guatemala..

By Judy Miranda

I've always had an insatiable wanderlust and a fascination with traditional folk art. But it wasn't until 2005, during a trip to San Miguel de Allende, Mexico, that I struck upon an idea that would not only fund my travels, but could earn me more the more I traveled. Right there, I kickstarted my folk art business, Global Hands Artisans, and the rest is history.

Since then, I've traveled to Mexico, Guatemala, Peru, Thailand, Tanzania, Bali, Jakarta, Costa Rica, as well as the International Folk Art Market in Santa Fe (to work with artisans from countries I probably won't be visiting, such as Afghanistan).

Usually, my purchases return home in the empty suitcase that travels with me. Even with airline baggage fees, suitcase importing is cheaper and more reliable than shipping. And it eliminates any waiting for delivery.

As many suitcase importers will tell you, Guatemala is the country to visit if you're looking to get an import business off the ground. Buying straight from the hands of the local Maya artists, you can expect high-quality pieces of art created from ancient, traditional designs that have been passed down through the generations. If you know where to go, you can pick these up for a song...and the resale value back home is high.

An importer can stock a full store from a relatively small area of the country while exploring the Guatemalan Highlands outside the city of Antigua. Transportation by bus, taxi, and private driver is readily available, inexpensive, and easily found both on arrival or reserved online. You'll fly into Guatemala City and head to Antigua. Waiting vans will charge \$10 per person to Antigua, taxis \$25 to \$35, depending on your negotiation skills, for a shared ride.

You'll notice that Guatemala's folk art scene isn't just for show. Even today, it's a living part of their everyday culture. Women still wear the traditional clothing of woven *huipiles* (blouses) and skirts, while the men sport colorful, heavily-patterned trousers and shirts.

Antigua is the perfect place to get your bearings. I recommend you schedule at

least a day here to check out the streets of shops selling jade and high-end jewelry, clothing stores, fine-art galleries, and craft markets. You won't want to miss Nim Po't, located in the Calle del Arco, a large shop overflowing with textiles, garments, masks, wood carvings, and books. I've bought bags of *huipil* scraps which sell gangbusters to seamstresses and crafters.

Across the street from Nim Po't is a shop with many stalls operated by different families. I buy \$10 purses made from old *huipiles* and sell them for \$35 or \$40 each. I make sure to have lower priced items so everyone is able to purchase something from my exhibits, and this store is a great resource for inexpensive treasures. While here, make sure to seek out the Mercado de Artesanías and the Maya Craft Market. Prices in the markets are considerably lower than in the stores.

Know that whether you purchase in here or in the villages, the prices on the tags tend to be marked 40% to 50% higher than what you will end up actually paying, so have fun bargaining respectfully. It's expected. It's also important to remember that if you touch something, you are expressing sincere interest in making a purchase and the bargaining begins.

After a few days in Antigua, I leave the bustle of the city and take a shuttle to much quieter, laidback Panajachel, on the shores of Lake Atitlán—it's a two-and-a-half-hour ride outside the city and costs just \$15. Hotels have shuttle information for you. Pana is a good city to "window shop." Walk through to get an idea of the type of crafts available and their prices before you go to the villages. It's also the bead capital of Guatemala, so be sure to check out what they have on offer. One of my favorite shops for jewelry is Posh Bead Shop. You can pick elaborate, bead necklaces for \$10 and sell for \$39, and bracelets for 80 cents to \$4, selling for at least \$12 each.

For lower prices, you'll want to take a *lanchas* (public boat ride, about \$5) to several villages situated around Lake Atitlán. In San Antonio Palopo, you can visit homes and studios of artists along the main street and speak to the artists as they work.

It's a treat to watch the weaver Paulina as she dyes her yarns and readies them for weaving. All of the artisans are ready to talk with you about their techniques, especially if you speak some Spanish. Next door to Paulina is the Cooperativa Integral, which sells striped cotton placemats for \$2 each and napkins at \$1. I package four placemats and napkins like a gift set and sell them for \$35 to \$50.

Most villages have a weekly market. But one of the best for importers is found in Chichicastenango (known as "Chichi") on Thursdays and Sundays. Shuttles travel from Pana for \$15; private vans \$58. The private van will allow you to stay longer while shuttles return to Pana at 2 p.m. Chichi is a quiet town filled with empty stalls. But on market days, the village comes alive with vendors, local bargain hunters, and tourists.

Villagers travel miles to Chichi to sell everything from chickens to produce, as well as textiles, antiques, jewelry, and paintings. In Chichi, you'll find some exquisite, Maya-woven textiles. Items that I buy every trip include: table runners for between \$6 to \$15 and sold for between \$30 and \$79, depending on their quality; embroidered *cortes* (skirts or just the fabric for seamstresses) for \$9 each and sold for \$45; scarves for just \$1 and sell for \$10 to \$12.

A wonderful do-not-miss attraction to visit in Chichi is Santo Tomás Church, where Maya girls sell flowers and incense on the steps while inside people pray according to their traditions. After the Spanish introduced Catholicism to the Maya, they associated their traditional natural gods (corn, rain, sun) with Christian saints and now have a "folk Catholicism."

This unique culture carries through to the local art, where each pattern and design is weighted with deeper meaning and symbolism. As such, each piece is treated with care and respect in its creation, resulting in a quality and value you won't find on the factory line. Perhaps this is why Guatemala has some of the finest folk art in the world.

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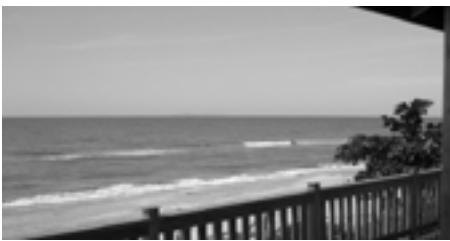
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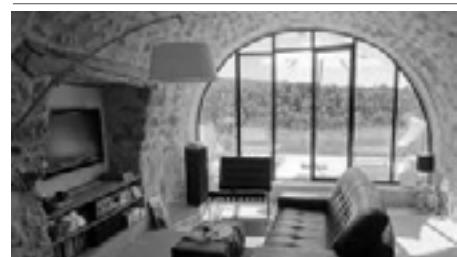
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Spotted on the Ground



On the tropical island of Ambergris Caye, Belize, you can enjoy a laidback Caribbean lifestyle with all the modern comforts.

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Skill Up With Free Online Classes

If you're looking to skill up, increase your earning power, or learn some of the most sought-after online incomes from scratch...for free...then you're in luck.

In recent years, as the cost of college tuition in the States has continued to climb, free online education has exploded. Websites like [Coursera](#), [EdX](#), and even a number of ivy league schools, including [Harvard](#), now offer online college classes for free—a move that's ushering in a fresh attitude towards education and employment.

According to career expert Dan Sewhabel, "more and more companies are looking outside of traditional degrees for talent."

At the [Code Academy](#), you can pick up some of the most sought-after skills in the digital world with free coding classes in 12 of the most widely used programming languages. There's no prior knowledge or skills required. With simple, interactive lessons, it won't be long before you're building your own websites and creating apps.

[Creative Live](#) offers free online classes geared toward artistic pursuits like photography, writing, music, and design. You can find curated classes—taught by experts from all over the world—ranging from practical how-to advice to marketing your work and managing your creative business.

[University of the People](#) is a tuition-free, fully accredited online university. You can earn a degree in a number of fields, only paying a small fee for exam processing. This fee can even be waived by applying for a scholarship.

Own a Framing Shop in a Caribbean Paradise

Ambergris Caye, commonly referred to as *La Isla Bonita*, is the crown jewel in Belize's flourishing tourism industry. Attracting more tourists and expats annually than any other region in Belize, this laidback Caribbean island is home to miles of pristine white-sand beaches, stunning turquoise seascapes, and one of the best diving spots in the world, the Mesoamerican barrier reef, just offshore.

But it's San Pedro, the island's only town, which sets it apart from the 200 cayes (islands) scattered along Belize's Caribbean coast. This sophisticated beachtown offers a laidback beach lifestyle but with all the upscale amenities—grocery stores, trendy restaurants, nightclubs, coffee houses, and friendly mom-and-pop stores.

Currently, there's an opportunity to own a well-established picture framing store in San Pedro. The only framing store on the island, Paradise Framing is located in a small shopping center on the main road, about a half mile south of the town center.

This turn-key operation would suit someone who enjoys art or photography as a hobby. You don't need prior framing experience to own and operate this type of business. The sale of the business includes a week of hands-on training. For \$85,000, the owner is selling all furniture, specialized equipment and tools, computer systems with software, licenses, website, and more. The in-stock inventory is worth more than \$24,000 and equipment and tools are valued at over \$21,000.

The current location includes space for client parking. And the building rental lease can be extended. [Find out more.](#)

Restaurant/Bar for Sale in French Medieval Village

No one would blame you for falling in love with the small French town of Eymet. Surrounded by the rustic green countryside of France's Dordogne, this charming 13th-century medieval village feels like a place out of time.

The thriving central square, where a weekly farmer's market is held, is surrounded by exquisitely preserved 15th- and 16th-century half-timbered homes, built over vaulted stone arcades. The original 13th-century chateau (castle) still stands just off the square, as does the old church.

And yet, despite its ancient appearance, Eymet is a lively and welcoming spot, with restaurants, a supermarket, a hairdresser, and a variety of social clubs, both French and English speaking. In fact, one third of the town's population is comprised of English-speaking expats (mostly British). Right on the square, there's a popular bar and restaurant for sale that offers a cozy atmosphere, good food, and weekly live music.

Le Pub, which has been in business for the past 13 years, seats 30 people inside and 24 more on a terrace under the arcades. It has a license for beer and wine, but not spirits. The owners say their clientele is a good mix of regulars and tourists.

The asking price is under \$110,000—which includes all the furniture, fixtures, and a fully equipped kitchen—and the lease is \$8,945 per year. The sales revenue ranges between \$110,000 and \$265,000 annually. You can contact the seller for more information [here](#).

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