What if you could own a retail business in one of the world’s premier tropical beach locations? What if you didn’t have to worry about expensive overhead or finding the perfect store location? And what if all this could happen while you were swimming in your pool or lounging at the beach with a cold drink?

In the age of the digital merchant, that’s all possible and it’s easier than you think.

Long gone are the days of hoofing it up the Silk Road with a caravan of your fellow adventurers. Thanks to the advent of the internet and ecommerce, the modern traveling merchant is not tied to his inventory, nor is the place he lives dictated by the market. Best of all, he can leverage his earn-anywhere income to go further in exotic low-cost locations overseas.

“I don’t work much,” says Eric Gonzalez, who operates his online store from China. “I prefer to spend time with my son. In the U.S., my income would be enough to support my family. But outside of the U.S., we can rent a mansion, we can have cooks prepare every meal, and hire a maid to clean our home.”

By the Staff of Incomes Abroad

Finding Opportunity Where Others See Only Risk

By Barbara Winter

I answered my phone. On the other end a stockbroker greeted me enthusiastically, saying he wanted to talk about my investments.

“My own business is my biggest investment,” I said.

His tone shifted. “Oh, isn’t that risky?” he asked.

“No as risky as giving my money to a stranger over the phone.”

The conversation was over.

Of course, the stockbroker isn’t the only one who thinks that self-employment is risky. And, to a certain extent, he’s right. Starting a business is risky. So is raising a child or traveling the world.

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Big Apple Mortar Cop Thrives in Beach-Town Ecuador

By Jim Santos

After years of the hectic stress of working as a New York City police officer, the laid-back mañana lifestyle of Latin America really appealed to Gary Stopa. When he was injured in the line of duty in 2011, he decided that it was finally time to start preparing for a change.

“I did some Googling, looking at the best places to retire,” says Gary. “Ecuador started to look like an interesting choice.”

Gary took an early retirement in 2014 and headed to Ecuador to experience it firsthand. One of the major reasons he was attracted to this South American country was because of the many outdoor activities available.

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Travel the World and Earn Big as a Digital Merchant

By the Staff of Incomes Abroad

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www.InternationalLiving.com
Finding Opportunity Where Others See Only Risk

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In fact, pretty much anything worth doing has an element of risk.

Despite what you’ve been taught, risk avoidance can be more dangerous than accepting risk as a necessary part of any worthwhile enterprise. Trusting yourself and your ideas is certainly essential to managing risk.

Years ago, Ralph Waldo Emerson observed that everything in life has a price, and if that price is not paid you’ll receive something else—i.e. not the thing you desire. Often the price of success is quitting what you’re doing in order to do something else. To the outsider, change can look risky. You may have to stop listening to the dream-bashers and fearmongers who warn you of impending disaster. Johnny FD Jenn, one of the intrepid traveling merchants in this month’s cover story (page 6), gave up everything to move to Thailand to strike out on his own. Shortly after arriving, Johnny stumbled across a simple idea that more than funds his globetrotting lifestyle.

While risk is an inevitable part of taking on new activities and projects, acquiring the tools for dealing with risk can make a big difference. Think about your personal definition of risk. What does risk mean to you? What situations feel risky? What situations feel risky but are worth pursuing anyway? When you think of something as risky, what emotions follow?

Here’s how you deflate the negative power of risk so you’re empowered to succeed:

Begin by eliminating the word risk from your vocabulary. In fact, totally change the way you think about the unknown. Rename it as adventure.

Calling the uncertain a risk opens up very different emotions, the kind that stop you before you ever get started. Thinking of your projects as adventures opens up both enthusiasm and creative thinking. That’s what inspired Matt Brandon to turn his passion for photography into an income with big travel benefits (page 11).

Next, when setting out into unknown territory, consider your ultimate destination. Get clear about the rewards that await you at the end of the journey. Remind yourself that we all arrive on Earth with this exploratory spirit. We can’t wait to figure out how things work, to see where our curiosity takes us, and experiment with everything. Rediscover your own sense of adventure that may have been hidden away while trying to live up to the expectations of others.

Finally, ask a lot of questions. What if I rented out my house, lived in a motorhome, and sold my jewelry at craft shows in Mexico? How long will it take to write that novel that’s been brewing in my mind? Who can I talk to that might point me in the right direction? Getting informed can equip you to handle situations that feel risky.

There used to be a TV commercial featuring a woman who said, “I’m the CEO of a major corporation. Well, actually it’s a pet shop. But we’re going to be big someday.” The willingness to start small and build gradually may be the best risk management tool of all. The early days of any undertaking bring a great opportunity to master things on a small scale.

We can try out ideas and test our commitment. When Billy Morris started his import/export business (Page 14), he started slow, gathering as much information on suppliers and demand as possible. Now his Bali jewelry importing business is a full-time job that affords him plenty of opportunity to travel and a great lifestyle.

A guideline that I use over and over again is Phil Lauf’s Acid Test. He says, “Ask yourself whether you are willing to stick with that new idea, no matter what it takes, until you receive your first $100 from it. If you are not willing to do this, then you certainly don’t yet have an idea that you like well enough to succeed with. After receiving your first $100, you can decide whether you want to continue with the idea or not.”

You might decide that you weren’t as crazy about the idea as you thought at the onset. Or you might realize that you learned so much that you now know how to get results more quickly. If you are willing to give your ideas growing space, you’ll be lowering risk at the same time.

So put yourself in charge. Take responsibility for dealing with risks that come your way. Remember that everyone who has achieved important things knows that the biggest risk is not taking any at all. In a world that’s changing quickly, the only strategy that is guaranteed to fail is avoiding risk altogether.

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.
Embracing the Writer’s Life in Colonial San Miguel de Allende

By Sharon McDonnell

“My creativity has been able to flourish here without having to constantly worry about money,” says Leslie Patrick Moore. “And it doesn’t hurt that my office is often my hammock, set amidst the colorful bougainvillea that grow against the brick walls in our backyard.”

Leslie and her husband, Steve, are freelance writers in the picturesque colonial town of San Miguel de Allende, Mexico. For decades, artists and writers have found inspiration among the city’s narrow cobblestone streets and leafy courtyards. Its fairytale architecture, soaring cathedrals, and shady plazas with terraced cafés are an irresistible draw to romantic hearts and minds.

When not writing, the couple attend the city’s many art, literary, and music activities and festivals. They didn’t know anyone in San Miguel before moving, or speak Spanish, except for a few words. But since then, they’ve made many friends and love having them over for drinks on their patio, comfortably speaking Spanish with expats and locals. “Meeting people is relaxed and simple in San Miguel,” says Leslie. “It’s easy to strike up a conversation with fellow expats, since we all have the expat card as our common thread.”

It’s a life the former bank employee and ex-postman never dreamed of. Just a few years before, Leslie and Steve were in South Korea, where they met and fell in love. Leslie, originally from California, and Steve, from England, had been feeling restless in their old jobs back home. Both had turned to teaching English to see the world with the safety of a guaranteed income.

“Our reasons for taking the ESL teaching jobs were largely the same,” says Leslie. “A good salary (for what would be considered part-time hours in the U.S. or U.K.), free housing, ample vacation time, and a bonus after completing the contract.”

When their contracts were up, the couple embarked on a new adventure together. They took a vacation to San Miguel, where Leslie had always wanted to visit. By pure chance, the neighbor of the Airbnb they were staying in was the owner of a nearby property that had just come on the market.

The Moores rushed over to see the one-bedroom house on the edge of the town. They immediately fell in love and bought it that same week for under $150,000. “We never could have bought a house for that price in California,” says Leslie. Best of all, Leslie says their new home will be paid off in 18 months.

Leslie is a content marketing and travel writer. Steve writes fiction and is currently working on a series of novels. Being home-based writers, the couple don’t need to rent office space.

Living in San Miguel is so affordable that only one of the couple needs to earn an income at a time. They trade bread-winning roles every year, allowing the other free time to explore their creativity. This year Leslie is making the money, and next year, it will be Steve’s turn.

“The cost of living is so much more affordable in Mexico than in the U.S.,” says Leslie. “San Miguel may be a little bit more expensive than other Mexican cities, but you’ll still find it much more affordable than the U.S. You can get a meal for two, with wine or beer, in one of the cities hip, international restaurants for under $30. You’ll find tapas, sushi, and Thai restaurants throughout the city—as well as local Mexican places where you’ll pay a fraction of that price.”

Leslie earns two-thirds of her income from writing marketing copy for companies, and the rest from travel writing. She began content marketing back in 2011. “I’d been working as a marketing communications writer for a bank,” says Leslie. “I received an email with a freelance job offer from a company that found my website and decided to give it a try.” Since then, she’s added many new clients.

Meanwhile, Steve plans to self-publish his novel through Print-On-Demand (where copies of the book are not printed until an order is received) and as an e-book, as he did with his first novel.

In 2017, Steve plans to switch to travel writing and content marketing writing full-time. Currently he dabbles in both. Leslie will spend time editing her novel, whose theme was inspired by Korea.

Last year the couple decided to spend the year in Asia, using their San Miguel home—which they rented out for $500 a month—as an extra income source. For the first six months Steve taught English in Daegu, Korea, after which they spent the rest of the rest of the year traveling. To top off 2015, a delightful leisurely year of travel, the couple eloped in Bangkok, and returned to their San Miguel home.

In Mexico, many people like to name their homes. The Moores’ home is called Casa de los Colibries, or House of the Hummingbirds. The first day the couple visited the house and saw the garden, they found a tiny hummingbird nest with an egg in it, which hatched while they stood watching it.

“It was magical,” says Leslie. “We knew we wanted to spend our lives in that beautiful garden.”
BRICKS-AND-MORTAR BUSINESS

Big Apple Cop Thrives in Beach-Town Ecuador

He was delighted to find himself spoiled for choice with activities like zip-lining, mountain biking, and hiking in Ecuador’s Andes.

Gary first tried out the capital of Quito, and spent some time in colonial Cuenca and then Guayaquil, before arriving in the Pacific coast resort town of Salinas.

Still in his early 50s, Gary’s idea of retirement was not just to sit in the sand and enjoy the sunsets. Within just a week of arriving on the coast, he’d made an offer to take over a small bar on the malecón (boardwalk).

After a little cleanup and renovation, the Aloha Bar was in business.

The name was chosen as a reminder to stay dedicated to the aloha lifestyle. “The Hawaiian word aloha is often used as a greeting,” says Gary. “But the word also carries the spirit of love, sympathy, affection, kindness, grace, charity, and a sense of community.”

Within just a week of arriving in Salinas, Gary had made an offer on a small bar.

Gary decided from the start that he was going to stay connected to the community and make Aloha a place where both locals and expats were welcome. “It’s fine to offer a bar for expats, but they tend to be done for the evening by 9:30 p.m. or 10 p.m. That’s the time that Ecuadorians are just getting started,” Gary observes. “So about 10 p.m. or so, I would tell the bartender to ease off the classic rock and start playing more of the Spanish language music.”

Gary’s commitment to becoming involved with the community was noticed. And when a local nightclub a few blocks off the beach was closed down, some locals approached Gary to ask him to take on a new business. This was a much larger venue, able to accommodate up to 500 patrons. Gary saw it as an ideal space for local charities to hold fundraisers. “I don’t think charities should have to pay for space when they hold events,” says Gary. “I set out from day one with the decision that there would never be a house fee for charity events.”

First, he had to get things up and running legally. The smaller Aloha Bar had been relatively simple, since it just required a change of name and transfer of existing licenses. This new location proved to be more complicated. Since the previous owners had been shut down for license violations, none of the original permits were valid. So he had to start from scratch.

Fortunately, Aloha’s Ecuadorian bar manager was familiar with the process and was able to help him get everything setup. (If you aren’t so lucky, I recommend investing in a reputable local attorney to help with the process.)

The first step was to register the name of the business in Guayaquil, where, for a $10 fee, a check was made to confirm that no other business was currently operating under that name. Next he went to the Ministerio de Turismo and paid $25 for a Restaurante, Bar-Discoteca, Evento permit. This particular license is easier to obtain and more flexible than the straight bar/restaurant permit and takes about one month to process.

The cost of all of the permits required—including a commercial space, restaurant, sanitation, and bomberos (fire department) permits—came to about $500. “The fees are adjusted for the size of your business and how much inventory you maintain,” says Gary. “So a small tienda or bar may pay only a quarter of those fees.”

Gary’s bar manager also helped him navigate the tricky tax and benefit filings. That involved registering for a RUC (a unique identification number for the business) with the SRI (Servicio de Rentas Internas) in the local La Libertad office. The SRI is the Ecuadorian equivalent of the IRS.

It’s also important that the employment laws are followed closely. Gary has to make sure that his employees (he employs 15 people now, nine of them fulltime) are not only paid, but also that the proper employer contributions are going to the IESS (Instituto Ecuatoriano de Seguridad Social) funds. The IESS is the government agency that handles social security and health care. Monthly filings and payments must be filed with IESS, and the appropriate amounts deposited in the accounts of all of the employees. Currently, the employer must pay 11.15% of the employee’s salary into the IESS system.
While all of the permits and filings were being arranged, Gary concentrated on renovations. He supervised some cleanup and repairs, and re-painted and improved the kitchen and bar areas. About one month after taking it on, he was ready to open the doors to the public.

Officially in business as Aloha Restaurante Bar-Discoteca y Eventos, the locals know the business simply as Aloha2. Gary has stayed true to his original vision. Aloha2 has become the place to hold charity events, fundraisers, and parties. Gary has kept ties to the Ecuadorian community as well, hosting parties for the bomberos, the policia, and even the Salinas military base.

The friendliness with the military base paid off in an unexpected way—Gary was invited to take a tour of one of Ecuador’s two submarines that visit offshore of Salinas. “It’s always been on my bucket list to be on a sub at sea," says Gary. “It was a great experience.”

Gary has also kept the Aloha2 open to Spanish classes, dance lessons, a dinner and a movie night, and local bands. And of course it is a very popular location to watch futbol (soccer) and other sporting events. “My main goal is not to make money,” says Gary. “I’m interested in providing a fun, safe place for people to relax and enjoy.”

Gary is not done giving back to the community either. “I’d like to start a PAL-type organization in Salinas, then branch out.” Gary is referring to the popular Police Athletics League program in the U.S. He would like to use his good relations with the police and military to set up some sort of soccer league with area youth.

Don’t think that all of this work prevents Gary from enjoying his new home in Ecuador. Gary hires people he trusts to work according to his aloha philosophy and is happy to leave the two businesses in their capable hands. This leaves him free to pursue his other interests, like traveling throughout South America and putting together short videos of his visits for his YouTube channel. Currently he is looking into starting a blog and is considering working with a travel agency to help plan excursions for tourists.

“This is such a beautiful and diverse part of the world,” says Gary. “Anyone who chooses to live here should take advantage of what Ecuador and its neighbors have to offer.”

Since arriving here, Gary’s travels have taken him to Ecuador’s Banos area, where he indulged his adventurous side, hiking and zip-lining. He’s sloshed through the mud in search of new sights and experiences in the Amazon rainforest. He even took a bus trip across the border to Peru, where he explored the sprawling metropolis of Lima and went four-wheeling in the desert.

Currently, with things a little slower during the off-season, Gary is taking it easy in the Rio Chico area up the coast and planning a return trip to Baños before he returns to work. “I’d also like to return to Peru soon,” says Gary. “This time to see Cusco and hike to Machu Picchu.”

Ecuador has become the quiet, peaceful antidote to New York City that Gary was looking for when he retired. He stays busy. But he is much more relaxed in a place where he can spend so much time enjoying nature and making wonderful new friends, all the while supporting the local community.

### 5 Tips for Opening a Bar in Ecuador

1. **Learn about the area** – Take time to live in and study the area you are considering first. Ecuador is different from North America, and regions vary in their customs and habits.

2. **Location, location, location** – Choose your location carefully, keeping in mind that many people do not drive in Ecuador. Are you near a bus route? Are there cabs available, even late at night? A smaller place in a high-traffic area may be better than a large place off the beaten path.

3. **Be inclusive** – Remember that even in the country’s most popular expat hotspot, Cuenca, expats account for only about 1% of the population. To be successful, your bar must appeal to Ecuadorians as well.

4. **Paperwork matters** – Enlist local help, either an attorney or a bilingual facilitator, to make sure you file for all licenses and permits. Keep accurate records and follow employment rules as well.

5. **Connect to the community** – Introduce yourself to the local police and fire department. Buy your supplies locally as much as possible and establish friendly relationships with your suppliers and neighbors.
**Travel the World as a Digital Merchant**

Continued from page 1

Whether you’re selling your own products through a third party, reselling second-hand goods, or acting as a go between for customers and manufacturers, there are online opportunities for people who want to earn big without a major drain on their time.

“These days if you have a product, you want to be selling it online,” says Kristen Brown, who sells photographs through a third-party website. “Anyone can create a store online and start selling products right away.”

**The Easiest Way to Sell Online**

The straight-up, easiest way to start selling online is through a third-party website like eBay or Etsy. With their well-established digital marketplaces already in place, you sidestep the necessity to create and maintain your own website. Think of it like renting a stall space at the local market, except that you’re reaching customers and clients from all over the world.

This is the perfect way for those unfamiliar with the business to get started and learn the ropes of digital commerce. Kristen, who lives in the laidback surfer’s paradise of Tamarindo, on Costa Rica’s Pacific coast, looked to Etsy when she started to expand her photography hobby into a fully functioning online business. Kristen’s photographs of Tamarindo’s natural beauty are sold online as postcards, art, and framed photos for the home.

“Partnering with established sites like Etsy or eBay is simple,” says Kristen. “I like Etsy because it’s a trusted site, and the fees are reasonable. Twenty-four million members shop on the site per year, increasing the seller’s exposure automatically.”

Etsy allows sellers to list items for just 20 cents and keeps them active for four months or until they sell. Once purchased, the website takes a transaction fee of 3.5% of the sale price. Most sellers on Etsy will use PayPal to safely take payment. So you’ll also have to take into account their standard transaction fee (2.9% plus 30 cents).

Etsy’s focus is on selling handcrafted items, and it’s the perfect way to elevate a hobby into a business. When people are looking for unique artisan products that can’t be found anywhere else, they go to Etsy.

“It’s important to keep in mind that Etsy is only the selling platform, and sellers are still responsible for the manufacturing and shipping of their own products,” says Kristen. “It’s hard to say what your cost as a seller will be in the end, because it’s so highly variable depending on your product.”

To keep these costs to a minimum, Kristen has photos printed in the U.S. by companies that will frame and dropship (direct delivery from the manufacturer to the buyer) the products for her. She’s able to this all online and never has to handle any of the products herself.

“I have a couple of different printing vendors I use regularly,” says Kristen. “White House Custom Color, MPix Pro, Millers, and Bay Photo have been the best professional printers I’ve worked with and have good rates on dropshipping. Prices will vary depending on what kind of product you’re selling, but you should always shop around for the most cost effective and streamlined method of getting the product ready and shipped to the buyer.”

“It’s an incredible feeling knowing someone has one of my photos on the wall in their home,” says Kristen.

Kristen says the most important thing about selling your products through Etsy or eBay is to maintain a consistent level

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**Jargon Buster**

Ecommerce - As soon as the internet became widely available, people started selling things online—that’s ecommerce.

Third-party website - This is any website that’s not yours. Third-party sites like eBay, Etsy, or Amazon allow you to sell products online without managing your own ecommerce site, leveraging their reach and resources. Read on to find out more.

Etsy - An online platform for selling items. Etsy is mainly used for selling unique, handcrafted items, making it the perfect first step for turning your hobby into a business. The site allows you to list items for sale, taking a small percentage of each transaction.

eBay - A premier online shopping site. Although eBay is largely associated with auctions, the majority of sales on the site (70%) are regular sales.

Amazon - With Amazon, you can sell new and used items, taking advantage of their established ecommerce website and order taking process. Unlike eBay, Amazon has its own fulfillment service you can ship your sales through.

PayPal - This popular and trusted online payment service allows you to receive money from your customers, which you can then transfer to your own bank account.

WordPress - This free software allows you to easily create blogs, websites, and high-quality digital stores—no programming or tech experience needed.

Domain - This is your website’s address and should reflect your niche or your business’s name. You can check if the name you’d like to use is available right now on GoDaddy.
of quality and service. The customer’s confidence in your store will be based almost entirely on the reviews from past customers. “Quick response times are huge especially when first starting out,” says Kristen. “You really need to go above and beyond for people and do whatever it takes to make sure your clients are happy.”

For wandering merchant Debra Jordan, running an online business has allowed her and her family the freedom to travel the world. “My son Max is now 18 and has a passport full of stamps,” says Debra. “We’ve run Minky Baby gifts while living in Panama, Bolivia, and Ecuador, and next up are Taiwan and China. We love meeting and interacting with local people. One of my favorite places that we visited most recently was in the Galápagos, Ecuador. It was challenging to work there, with the spotty internet connections. But once we created a mobile hotspot with our phones, we were able to carry out our normal work from the beach.”

After running an enjoyable but not-so-profitable wholesale business, Debra discovered Etsy one day in 2008. “I opened a store within minutes and quickly started filling it with our products, says Debra. “Etsy’s intuitive selling platform, coupled with the numerous free resources made it possible to grow our business steadily. We just started working with Amazon, so we’re going through the learning curve that comes with selling on a new platform.”

Since then, she and her family have been selling handmade baby blankets with optional embroidery to customers around the globe. When Debra and her immediate family are traveling the world, her staff in Arkansas work to get orders custom-sewn, embroidered, and shipped to customers who buy them from their online store.

Although she’s never run Minky Baby Gifts as a brick-and-mortar store, she does know first-hand about the challenges of running a business with an actual location; years ago the family had a mattress store. Debra says she could never go back to that business model now.

“I don’t want to be tied down to just one location,” says Debra. “Having a physical location requires having more money tied up in products, and there’s also the expense and manpower of having a store staffed during normal business hours.” Their online store allows them to work whenever it’s convenient for them, through compelling descriptions of our products and interacting with them via digital conversations through email or the Etsy platform.”

Debra manages all the orders they receive—from Etsy, Amazon, and their website—using Shipstation. “It was confusing at first with various orders coming from our different selling platforms,” says Debra. “Shipstation pulls them together and gives us uniform packing lists and shipping labels. Not only does this reduce the potential for error, but it makes everything simple which saves time and keeps frazzled nerves at bay.

“Our business allows us to live and travel debt free. We work part-time and spend the other hours cultivating friendships and exploring new and exciting places,” says Debra.

If you’re interested in becoming a digital merchant, and want to get things up and running right away, head to Etsy, eBay, or Amazon where it’s possible to be up-and-running in as little as a day.

**Taking Control**

You’ll find third-party websites convenient. But you may prefer the autonomy and control of running your own website and keeping all the profits to yourself. In fact, a lot of folks who originally find success on third-party websites will eventually move on to their own website.

Tamarindo photographer Kristen now has her own website, Samba to the Sea, where she sells her photos and postcards. She was
able to build the site herself using a pre-existing template on the website WordPress. "With the platforms that exists today and online forums where people are sharing lots of knowledge, building your own website is doable even for people just starting out," says Kristen.

Not wanting to have to pay a third-party site’s fees, Sheryl Novak opted to run her digital store through her own website. The 51-year-old runs her successful furniture website from her laptop in the picturesque, coastal city of Puerto Vallarta, Mexico. Sheryl usually spends about three or four days a week managing the website and her incoming orders, leaving her plenty of free time to enjoy Puerto Vallarta’s spectacular beaches and gorgeous 80 F weather.

"The best thing about my business is that I can be sitting in my soaker pool on the roof deck with the laptop floating on a boogie board in front of me. That’s my office," says Sheryl.

Nestled in a strip of land between the soaring Sierra Madre Mountains and the blue Pacific waters of crescent-shaped Banderas Bay, Puerto Vallarta is a growing expat stronghold. Sheryl and her husband, Edward, love the area’s eclectic charm and artistic ambience. But shortly after arriving they noticed a significant gap in the market that no one was catering to.

“When my husband and I purchased our home in Bucerias, Mexico [a small town near Puerto Vallarta], it was completely unfurnished," says Sheryl. “I found the process of furnishing it to be difficult, expensive, and stressful. I didn’t have a car, so I had to rent one. I didn’t know where to find furniture stores, and I didn’t speak enough Spanish so that the clerks could understand me. It was a nightmare, I had to spend hours trying to figure every little detail.”

From that seed of frustration, Mexico Solutions was born. It’s an online business targeting expats in Mexico, selling good quality furniture (made in Mexico) that is dropshipped (see sidebar below) directly from the manufacturer to the home of the buyer. This business model allows for an almost limitless “inventory” of products as she doesn’t need to store anything herself.

“It’s prohibitively expensive to have a huge inventory, including the cost of goods, rental space, and employees, as well as to light and cool,” says Sheryl. “So instead, we are seeing smart retailers changing to apps and online stores.”

“In the beginning, I spent a lot of time interviewing and vetting suppliers to ensure the quality of the goods we are selling,” says Sheryl. “We find suppliers by searching, word of mouth from our other suppliers, furniture shows, and general travel around Mexico.

“We now represent approximately 30 suppliers. They are all in Mexico. We do not import our furniture, and we’re quite proud of that. We are committed to supporting the local economy.

“The total startup expenses were around $50,000. That included the website, lawyers and accountants here in Mexico to handle the paperwork, and all the government fees. It’s essential to maintain a good accountant here. Get the best one in town, wherever you are. It’s definitely worth it.”

Sheryl says she has no regrets. “Honestly, I’m living my dream. I’m thrilled with the entrepreneurial opportunities here in Mexico and love that I’m helping new expats settle into this amazing lifestyle.”

Ho Chi Minh City-based expat Ryan Revai has several websites that operate as digital stores and saves a lot of money by designing the sites himself. “It all started out as a hobby,” says Ryan. “I enjoyed online gaming and decided to build a website selling products inspired by the games.”

The website sells a variety of videogame-themed merchandise including hats, plush toys, mousepads, and shirts. Another one of Ryan’s websites sells fashionable sunglasses, and he’s always on the lookout for new opportunities. “I keep watch for trends I can capitalize on and am constantly working on new ecommerce sites,” he says.

“If you’re willing to learn how to create the website yourself, then your start-up costs will be very low,” says Ryan. “I picked up a domain for $9, a virtual private server for $40 a year (this stores your website on various servers so that if one breaks down you don’t lose your website), and a WordPress template for the website for $49, which I customized to my needs. I did all the marketing myself.”

Now, he says, he works only a few hours a day and can spend most of his time doing the things that he enjoys. “These days my schedule is relatively open as I’ve automated and delegated a lot of the time-consuming
Erin Gonzalez has had many successful online businesses that have allowed him to travel the world with his wife, Echo, and their baby son.

“Selling online is easy to get into,” says Erin. “You can do so from anywhere in the world, so long as you can find a stable internet connection. But success can be difficult, at least until you are established.”

Erin got his start selling online as a university sophomore. “At the end of the semester students would sell their books back to campus bookstore,” says Eric. “I noticed that these same books were selling for a much higher price online. I quickly realized I could buy books from other students at rates higher than the bookstore and then sell those books on Amazon for a profit.”

Erin went door to door, spoke with friends and strangers, and bought their books. “The buying season was over in a week,” says Eric. “I had $5,000 worth of books creating towers in my dorm room. I listed them online, and within a month or two I had sold them on Amazon for a profit of about $4,000.

The next semester Eric saved up capital and built a website that allowed people to submit their books for instant price quotes. “I hired my grandmother (she needed something to do and she really enjoyed it) to ship books for me for $15 an hour,” says Eric. “After all my costs, my profit was about $15,000. That may not be a ton of money, but considering that it only took about a month of work to buy all of the books and list them online, it was well worth it.

“When I started in 2004, my capital investment was small, just a few thousand dollars. But I saved up 100% of my earnings and year after year they compiled, allowing me to buy a home for my family and travel as I pleased.”

Eric sold his old business after graduate school, bought a new house for his grandmother, and left the U.S. He took what he learned from his first business and was able to turn it into a new online business in China. “This time I bought products, popular items like phone batteries, USB flash drives, and other common electronics, at China Import and Export Fair in Guangzhou,” says Eric. “Then I shipped them to a warehouse in the U.S., where my warehouse manager/aunt follows Amazon’s instructions and ships out products to the correct address.”

While this business model has served Eric well in the past, he is currently developing a new model where he no longer has to depend on Amazon to reach customers. “I don’t need them anymore,” says Eric. “In my latest business venture, I use my own website, selling books I buy here in China to Chinese students who want to study in the U.S. This service has been tremendously successful and can only exist because so many years ago, I learned to buy books from aspects of my businesses. I have a few ecommerce websites that run pretty much on autopilot.

“Initially, I tracked orders with a spreadsheet, which was quite time consuming. Once business was flowing, I hired a freelance coder and had him build an automated order management system. It cut my work load dramatically.”

Although the way that Ryan makes his portable income seems quite technical, he insists that anyone could do it. “Starting off, there were many things initially that I didn’t know how to do. There is a huge arsenal of free resources online to learn anything if you put forth the effort. I learned to work with different content management systems, basic coding, and Photoshop for creating marketing. If you have the ambition and the drive, you will become successful online.”

Maybe best of all, as long as he has an internet connection, he can run his business from anywhere in the world. “I love my current lifestyle,” says Ryan. “It leaves me with a lot of free time to travel.”

The Next Level

Because of the sheer size of the internet, and the low start-up costs, you’ll discover there are many different avenues to pursue online once you’re up and running. Maybe you’ll grow your business into a passive income that earns while you sleep or turn it into a dropshipping empire. Or maybe your first idea is only a stepping stone to something bigger and better.

Since learning to sell online 10 years ago, Eric Gonzalez has had many successful e-commerce websites that run pretty much on autopilot. He now owns 10 websites that sell anything from wholesale Chinese electronics to branded products that are difficult, at least until you are established.”

One of his websites currently makes $2,000 per day before taxes, but Eric’s goal is to reach 30 websites that each make $2,000 per day before taxes. It’s never been easier to start an online business thanks to the wide variety of free and low-cost resources available to internet entrepreneurs. Plus, you don’t have to be a tech-head anymore. These tools and software are easy to use, yet very effective in helping you connect with customers, take orders, and run your venture from anywhere in the world with an internet connection.

Free Resources for Starting Your Ecommerce Business

- Learn the Ins and Outs of Ecommerce
- Useful Resources for Learning About Online Entrepreneurship
- Starting an Online Business
- Set Yourself Apart from the Competition
- Marketing Your Internet Venture
- Tips for Kicking Off Your Dropshipping Business
- Getting Started
- Dropshipping Step-by-Step
his first online store selling furniture, making having $200 in my bank account to having my first $2,000 in profit. I quickly went from taught me too and after three months I made dropshipping stumbled across a course on income stream ideas," says Johnny. "I didn't pay much, I started to look at different initially found it difficult to make any real dynamic blend of ancient and modern, he Although Johnny loved the city, with its to Thailand. Tired of the rat race, Johnny moved to the laidback, temple-covered to start over in a different freedom to start a new project. "It was a great chance for me to start over in a different niche," says Johnny. "This business model is something I can replicate in a few months. My total profits for that company, including the sales price of the store, was $138,271.54. That is pretty crazy since I started this store for less than $1,000, including the price of the course. It felt awesome to have started My total profits for that company, including the sales price of the store, was $138,271.54. That is pretty crazy since I started this store for less than $1,000, including the price of the course. It felt awesome to have started my own business, especially one that I can manage from anywhere."

Johnny currently has another online furniture store, with a business partner, that uses the same model that makes between $1,000 and $2,000 a month. Despite having a home base in Chiang Mai and spending a lot of his time traveling around the world, all Johnny's suppliers and customers are in the U.S. "What's incredible about the dropshipping model is you can do everything from your laptop," says Johnny. "You don't have to pre-purchase any inventory, sign a 12-month lease, buy equipment, or any of the other requirements of starting a physical business."

"While traveling, I work just a few hours a week. Online incomes give me the freedom to work when I want and see the places I want to see."

Setting up a dropshipping store is inexpensive, with the costs on average around $500. This includes a domain registration, website building, ecommerce platform hosting, logo design, and company registration.

Johnny set up his shop on the Shopify platform, which is easy to use, has drag-and-drop features for easily building your e-store, and costs $29 per month. When a product is sold, the customer pays Johnny through Shopify and the money is deposited into his bank account. "I then buy the item at a wholesale price through my supplier," says Johnny. "I use a rewards credit card to make the purchase so I also get free miles for my travels."

Johnny says that setting up a dropshipping store can be time consuming at the start. "I spent two months of researching the products, finding suppliers, uploading listings," says Johnny. "Once the shop is up and running, it becomes easier.

"Then you're simply maintaining and fulfilling orders. I spend 1-2 hours a day checking emails, replying to customers, setting out tracking numbers when the order is shipped, and emailing the supplier to say where to ship the goods."

Johnny has been able to turn everything he learned in the last few years into a number of ecommerce and dropshipping courses. Each course took him two to three months to create before being ready to sell. And now he is enjoying the healthy passive income that they bring. With his Dropship Lab: Six Figure Formula course he makes around $1,600 per month. His other two courses Optimize Like a Boss and Earnest Affiliate bring in about $1,300 monthly.

"I used to dream about being able to make $600 a month so I could live the 'good life' on the cheap here in Thailand," says Johnny. "Now that I'm making more than that per day it's crazy to think about what's next and what is possible."

Each year, the internet claims an increasingly large percentage of retail sales. There's no question that opportunity for profit exists there for those willing to explore the possibilities. And, unlike bricks-and-mortar retail, getting started online can be both quick and low-cost, given the availability of third-party websites and online get-started tutorials. The technology is more accessible today than it ever has been, it's easy to outsource tasks you don't enjoy, and because it's so flexible in terms of what you sell, how you work, and where you work... online retail is one of the most attractive—and potentially lucrative—options available for anybody interested in a go-anywhere income.
Travel, Adventure, and a Comfortable Income with Photo Tours in Asia

By Kirsten Raccuia

From an early age Matt Brandon loved both travel and photography. As an adult, he discovered a clever way to leverage his hobbies into an income that affords him a great lifestyle full of adventure.

In 1993, Matt was operating tours in Kashmir, India, for a U.S. tourism company. At that point, he was only taking pictures as a hobby and had all but given up the idea of actually working in photography.

While Matt was giving the tours, he would always have his trusty camera and soon realized there was market for photography tours. He started creating workshops for people who wanted to explore India and take fantastic photos of their adventures.

“When you’re living in another country, exploring is part of your daily life,” says Matt. “So when it came to the tours and workshops, I knew where to take people, especially from a photographer’s standpoint.”

Soon, he formed his own photo-tours company, The Digital Trekker. Matt’s tours are part guided tour through a magical land, and part photography lesson. Matt coordinates everything from the minute they arrive until the moment their flight home takes off.

While living in Kashmir, Matt met a man who happened to run a stock photography agency. “I obviously had hundreds of photos of India from my tours,” says Matt. “He liked what he saw and started selling my images right away. I couldn’t believe it was that simple.”

Once he started making the extra money from stock photography, Matt realized he could live anywhere in the world and plan his tours from there. When it came time for his daughter to go to school, he and his wife, Alou, decided to leave India and began researching nearby countries. With first-rate hospitals, international schools, and palm-fringed beaches, Penang, Malaysia, started to look like the perfect fit. Best of all, most of the people living on the island speak English, making for an easy transition.

“I love it here in Penang,” says Matt. “There’s a nice slow pace, and I feel accepted here. Despite living in India for many years, I always felt like an outsider. I never really felt like I was at home. Penang is a multicultural society, and all the people from the various cultures accept each other. It’s home.”

There are three major cultures at play in Penang: Indian, Chinese, and Malay. In one week Matt can be at an Indian festival where they walk over hot coals to pay homage to a Hindu god... and the next day be part of the Chinese New Year celebrations. With so many festivals on one island, Penang is a photographer’s dream.

“I can spend my days walking along the beach, taking part in a religious festivity, or just wandering the old center of colonial Georgetown—with or without my camera,” says Matt. “Penang offers a livable, vibrant world that is slow enough to enjoy yet exciting enough to keep it interesting. And it’s a lot cheaper to live here; you don’t have to work as hard or as much as you would to make ends meet in the U.S.”

Matt and his family rent a five-bedroom house in Penang’s historic George Town, right near the beach, for under $1,000 a month. Their home is within walking distance of one of Penang’s famous hawker centers. Here, they can eat all the dishes that put Penang on the foodie map: Indian curries, ginger and soy steamed fish, silky Chinese noodle dishes—all for only a few dollars each.

“I love the ease and quality of life here, especially the low cost of living,” says Mike. “Plus, it’s so easy and cost effective to run my tours from here.”

Even though Matt makes good money from his stock photography, the tours are still his biggest money makers. He runs them from anywhere and to anywhere. He’s done a few in Malaysia, Thailand, and Tibet—but mostly goes to India. One of the bonuses of leading the tours is that the more pictures he takes, the more he can sell to his stock agency.

Matt does at least two tours a year to India that go to various locations and have different skill levels. When he takes his tour groups to the mysterious and chaotic capital, Delhi, they explore the markets and back alleys of the ancient city, as well as various mosques. They’ve gone off the beaten path to visit a holy shrine of Nizamuddin and to the most visited site in India, the Taj Mahal. Boating along the mighty Ganges River, they passed along the ghats (bathing sites) and watched the daily rituals of Hindus take place.

Matt wants you to come away from the tour as a photographic storyteller and creates each tour with that in mind. He provides groups with a local English-speaking fixer that will ask the locals if it’s okay to take photographs, so as not to offend.

Overall, living in Penang has provided a great many opportunities for work and play,” says Matt.

“One of the most incredible advantages of living in this part of the world is that we are surrounded by diverse and amazing places to visit,” says Matt. “Anytime we feel like it and have a little cash—or need to add to my portfolio—we hop on a cheap flight to Vietnam, Bali, or the Philippines. We just came back from a trip to see the komodo dragons on Komodo Island, Indonesia.”

“It’s a nice life. It’s just amazing. We’ve seen so much of the world from here. I can fly to Tibet and pay no more than if I flew from Texas to Hawaii.”
The Best Way to Start Up a Business in Malaysia

By Mark Raccuia

W hen my wife, Kirsten, and I decided to move overseas, there were many things that attracted us to the island of Penang, Malaysia. The peaceful, multi-cultural environment. The long deserted stretches of pure, white-sand beaches. Balmy tropical weather and the rock-bottom cost of living—our monthly budget is $2,000 a month but we know many couples who live on less. But it was the top-notch medical care that really caught our attention.

We noticed that it’s often cheaper to fly here for your procedure and take a week’s R&R on the beach, than to get the procedure done back home. That’s why we decided to start our very own medical tourism business, bringing people from other countries to Penang to take advantage of the high-quality care.

Opening a business in Malaysia can be tricky. As a U.S. citizen, you are required to pay taxes no matter where you live. Malaysia also requires you to pay taxes if you’re in business, which can complicate things further. In addition to the tax issues, most Malaysian corporations require that at least 30% of the company is owned by a local Malaysian. As far as I was concerned, this was the deal killer. I needed a solution and, thankfully, I found it.

After some research we discovered Labuan limited corporations. Labuan is an island off the coast of Borneo, which is part of Malaysia, that is a mid-shore jurisdiction. A Labuan limited corporation is considered a mid-shore corporation and has many benefits.

Mid-shore combines some of the best qualities of offshore and on-shore. Like an offshore company, you’ll have low capital and small tax liability and won’t need to take a Malaysian partner. Unlike an offshore company, a midshore company can trade locally and internationally and you’ll still be eligible for work permits and Malaysian visas like an onshore company. You’ll pay 3% corporate tax to Labuan and, when trading locally, related profits are subject to the local Malaysian tax rate (24%). Our business only trades internationally so we don’t have to pay the Malaysian taxes.

A Labuan limited corporation can be 100% foreign owned, and its simple structure requires just one director and one shareholder; both positions can be the same person. With a Labuan corporation you’ll qualify for a two-year renewable business visa. Business visa holders can live anywhere in Malaysia, except in the Borneo states of Sabah and Sarawak as they have different immigration rules.

To get the corporation set up, as well as secure a work visa for myself and a dependent visa for my wife, the cost was approximately $5,300.

We recommend hiring an advisor to help with the application process and running your company. Some of the paperwork has to be completed in the local language, Bahasa Malay, and if you aren’t fluent and fill out the paperwork incorrectly, you may have to start the whole process over again. We hired our advisor from CP Trust Co Ltd.

Our advisor made sure that we took all the necessary steps to ensure our business would be accepted. If for some reason your business is not approved, or you failed the immigration interview, you would be entitled to a partial refund, but these policies vary by advisor.

Paperwork required for your application:
• Proof of your tenancy in your country of residence, which can be a copy of a mortgage or rental agreement
• Copy of your driving license
• Most recent bank statement
• Two reference letters to confirm that you are a fit and proper person from either an attorney, CPA, banker, or someone with a professional designation
• Two sets of detailed resume to be signed by applicant
• A complete copy of your passport (all pages even blank ones*)
• College transcript with a minimum of a bachelor degree*
• Four passport color photos
• A three-year basic business plan outlining your sales projections and expenses

*Denotes certification needed by Notary/Commissioner of Oath outside of Malaysia or by your home country embassy.

All this can be accomplished before leaving your home country. In our case, we were already living here, so it only took a few weeks to gather the paperwork. Once all the required paperwork is with your advisor, your corporation should be approved in less than a month.

For our work permit and visa, we had to fly to Labuan for a day to meet with immigration officials and have an interview. The immigration interview is a way to assure the Malaysian authorities that you are who you say you are. You don’t need to prepare for the interview. It consisted of very straightforward questions about us, how long we were married, and why we wanted to live in Malaysia and start a business. The interview was conducted by a nice man who offered us tea and was polite and courteous to us. The whole process took only about an hour which allowed us time to explore the little island of Labuan for the rest of the day.

I can renew the visas in future without having to travel to Labuan as long as I continue working with an advisor. This structure has allowed us to do business easily in Malaysia without requiring a local partner and secure visas to live here, with plenty of other benefits like tax relief.
Earn an Income Helping Expats Get Settled in Paradise

By Don Murray

How would you like to earn a living in the Caribbean’s most popular tropical destination? Your days will be full of perfect, undeveloped sugar-sand beaches, ample sunshine, and some of the best seafood in the world. Your nights will be a blur of salsa, live music, and flamboyant cocktails. If you can speak a little Spanish, and enjoy meeting new people, there’s a gap in the market for a certain type of business here in Mexico’s famed Riviera Maya—where I’ve been lucky enough to call home for the past two-and-a-half years.

I’ve done some traveling throughout my life, and have previously lived in Ecuador, the Philippines, Vietnam, and Thailand. Almost everywhere I’ve lived, I’ve always relied upon the skilled assistance of local facilitators to help me settle into my new surroundings.

When expats first arrive overseas they often need help with simple tasks—such as, opening bank accounts, registering vehicles, obtaining a driver’s license and cell phone services, signing up for healthcare programs, or registering for their retiree discount card. And while it’s possible to do all of these things on your own, a facilitator can make the whole process a lot easier. I was easily able to find these facilitators through local advertisements or frequently through friends or acquaintances.

Shortly after retiring to Ecuador’s northern coast, I hired a facilitator to help with the registration and title transfer of a used car I had purchased. As my Spanish was not as strong back then, and the process involved completing various forms and applications, I was in desperate need of help.

While others waited in long lines at the vehicle registration office, my facilitator slipped in back, returning in a moment with all my documents stamped and signed. I happily paid my facilitator $30 per hour for her service, and it was money well spent.

I was shocked to discover that no such facilitator service was to be found on the Riviera Maya. I had even intended to set up the first one myself, before I landed my dream job writing for International Living.

The Riviera Maya is an 80-mile stretch of perfect beach along the eastern coast of the Yucatán Peninsula. Washed by warm Caribbean waters, this area stretches from Cancún on the north to Tulum on the south. It is the most popular destination in the Caribbean and is experiencing phenomenal growth. Playa del Carmen, an hour south of Cancún, is said to be the fastest growing city in all of Mexico and some claim in all of Latin America. With an annual growth rate of 20% and construction showing no signs of slowing, this area is clearly ripe for business growth.

To succeed as a facilitator on the Riviera Maya you’ll need to be able to speak Spanish, or at least have bi-lingual staff at your disposable. In order to keep your startup costs as low as possible, you could act as the sole facilitator for your business until it begins to grow. Startup expenses can be as little as the cost of a smart phone, and a one-person operation could earn $150 to $200 daily or more based on a $30 hourly rate. When it’s time to grow your business and you need to add manpower to your team, the area has an ample supply of locals who speak both English and Spanish.

You could specialize your facilitator service—focusing primarily on visa processing, for example—or you could offer a broad range of catch-all services. For example, many will need furniture, and without Spanish language skills, they’ll need your assistance in the purchasing process. Not everyone will want this specific service but if you’re familiar with the most common requests, you can offer a custom built service to cater every customer.

Regardless of the services you offer, the key to success is to know each individual process inside out. It may sound like a daunting task, and there will be a lot of work to do at the beginning, but it will get easier over time as you become more familiar with the processes.

This is a business model that relies completely on relationships. In order to ensure the best service for your customers, you’ll want to build up a relationship with the office staff who facilitate these services. Get to know the folks at the satellite television office, the driver’s license agency, and the all the others. It takes a bit of time but will pay great dividends. Once your business is well-established, you should be able to provide the same queue-skipping benefits I experienced in Ecuador.

Become the expert on where to go and how to best accomplish each task and you’ll find that the appreciation of your customers and word of mouth are your best tools for advertising (and best of all, they’re free). Join Facebook and TripAdvisor, and request that your clients rate your services.

An expat facilitator who has a fair grasp of the Spanish language, knows exactly where all the pertinent local offices are located, and learns which forms are required for each procedure, will quickly earn a reputation and build a grateful list of clients and referrals. This is not a complicated business and, right now, there is no visible competition.
Growing a Wholesale Import Business from a Suitcase

By Rick Ellis

Billy Morris is still a few years from full retirement, but each year his "vacation" in Bali, Indonesia, is getting longer. Billy intends to retire here eventually. But, for now, this tropical island is great for an annual retreat…with a built-in income.

Billy grew up surfing the world-famous waves of Half Moon Bay in California. But for the last 20 years he’s called San Diego, and the waves of Pacific Beach, his home. Surfing is what initially drew Billy and his brother Jeff to Bali 15 years ago on a trip. “We’d heard that not only is Bali a great surf spot, but it was more than that,” says Billy. “Truly a paradise, a cultural explosion unlike anywhere else in the world. And the cost of living was so low. We kept coming back each year for a month or so and slowly fell in love with Bali.”

A high school history teacher by profession, Billy was lucky to have a long break each summer and would spend at least a month of the year in Bali. “Jeff and I started poking around the endless little neighborhood markets here in Bali and noticed how beautiful, original, and low-cost the local costume jewelry is,” says Billy. “We didn’t know anything about jewelry, but we could see there was nothing like it back home. We started to buy up jewelry and take it with us back to San Diego, then sell it at local weekend markets in our spare time.

“It’s so inexpensive to buy, we could put a large markup on it and still sell at an attractive price at home. These days we buy and ship bracelets from Bali for a total cost of $0.45 each, including duty, then sell wholesale for $4. Earrings we buy for $0.30 and sell for $5.”

Over time, Billy and Jeff’s business grew. They moved to bigger markets with more foot traffic and started attending jewelry shows in neighboring states. “Now, over 10 years later, we sell exclusively to wholesalers across the entire country,” says Billy. “We started out so small it’s almost funny. We would just buy small quantities and pack them in our suitcases. The quantities used to be so small we didn’t even have to pay duty when arriving back home in the U.S.”

Billy says that the business is so much easier to run than he ever imagined. “I physically box up our merchandise, pay the local suppliers, and send the products off by ocean freight,” says Billy. “It takes about a month for each shipment to reach San Diego where we pay customs duty, and away we go. The physical size of our inventory is so small, we just store the boxes at home and drive to the shows.”

Of course, their business wasn’t established overnight. The transition from start-up to full-time took six years. When Billy got laid off in 2008, the brothers decided to take it to the next level.

“A local market vendor buddy of ours in San Diego suggested that we try the ASD Market Week in Las Vegas, which features wholesale jewelry, gifts, and toys,” says Billy. “We had time and inventory on hand, so we rented a booth. Then over time we added shows in suburban Chicago, New Orleans, and others in Las Vegas.”

We started out so small it’s almost funny. We would just buy small quantities and pack them in our suitcases. Now we sell exclusively to wholesalers.

—Billy Morris.

Of course, Billy and Jeff have faced challenges along the way.

“We had to try several freight forwarders over time before settling on one that suited our needs at a good price,” says Billy. “It took time to develop solid relationships with local manufacturers and distributors of jewelry, but now we always have a steady supply of goods on hand. “If you’re looking to get into this business, start out small. There’s no need to lease a store or buy large amounts of inventory. Bring your products back in your suitcases to start with, just like we did. You can work out the kinks when your investment is still small before scaling it to a bigger operation. For example, at one point we found quality issues with some of our products and needed to change vendors. And shop around for the best prices—even 10 cents on some of these items is important when you sell thousands per year.

For Billy, the road to retirement is a gradual transition. “We have our parents, friends, and a full life back home in the U.S., but now I spend three to four months per year in Bali. Soon I will be here half the time. I don’t even have a specific date in mind for when I will settle permanently here. I’ll just go with the flow and let things evolve naturally.”

As Billy is not living in Bali full-time, he simply travels on a tourist visa. “This past year, Indonesia waived all visa requirements for U.S. citizens on vacation,” says Billy. “So I have free entry 30 days at a time. If I want to stay longer, I just take a trip to neighboring Malaysian Borneo for a few days to see my friends and get a fresh passport stamp for re-entry to Indonesia for another 30 days. Budget permitting, I also go a bit farther, including Thailand and Singapore, both within easy reach of Bali on direct flights at good prices.”

“I stay in a friends’ villa, which has a full-time cook, a maid, and two cute cats. My friend is a businessman who spends most of his time away in another part of Indonesia, so he’s happy to have a housesitter a few months of the year. When in Bali, I pay the cook and maid myself, which comes to $250 per month. Then I just have to pay for my motorbike, out-of-pocket expenses, and entertainment. So it’s easy to budget about $1,000 per month for everything living a local lifestyle. For sure, I’m lucky with the villa. But if I didn’t have that, it’s still easy to find a nice room with air-conditioning, WiFi, hot water, and cable television for $250.

“I’m so lucky that I just happened to take the plunge and ended up in Bali. The rest just happened naturally.”
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**Get a Beach Restaurant in San Juan Del Sur**

Once a sleepy fishing village, San Juan Del Sur’s sparkling beaches now draw flocks of tourists to Nicaragua’s southern Pacific coast. With some of the best deep-sea fishing in the country, underwater coral reefs to explore, and spectacular waves to surf, it’s not surprising San Juan has proven such a tourist draw. And with sunshine almost every day of the year, a laidback ambience, and low cost of living, you’ll find plenty of expats calling this bustling beach town home.

If you’ve ever dreamed of owning your own little restaurant, right on the beach, this is the perfect place for it.

Imagine yourself the owner of Bambu Beach Restaurant, an already thriving eatery with an established and loyal clientele base. It’s just been put on sale.

Palms blow in the sea breeze while you sit in the inner courtyard watching the waves come in. There’s a bar, tables and chairs of elegant handmade hardwood to seat 75, and a shaded area with room for an outdoor pool or dancefloor.

This recently renovated midsize restaurant comes with a modern kitchen and steel barbeque, with an apartment on top of the restaurant. At a price of $400,000, this active, turnkey restaurant is ready for you to open the day you arrive. You could be enjoying a cocktail on the threshold of your own beach restaurant this time next month.

For more details, email the owner at pf2014@gmail.com.

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**Gap in the Market for a Daycare in Paradise**

Twenty-five miles north of Mexico’s famous Puerto Vallarta beach resort, there’s a quaint little surf town on the rise. Labeled a Puerto Magico (magic town) in 2015, Sayulita has a relaxed yet dynamic environment, stunning beaches, and jungle surroundings. It offers all the comforts of home, while keeping the traditional Mexican spirit very alive. The town is famous for the quality of its waves, surf contests, and festivals, which attract an eclectic surf community from all around the world. The population is health oriented, and you can find yoga studios, juice bars, and organic stores, as well as surf shops, all around town.

Sayulita provides great services, and you can find hospitals, schools, cafés and restaurants, bookstores, gyms, art centers, and more. But one thing that’s missing is a high-quality nanny service, daycare, or baby-sitting network. The local social media pages are constantly filled with requests from young parents in need of a nanny or a babysitter. According to resident expat Tamara Pledge, “An entrepreneur opening a daycare business in Sayulita would find a readymade network of young surf parents who are desperate for their service.”

To facilitate the process, a good idea to get started would be to hire national, bi-lingual staff with childcare qualifications. This would mean your business could cater to locals as well as expats, and you would sidestep the need to become qualified yourself. This will also free you up to concentrate on the business side of the day-care, and get a little time at the beach yourself.

For more information on starting a business in Mexico check out doingbusinessinmexico.com

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**The Perfect Business for a Film Buff in the Pearl of Asia**

For many years, expats and world travelers alike have shared a love affair with the hip, exotic capital of Cambodia, Phnom Penh. Once known as the “Pearl of Asia,” modern day Phnom Penh is famous for its world-class food scene, a bustling café culture, and elaborate eastern-influenced colonial buildings. But for those who choose to live here, it’s the simple visa requirements and low cost of living that clinch the deal.

For a film lover looking to take on a well-established business in this trendy city, we’ve found the ideal opportunity. An owner-operated and fully operational chain of community movie houses, spread across three of the city’s popular expat and tourist areas, is for sale. Selling more than 10,000 movie tickets annually, this is a unique opportunity to buy 100% of this volunteer-run, but privately-owned, network of three locations, as well as a four-bedroom villa with covered terrace.

The different venues each offer a modern, air-conditioned experience with Dolby cinema audio systems and digital video projectors, along with fully licensed snacks and drinks bars. The business has been in operation since 2008, with an established clientele, and has built up a very good reputation on TripAdvisor.

The asking price is $65,000, with detailed accounts available for the past three years. You can contact the current owner by email at info@theflicks.asia or by calling +855 78 809 429 to find out more information.

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**The New Zealand Town That Wants to Give You a Job**

Like many towns around the world, the picturesque town of Kaitangata, New Zealand, (population: 800) has a problem with employment. Unlike most places though, this idyllic rural town on New Zealand’s South Island has a surplus of jobs—almost 1,000, including teachers, factory workers, managerial staff, and drivers.

“We have got youth unemployment down to two,” says Mayor Bryan Cadogan. “Not 2%—just two unemployed young people.”

In order to fill these jobs, Kaitangata is offering generous incentives to those who move to the town, which is simply know as Kai among the locals. The town is selling spacious, three-bedroom homes packaged with modest parcels of land for just $165,000 to anyone who moves there. Surrounded by rolling green hills, you’ll be just eight minutes from the South Island’s dramatic coast.

Inquiries have been flooding in from around the world since this deal was first announced. So don’t sleep on this opportunity if a new life in the New Zealand countryside appeals to you. You’ll be subject to normal immigration rules. Check with your local New Zealand consulate for visa details, or go here for more information. There are several different options for North Americans, especially those in certain skilled trades.

You can find more info on the property packages right here.
Anyone who likes to write can learn the same skill that lets some people earn a very comfortable six-figure income from home, year after year. No bosses, no commute.

It’s a skill that—once you have it—will put your financial destiny squarely in your own hands, for as long as you choose to use it.

You’ll be in constant demand.

You’ll never be wanting for work or money, no matter what state the economy is in.

You just decide how much you need and figure out how many letters you need to write.

It’s like having a little wealth dial you can turn as high as you want!

It’s something you’ll be proud to mention to your friends and people you meet. (Believe me, people will be very intrigued when you tell them what you do. They’ll want to know all about it.)

But more than anything else, it’s an opportunity to “reinvent” yourself… and learn a financially valuable skill that will quickly lift you above any economic fray… forever.

Use it to turn a hobby or personal passion into a fun and lucrative career. Use it to help find a cure for cancer or help those in distress. Use it to start your own business (for practically nothing)—or work in a field you’ve always dreamed of.

Along the way, you’ll learn much about yourself, about business, and about the world around you.

You don’t even need to be a “writer” to be successful… All you need to enjoy this success is a computer… a desk… and AWAI’s Accelerated Program for Six Figure Copywriting to show you the way!