

## OZZI AND MARI

Mari: Ozzi, thank you so much for receiving us today here at Iglu in Chiang Mai, I'm really happy that you found the time to talk to me, I was really impressed when I read your story and what your company's doing in Chiang Mai, it seems like a solution for so many digital professionals, and I just didn't see anybody talking about it before, so I was like, of course I have to talk to them and figure out the details so I can help spread the word and help other people who are looking for a solution, a Visa solution for them. So, just for people who don't know, Ozzi...Jarvinen?

Ozzi: Yeah, that's right.

Mari: Is from Finland, and he founded Iglu initially as a software development company in 2010. They have grown into a community of 90+ digital professionals from more than 25 nationalities; three offices already, one in Bangkok, two in Chiang Mai, and they have professionals working on mobile apps, web design, web development, digital solutions across multiple platforms. They have partnerships with other businesses and they help them relocate their teams or projects to work in Thailand. So, thank you.

Ozzi: Thank you.

Mari: I want you to start telling us a little bit about you, before I ask you about Iglu, like, your story, where did it all start? In Finland? How did you get here?

Ozzi: So, yeah, basically, I was born in Finland, for kind of a middle-class family, three brothers, and from a pretty young age I started to travel quite a bit. I was a sixteen year-old when I left England for a short exchange program in Wakefield College, in Northern England. And probably that was the first time that I realized that it is actually not that difficult to communicate with people with another language. Cause I sucked at English, my English was really bad in school, I was probably one of the worst students in the class. But I realized that even as one of the worst students, I was still able to communicate, and I just kind of...in the beginning, it was a little bit difficult to understand the slang in Northern England, but once I got there, once I got hooked up with that I realized that, yeah, it's not that difficult. So it kind of, the travel bug, I think, started from there. I mean, before that, obviously, I traveled with my family, but that is kind of a different thing, I've enjoyed more traveling as a solo traveler.

Mari: Cool! You lost your British accent, then?

Ozzi: Yeah, I don't know, it's...I guess it's more Finnish accent now, but it's kind of getting a bit mixed. It's probably getting some Thai in it, as well.

Mari: Lots of Americans around you?

Ozzi: There is quite a few Americans around me, yeah. Yeah, I do say “awesome” more than “brilliant,” so.

Mari: (Laughs) That’s a good way to say it. I never thought of that. Okay, so from – you were sixteen, so how long did you stay in the UK?

Ozzi: Well, I went there for a couple of months, then I went back to Finland, I went back for two, no, three summers, to actually work in a coffee shop in Southern England.

Mari: So that’s why the coffee here’s so good.

Ozzi: Yeah, that’s where I actually got my coffee addiction, working in a coffee shop. Unlimited amount of free coffee and having triple espressos all day, that’s where the addiction started, and it’s still very...

Mari: How many do you have today? Like nowadays?

Ozzi: I can live with two, but normally I think I have about three or four. Actually, in our offices, in all the three offices, we use about twenty kilos of coffee beans per month, so we get a wholesale price straight from the roaster, and they deliver here. They actually, for long they thought we were running a coffee shop.

Mari: So, if the person is working at Iglu, she’s allowed to have that coffee? That’s kind of, like, included in the price?

Ozzi: That’s included. So unlimited amount of espressos and cappuccinos, and we also have people who can help to work around with the coffee machine.

Mari: You should advertise that! I did not see that in my research!

Ozzi: I will definitely – I need to add that into it.

Mari: Okay so then you worked at coffee shops, and then what?

Ozzi: Well, then I went back to Finland and it was the year 2000 – actually, I lived for awhile in Belgium, I tried Spain, and I kind of got a little bit fed up with Europe, I would say. So it was year 2000, I was actually studying international business in Finland, and I really started to look at where can I go outside of Europe? So I applied for different exchange programs. I applied for Irkutsk in Siberia, Beijing in China, Bali in Indonesia, and Bangkok in Thailand. Bangkok was the only one that actually had an English program, and to my surprise, they accepted me as a student, so I left for Bangkok, and had very much fallen in love from the first day arriving at Bangkok. That’s...yeah, that’s sixteen years ago.

Mari: Sixteen years ago.

Ozzi: Sixteen years ago, yeah, and I just loved it.

Mari: That's amazing.

Ozzi: I knew from the beginning that was the place where I should be.

Mari: So, what kind of project did you say you applied for?

Ozzi: I went to Bangkok University as an exchange student learning international business.

Mari: Okay. So like, your university in Finland had a partnership with--

Ozzi: They had a partnership with Bangkok.

Mari: Okay, I got it. Okay.

Ozzi: And it was pretty much one way traveling back, I didn't see too many Thais coming to study in Finland, but more and more Finns started to show up in universities in Bangkok.

Mari: Interesting. And what did you study?

Ozzi: International Business.

Mari: Okay. Cool. So you did that for like, four, five years? That's how long you stayed in--

Ozzi: Yeah, my international business studies in Finland were very international, because I was everywhere but in the university, so it was kind of a scraping credits from here and there and eventually I got all 140 credits, but yeah I was traveling a lot. I also did my internship, actually, in Thailand.

Mari: Your what?

Ozzi: My internship.

Mari: Internship! Okay. Now just, if there are any students, you know, lots of people from Brazil, I think are going to end up listening to this, like if a student who has this dream of studying abroad, how was – like, was it very difficult? Like, was it very expensive? Is it private colleges only that have this, or?

Ozzi: Well, the thing is, I guess I'm a little bit lucky in a way coming from Finland where we actually get paid to study, and not paying to study.

Mari: Very different from Brazil.

Ozzi: It's very different from many parts of the world. So, everybody basically gets a student grant. So actually, it might have just been in the easiest time of my life, because not only they pay for the school, but they pay for your accommodation, they give you plenty of money for food, and so. Especially back in those days, sixteen years ago, I could not spend all the money I was getting. I had a hard time – although, I did party quite a lot, so. (Laughs) I don't think I carried huge amounts of cash back to Finland.

Mari: That's amazing, oh my god, to get paid to go study abroad and still have money for beers.

Ozzi: But it does spoil you forever, in a way, that now that I live here I find it quite hard to understand that you go to school and you actually pay for it.

Mari: Different mindset.

Ozzi: That's – yeah, very different mindset.

Mari: Yeah. Okay, that's great. Okay, so then you went to Bangkok, and then how long, did you get a job there? Did you--

Ozzi: No, what happened to me was early 2001, I was called into military service back in Finland, which is compulsory, everybody had to go. I did everything possible to try to avoid it – actually, I was already postponing it by four years at that time, so I guess they just wouldn't let me postpone it anymore. I did even email to the army saying, could I bring some Cambodian friends with me? Unfortunately, they're not Finnish citizens, but we have this communist revolution coming, and I would very much like for them to be trained up as well.

Mari: Really?

Ozzi: And it didn't work, they still wanted me. and yeah, I went back, did six months in the military. Actually, during the whole military time, I was flying back in and out to Thailand because I didn't have any address in Finland, my home was in Thailand, so every time there was a holiday, they'd have to fly me back to my home.

Mari: That's interesting, so the military was actually paying for you to go there, paying for your trips back there during holidays?

Ozzi: Yeah, and giving me money for food and accommodation.

Mari: Oh my goodness. It's almost like – I can't believe this. Imagine!

Ozzi: Yeah, some good things about--

Mari: It's like the educational government of Finland takes care of you, and the military side of it also takes care of you.

Ozzi: Yeah, but you have to remember that we have to do it, I mean, I would have much rather paid and not to do it. I...I really didn't like it, I didn't feel like I belonged there, and I don't think I learned anything useful from it, so. Except I became very good at PlayStation, because most of my work was to test the PlayStation games and see if they are suitable for the military.

Mari: Are you kidding me?

Ozzi: And the ones that I liked, I always did get for myself, and--

Mari: Are you kidding? No, you're not – you're just joking.

Ozzi: No, no, that's serious, that's serious. I was (indistinguishable 11:24), I became awesome at those two.

Mari: I can't believe you went to the military to--

Ozzi: I had my own office, as well.

Mari: PlayStation, to play PlayStation. (Laughs) This is amazing.

Ozzi: I probably...probably got the best job you can get in the village. I'm pretty convinced I never heard anyone that had an easier job than I had.

Mari: Okay. Great story. Okay, so you finished the military and then you went back--

Ozzi: Yeah, then I stayed, I came back to Thailand for a little while, but I didn't really have any work, so I went back to Finland, stayed in Finland, I started my first company in 2002, an advertising agency in my hometown, which is 300,000 people...I guess, third biggest city in Finland, and I ran that – actually, I ran it a couple of years in my hometown (Tapare), then we moved to Helsinki, which probably was one of my very first mistakes in business, because I thought, well, we're going to Helsinki so we're going up to bigger clients, not taking into account that we're also going to a place that's gonna be a lot more expensive. So not only the income is going up, but also the expense is going up pretty drastically. So I kind of burned myself out, early 2006 I...so at that time, I must have been, what, 28 years old? And I had my first burnout. Then I was thinking, well, this is not right, this is definitely not right, something is wrong, this concept. And I packed a small backpack – I actually flipped a coin about whether I should move back to Bangkok or Abu Dhabi.

Mari: Oh, okay.

Ozzi: And the coin decided Bangkok, and I moved back to Bangkok in 2006. And I'm still on that trip, so since 2006 I've actually done one holiday trip to Finland.

Mari: Really? Ten years?

Ozzi: Yeah, ten years, I've been once back, that was two years ago.

Mari: Is that because you love Thailand, or is that because you don't like Finland so much?

Ozzi: I think it's a bit of both, I mean, first of all, there's not too many things in Finland that I can't have here, I'm playing ice hockey on a local team here, I'm the goalkeeper of the ice hockey team.

Mari: Are you serious?! Chiang Mai has a hockey team? That's why I tell people, like, Chiang Mai is a box of surprises. I've been living here on and off for like, almost six months, and I never heard they had a hockey team.

Ozzi: Yeah, it's...I mean, it's sometimes difficult to believe how lucky I am that I've got all these things – of course, we've got public saunas that I can go and all that...the only thing that I can't do is snowboarding, and that's – I do miss, a little bit. However, it's not that far to fly to Japan to snowboard, which actually probably is gonna be better than in Finland, so.

Mari: Okay, it's \$150 flight.

Ozzi: Yeah, it's pretty cheap.

Mari: Amazing.

Ozzi: You can fly to Seoul as well direct from Chiang Mai and you can do snowboarding there.

Mari: Okay. Now, just going back a little bit on your burnout, I'm interested. How many people were working with you on this travel agency, and why did you get the burnout? Was it because of the expenses that you've talked about, or the team?

Ozzi: Advertising agency, yeah. Not travel, advertising.

Mari: Oh, sorry, advertising agency.

Ozzi: At that point, I think we had three guys full-time. I found it quite...I have to take my on on those who manage to do it, because it is very hard, things are very expensive, if

you happen to make some money, the tax office will make sure that they'll take the biggest share of it, and it was troubling with the finance. It also was partly to do with that maybe I was a little bit too young, in a way, that when we were doing well, expenses kind of got out of hand, you know, company credit card, trips and all that, and I did quite easily burn the money as well, so.

Mari: Okay, that's interesting.

Ozzi: Yeah, a lot of it is to do with that, that I was never very good with managing finance. I don't think I'm any better today, but.

Mari: I hope you have a financial director...

Ozzi: I do have other people who are way better at that, I struggle to explain my expenses to them...every week now.

Mari: Yeah, I'm just like you, I hate that part. The number part, I like the people part. Okay, so...okay, then you finally got to Thailand, like your first business in Thailand, then you opened a business here, or?

Ozzi: Yeah, so 2006 I came back as a – and I worked as a freelancer, so at that time I already had some of the existing client base in Finland, and I was working as a freelancer doing websites, yeah, mainly actually websites. And it was good, it was a bit of a struggle, obviously, because some months you did great, the other months, not so. And it was early 2007 when I actually got one job, one client here in Chiang Mai, and that took me here first time to Chiang Mai and so I decided that I might as well act quick because most of my clients were in Finland. So now there is one that is actually 700 kilometers away, in Chiang Mai, so I might as well fly there and have the work done there so we can talk, and--

Mari: And this was a Thai company, or?

Ozzi: This was a Thai company, a real estate website. And I flew to Chiang Mai, and it didn't take too long that I started to realize that this is way better. I loved Bangkok when I was living in Bangkok, I thought it was the best place on earth. Moving to Chiang Mai made me realize how wrong I was, how much better this place is. And also I've always love motorbikes, I've been riding motorbikes since I was like, 13, 14 years old, so suddenly I was in a place where I had fantastic motorbikes, and I could ride to work, even if I was riding a scooter, back in those days, it was still great, I could ride everywhere. In Bangkok, it's not very tempting to be driving in that traffic.

Mari: Yeah. So this was...

Ozzi: 2007, yeah. So, past nine years, I've been living in Chiang Mai.

Mari: And Chiang Mai nine years ago, I heard, was like, totally different?

Ozzi: It was very different, just to think of what we call now as digital nomads, there maybe was 10, 15 of us, back in those days, and we pretty much all knew each other. I mean these days there's thousands, obviously.

Mari: Okay. So you were a pioneer? You were a digital nomad – you were a dinosaur, digital nomad dinosaur.

Ozzi: I am, although I can't really claim that nomad state as if I've been last nine years where I haven't moved anywhere. So I've been very much--

Mari: That's true. But you could.

Ozzi: I could, yeah.

Mari: So you're 100% digital since then.

Ozzi: Yeah, I'm digital, but yeah, I just decide not to because I just love it here in Chiang Mai, so now it's quite difficult to get me to go anywhere. I'm thinking about Brazil, but I've never been, and that's such a long flight.

Mari: July would be a great opportunity for you, trust me. I'm putting up a great schedule.

Ozzi: But just actually talking about the nomad thing, so I've been here nine years in Chiang Mai, 11, 12 years total in Thailand, I still haven't been to Malaysia. So that's how little I travel.

Mari: I know you're married to a Thai woman, right? When did that happen?

Ozzi: Well this is a second girl now, so my second marriage, and this happened...well, technically, we're actually not married yet. We got engaged a bit over a year ago, but we haven't bothered to do the paperwork, it is kind of a taunting task to go through the paperwork, and then if we also...if that means there is gonna be some change, after that paperwork, so we'll do that whenever we have that extra mind space.

Mari: Right. Well, that's not really important, right? The important part is the love part. (Laughs)

Ozzi: Yeah.

Mari: Okay. So what about Iglu, like, did you work in many different projects before you started Iglu from the moment you moved to Chiang Mai?

Ozzi: Yeah, I mean, I did...there was the real estate company, which was called HomeInAsia, actually, I worked on that quite a bit, so I've got to see a little bit how real



estate worked in Chiang Mai, which is very interesting, very different from what I expected, and very different from Finland, which is very regulated, to start with. Here, it was a bit “wild wild west” when it comes to the real estate.

Mari: I think it still is, from what I hear.

Ozzi: It still is, yeah. And then I worked with one logo design company, doing more of a sales and a bit of approaching management, until 2010, when I started Iglu.

Mari: Okay. So design? So you did web development?

Ozzi: I did web development, but I’ve never really been – so, here’s the thing, when I started the advertising agency, I really wanted to be a designer. The first two guys that we hired to the company had later wanted to slide into advertising. So obviously, they were way better designers than I was. So at that point, I was like, well, there’s no point of me doing design, I’ve got these guys here. So I start learning programming, and then the very first programmer we hired I realized was way better than me, so I realized... there’s no reason for me to programming, and I’m just gonna be stuck writing papers. (Laughs) So that’s what I still do today.

Mari: So that’s interesting, so like a natural outsourcing process.

Ozzi: Yeah, basically, I have to outsource because I sucked at both the design and the programming.

Mari: Well, I can see that you’re a humble person. Yeah. I can see that. That’s great.

Ozzi: But I did good finding the right people, I did good finding those who are better than me.

Mari: Yeah. That’s a great asset, right, to spot the right people and – yeah, I wanted to get into the team building in a second more. So just for me to, like, visualize the end of, like – you coming to Chiang Mai, working as a designer, and then how did the idea for Iglu – was it that natural process of outsourcing that kind of...?

Ozzi: It’s...there’s actually, there’s a few different things behind it. One was, at that time, there wasn’t a lot of local talent when it comes to programming. Or the ones that graduated and had the skills, they usually went to Bangkok. They looked for bigger companies, bigger opportunities in Bangkok, not too many stayed in Chiang Mai. And it was also, it was quite difficult, with the – it was very difficult to actually hire foreigners to do the work, because of the work permit regulations and all that. And at the same time, I started to have a bit of a struggle with the Finnish tax office with all the work that I did as a freelancer, they started obviously thinking, “Well, hold on, you’re living in Thailand? Are you really paying your taxes,” and everything, and I had to do quite a bit of work to actually pay all my taxes from the previous years. And so I’ve realized that I’m probably not the only person being in this kind of situation, that there must be other people who

would like to stay and work in Thailand and actually pay their taxes here as well from the work they do. Which makes sense, you should pay your taxes where your residence is. And at the same time, I wanted to hire some programmers, and I couldn't really find the time or I couldn't legally hire them because of the work permit situation. And that's where the kind of idea of Iglu started.

Mari: Right. When you hit that block.

Ozzi: Yeah, I hit that block. And even from the very first idea, it still was about 2 ½ years of paperwork before we actually were there to start. So we started the company 2010 as a software development company, actually starting from this room, this was kind of like a spare room in the house and we started from here.

Mari: Very nice house, like, 20-minute drive from Oldtown, which is right in the middle of Chiang Mai, right?

Ozzi: Yeah, so I did love the location, we're right next to National Park, and it's very quiet here. Because we never really had any walking customers, so we don't need to be right in the center of the city, and I wanted, also, something totally opposite from what I had in Helsinki, in Helsinki we had the office right in the center and I was only living one block away from it. So it was very much in the business part of Helsinki, and maybe a little bit soulless place, with working. Now that we have this, water fountains, we've got...

Mari: Roosters.

Ozzi: There's roosters there, the other neighbor has some cows, and then actually right behind this building there's rice paddies.

Mari: So this is where you get your rice and your meat and your milk?

Ozzi: Maybe. Maybe not because it goes through the market, but maybe. And that's actually, I live just other side of the rice paddies, so every morning when I come to work, I walk – actually, riding my bike, but riding the bike through the rice paddies, so it's very different to what I had in Helsinki.

Mari: That's great. That's a great routine. Awesome. So, when you hit that block, which is the block that I think every digital nomad hits, maybe one or two years down the road, I'm actually facing this block in my life right now, I have to register my company in Brazil, for example, and I left Brazil three years ago on this mission to find a new country for me, and so my first plan, because my company was online, was to register in the tax heaven type of situation, cause I don't have any intention to go back to Brazil to live, so I was gonna do that, I was almost registering my company in Hong Kong when they told me that in Brazil, for me to get the Visa to Spain, I actually – thank you, for bringing coffee and water for us.

Ozzi: Thank you.

Mari: Yeah. So I learned from the Spanish counselate that for me to get my Visa to Spain as a Brazilian, I have to register my company in Brazil. Otherwise Spain would not give me my residency. So it's one solution that I found, so I always tell people that if I prove to the Spanish government that I'm making 2,200 euros a month and if that money is coming from another country inside Spain, and if my health plan is privately paid in Spain, blah blah blah, then I can get the Visa to Spain. I didn't even know this kind of solution that you offer was on the table. If I had known, maybe I would have...not registered my company in Brazil. 'Cause it's a pain. So my question, I think, from what you just said is, as a Brazilian, for example, 'cause I don't find a lot of answers and I don't even know if you know the answer here, maybe you could just recommend somebody who I could ask, but as a Brazilian, if I decide that I want to come to Iglu and I want to become a resident with a work permit in Bangkok, does that mean that I don't pay tax in my country anymore? That's where I'm totally stupid.

Ozzi: Yes, well, as far as – I don't know, of course, the Brazilian tax laws, but that's how it works with the Europeans. Americans have a little bit different kind of system, where in American they have to be eligible for the...I don't even know what this is called, but the foray income extension? Something like that. And I...yeah, I'm not really a tax expert, so I don't know how exactly how it works, but for example--

Mari: In Europe, for example.

Ozzi: In Europe, we have something called six months rule. So there is agreements, double taxation agreements, so when somebody comes in here, and they work in here for six months, then that income is taxed in Thailand, not in their home country.

Mari: Okay, and that relieves them from having to pay tax back in their country.

Ozzi: Yeah. From the income made in Thailand. If they're still making, like let's say they have a rental income back home, then that would be taxed there.

Mari: Okay, well that makes sense. Yeah, that's fair. Okay, I got it. Great. So then where did the big volume — like today you have 90, almost 100 people in here. Was that something that happened recently, or is that something that's been added over the last...?

Ozzi: Yeah, I mean it's...the growth for the last three years, the worst growth rate we had was 160% and the best was 500, so if anything, they've been doubling and a 500% growth per year. Usually we set up a modest goal of 100% growth, and so far every time we have gone into that. And it's quite interesting because in the very beginning, it started very much with Finns. We're actually the biggest employer of Finns in Thailand. We passed (unclear 31:49) already on that, we've got currently 25 Finns in the office, and that was very--

Mari: Do you have any Brazilians? I'm just curious.

Ozzi: We don't have any Brazilians. Actually, as of now, we don't have any South Americans...yet.

Mari: Wow. South Americans, please, come, represent me!

Ozzi: I don't know if it's because of the long distance, or it could also be...because it's quite warm there already, so we tend to get people more from the colder countries.

Mari: I think it's lack of information.

Ozzi: It could be that.

Mari: And lack of English. Only 8% of Brazilians actually speak English. They can understand, they can read, but they cannot speak English.

Ozzi: Right. Well we have one Portuguese girl, so maybe she can help us to do some contacting.

Mari: Okay. So after Finland, what's the next country that has...?

Ozzi: After Finland, actually, Thailand becomes second. And then we have UK, US, Canada, Australia, New Zealand, and then a lot of European countries, France, Holland, maybe three or four from each. And then we have a lot of countries where we have like, one person. Probably the most exotic for me are Japan and Jordan. But all in all, 25 different nationalities.

Mari: That's amazing.

Ozzi: Probably more than that.

Mari: So it's been six years now?

Ozzi: It's been, yeah, five and a half years.

Mari: Five and a half years. And, okay, I know you guys – the kind of Visa that you offer is called BOI, right? Business...

Ozzi: Yeah, well the Visa is business visa.

Mari: Thailand Board of Investment?

Ozzi: Yeah, we are under the BOI, which is Board of Investment. And so everybody in the office has business visa, and BOI. Which gives you a little bit of extra perks, you can use the diplomat doors at the airport and just, whatever airport that's on...

Mari: You can actually use for what?

Ozzi: There is a so-called express lane, which is diplomats, BOI, monks, I believe.

Mari: For, you mean, like a VIP-

Ozzi: Yeah, no, it's -- it's basically for the passport check. So when I go to it on my iPod, I actually get through the passport check faster than my Thai wife gets through the Thai line.

Mari: Are you kidding me? You get to stay in line with the monks? (Laughs)

Ozzi: Yeah. So far, I don't think I've ever seen any other person there, though. So it's five desks and me choosing the one that looks nicest. It's super positive, very good service.

Mari: Little things that make you feel like a diplomat.

Ozzi: Yeah, for me, I travel so little that it doesn't make any difference but we do have people in Bangkok who like to travel or need to travel because of the work. And for them, if they're flying once a week, it makes a big difference.

Mari: Huge difference, totally.

Ozzi: Cause it's never nice to be in that line at the airport, and when you just arrived you wanna get home, or...

Mari: So, Thailand just amazes me. Thailand came up with this Visa called the Thailand Board of Investment Visa to solve this kind of situation of people who work with digital...

Ozzi: No, I think actually, under Board of Investment there is many, many different categories.

Mari: Okay.

Ozzi: You have agriculture, you have manufacturing of cars, there is a dozen of categories – the main, core idea there is of getting a foreign investment into Thailand, and the main benefit under BOI is the 100% foreign ownership, that a company can be owned 100% by foreigners, because normally in Thailand you have the regulation of a 51% Thai ownership in a company.

Mari: Right, especially people talk about this real estate, if you wanna buy something here you always need a Thai person.

Ozzi: And then, as another big advantage, for us, the biggest advantage is that we are not leaving it to Thai employees only but we can bring in foreign experts, which we're very much doing now and taking notice of that.

Mari: Amazing. I wish Brazil would wake up, please, anybody in the Brazilian government, create a type of Visa to attract foreigners to Brazil, this is just...makes so much sense. I don't know why every country doesn't have this made easier.

Ozzi: Right.

Mari: In this world that we live in today with so many nomads.

Ozzi: Hoping that one day it will, but I think it's gonna take, to get 100 countries to agree on it, it's gonna take some time. Hopefully.

Mari: Yeah. The only two that I'm familiar with, is Spain makes it easier for you, and Thailand. Do you know of any other--

Ozzi: For me, obviously, being an EU citizen inside of Europe it's been very straightforward already. I think it all depends, like for example, I believe in Singapore, if you invested enough money in Singapore, might be...

Mari: A little bit too much?

Ozzi: It might be quite a lot, maybe not, I assume it's probably talking about quite a bit of money. But then there was a possibility to get there so I'm still on the employment pass so...however, I actually did travel to Singapore a couple weeks ago, and I've heard it's just got much, much more tough there as well, so basically the locals are not super happy about too many foreigners coming in and the prices going up. The prices of apartment, and the prices of food and things going up. And therefore, now, it seems like their companies are struggling quite a bit to bring in foreign employees.

Mari: Yeah, I heard from another guy that I met that opening – if you compare opening a company in Hong Kong and opening a company – I mean registering, incorporating a company business in Hong Kong or in Singapore, that people see the business that was incorporated in Singapore with much better eyes. Like, it proves that your business is in a higher level than if your business was in Hong Kong. Because Hong Kong became so popular that now they have to deal with this huge volume of businesses, and Singapore is much stricter in many ways, I don't know if that's true.

Ozzi: Yeah, I don't have much of an experience but I do know people who have companies in Hong Kong, I don't know people who have companies in Singapore. In Singapore it's just more expensive, as far as I know, setting it up is more expensive.

Mari: Maybe that's why you said it looks better, cause maybe your company has more investments.

Ozzi: Maybe that's it.

Mari: So the benefits of this kind of Visa where Iglu operates, you said, permission to have 100% foreign ownership? Any more benefits, 'cause I saw something about possible to pay 0% tax up to the first 8 years?

Ozzi: Yeah, that was...we didn't actually get that part, different categories have different benefits. We don't have any tax benefits at all, actually. However, coming from Finland, which is maybe second highest taxation in the world, I'm fine. You know, I'm actually quite happy to pay the taxes in Thailand, and also as a company as well as my personal income tax too, because this country has given us so much that I'm quite happy to give back. And they're doing quite well with that, actually, with the tax money. They get, I mean the roads are right, infrastructure is good, the healthcare is excellent. Very good for the money they spend. Education, I think there is still work there, so.

Mari: Yeah, that's what I heard. Like, to have kids here, it's still a little bit complicated, it's better to do homeschooling.

Ozzi: Yeah, we have families here who do homeschooling, actually. People working in Iglu do homeschool their kids. Really, that's becoming more and more popular, there's more and more resources to actually do it, so.

Mari: Yeah. There was actually--

Ozzi: I have a Thai daughter who I used to homeschool, not myself, but we had this homeschooling community where we had one American teacher, so he was homeschooling a group of four, five kids, and my daughter was there as well, so.

Mari: Oh, that's great. How old is she?

Ozzi: She's now nineteen, and I'm actually a grandfather.

Mari: Nineteen?

Ozzi: She's nineteen, and I'm a grandfather for a one and a half year-old.

Mari: Now, wait a second, how old are you again?

Ozzi: I'm 37.

Mari: 37, so that means you had her when you were 18?

Ozzi: Well, it came in a package with my previous wife. So it's actually a stepdaughter, who then later I adopted.

Mari: Oh, I got you. So you, then, right after you moved here, probably--

Ozzi: Yeah, very soon after, I think, 2007, yeah?

Mari: That's a great story. There was a Ted speaker — I don't know, did you go to Ted?

Ozzi: I did, I did. We actually sponsored Ted. We sponsored it...actually, we have sponsored it previously as well.

Mari: That's awesome. Did you remember the Ted speaker that was talking about homeschooling and the project that he coordinates of homeschooling, and he was actually, like, sending out a message to the Thai educational government, like, we need to improve because homeschooling is becoming much better here in Thailand.

Ozzi: That must have been in afternoon?

Mari: It was in the afternoon.

Ozzi: Because I was there until lunch, and then I had to run to a plane flight to Singapore.

Mari: Okay. Yeah.

Ozzi: I missed the afternoon.

Mari: Yeah. I think we can see it on YouTube later.

Ozzi: Yeah, that would be interesting.

Mari: Cool! Okay, so you don't have the tax benefit but you still have a bunch of other benefits that are totally worth...

Ozzi: Yeah, basically, I mean the benefits that we have are the foreign ownership and actually the possibility to hire foreigners, get the work permits and business with us for foreigners. Normally in Thailand, there's pretty tough regulations on each foreigner, you have to – each foreigner you employ, each work permit, you have to hire four Thais, and you have to have a 2 million Baht share capital. So if you have five foreigners, that means 10 million Baht share capital, and at least 20 Thais.

Mari: Right. And that's how much in dollars, do you know? Just for people who--

Ozzi: So, 2 million Baht would be about 60,000 U.S. dollars. For each--

Mari: So you need to have \$60,000 U.S. dollars of capital, plus salary.

Ozzi: For each foreigner.



Mari: For each foreigner, okay. Yeah. And then, I know you work with two types of clients here at Iglu. Can you explain, what are the two profiles?

Ozzi: So basically...and this actually goes back to the very beginning of Iglu and where the idea kind of evolved a little bit, I realized, I got my hands on a study that was done in Finland about outsourcing to India. And it was quite shocking, the results of the study were that it's 31% more expensive outsourcing to India than doing it locally in Finland. Like, oh, that's shocking, I need to find out a little bit more about this. And they...a lot of the time, where problems were communication, not understanding the business model, and so on, so it came down to different kind of culture, different language, probably also into the working kind of methods and control. "Deadline" maybe had a different meaning in Finland than it had in India. And a lot of the time, the companies ended up redoing the code after it's supposed to be already released. And that's usually very expensive. Actually, that's how I made my living as a freelancer, I did really the work that's supposed to be done already and supposed to be released and then asking double the pay that I would normally get, because it's already kind of past the deadline, and then working 22 hours a day when I was in Bangkok just to get it done.

Mari: 22 hours a day?

Ozzi: I did 22 hour days when I was in Bangkok as a freelancer.

Mari: Are you kidding me?

Ozzi: Because normally, that was the way that you could actually charge a higher rate, because you just need to get it done, like, it's supposed to be released yesterday.

Mari: Two hours to sleep? You ate?

Ozzi: I ate while doing it, so.

Mari: Oh my — how long did you do this for?

Ozzi: I did it probably for about six months or something, and that was right after my burnout, so it wasn't, maybe, the best of ideas, but I was quite happy doing it, obviously I mean I had days when I wasn't working, so I could relax and play hockey in Bangkok.

Mari: Instead of sleep. It's more hockey than sleep.

Ozzi: And I was much younger then, so, I don't think I could do it today. Those days are gone. But yeah, from there, I started to think, like, okay, well if that's the case, then how about Finns outsourcing work to Finns? Who just happened to be in a place where it's cheaper to run a business, and the leading cost is cheaper, and also this burnout thing very much was one of the factors that I wanted to create an environment where work's as stress-free as possible. And the work is still the same, even if you're doing it here,

but it's just the environment where you are – the fact that, in Finland, you finish your work, you take your car to the supermarket, you drive home, watch the ten o'clock news which is usually nothing good, and eat your food home. Whereas here, you spend so much time outdoors, you can spend half your day working in a hammock if you want, and you eat lunch outdoors, you see your friends, a lot of us do a lot of biking--

Mari: Daylight.

Ozzi: Daylight, seeing the sun, actually, I think just seeing the sun is awesome, and just being outdoors, breathing the outdoor air is great.

Mari: Yeah. So, I interrupted you, you were talking about the two profiles of people who work here.

Ozzi: Yeah, so that's where I started, Finns outsourcing the Finns, Swedes outsourcing the Swedes, so we have the clients, who had a need for – let's say there's a company in Helsinki, they need iOS developers. We find them iOS developers who happen to be Finns, but they will be working from here. They might even still be in Finland, they might even go to the customer and do an interview, and then they're like, yeah, great, and then they pack their stuff and start working from here. So it's partly recruitment--

Mari: That's such a great idea, because here, they actually have a much lower cost of life, so they can charge much lower than they would charge there, so still with your taxes here it would be nothing compared to there.

Ozzi: Yeah, and your purchasing power, it skyrockets. I don't think many of us here could afford to live the same way back home. Just, for example, eating outside two, three times a day, you would have to have a lot of money to do that back home. I have a cleaner coming at the home, stuff like that, which just costs too much. Nothing I would — I don't know if I could afford--

Mari: How much is a meal in Finland?

Ozzi: Well, you're looking somewhere between 7 to 10 euros, like, for a lunch.

Mari: Simple lunch.

Ozzi: Yeah, simple lunch.

Mari: And here, you can find it for less than one euro.

Ozzi: Yeah, less than one euro, and actually get better food for one – you get better food for one euro than you get for ten euro back there. Just going for a dinner in Finland, you know, taking your wife for dinner is gonna be fifty euro.

Mari: Buying a house like the one you live here, for example, in Finland, would cost...

Ozzi: Right...a lot. More than I could probably ever afford. I mean, we have a nice house here, three-bedroom house, to buy that costs about 60,000 euros, I would get a car park in Helsinki with that money. So that's where we are.

Mari: Yeah. Amazing. Great.

Ozzi: So then, of course, we have people who come in here who already have their existing client contact, and already have work. They just relocate from here. So that client becomes an Iglu client, and they become an Iglu employee. But they still have that relationship with their current client, they just invoiced them to Iglu. So that's the one thing, that there are people who...I guess the only difference is whether they come with the existing client, or the clients come from Iglu, whether we go and recruit them or headhunt them, or they're just walking in and they already have existing clients. These days, it's a very much mix-and-match anyway, that there is not...there are some people who are clear-cut, working for one client and one client only, but then there are also people who work 50% for this Iglu client...like, people are starting to hook up and create teams inside Iglu, linking up and exchanging work, as well.

Mari: That's very interesting, so, like, I have a friend who is making, let's say, \$500 U.S. per month. And I read somewhere that one of the requirements here is that the person needs to be invoicing at least \$2,000 a month, right? So, let's say this person is a really talented professional that Iglu would be interested in for one of their projects, maybe they can get the difference, the 1500, through Iglu services.

Ozzi: So yeah, we have a lot of people like that, so. And there is a very – like, normally, whether it's the hourly rate or project rate or whatever, there is a big variety of our people working.

Mari: Right. And any other big requirements? Except, I see a little list, I remember the \$2,000 thing, I'm not sure if there's anything else that's...

Ozzi: Well, there is the requirements that come from the labor department when it comes to the work permits. So they require that the people that we hire have the experience to show that they're already experienced for the work and they're capable of doing the work, and this is usually shown either by work experience or university degree plus work experience. So normally, like, if you have a bachelor's degree from a relevant field and two year work experience, then that's to show that you know what you're talking about. If you don't have that university degree and they want to see five year work experience from the relevant field.

Mari: Fair, that's only fair. And they need to be 22 years old, I think.

Ozzi: Yeah, there is the minimum age of 22. Which is a bit of a shame, because, especially coming to programming, you know, sometimes I see a twenty year-old guy

who's just amazing, but unfortunately, that is the rule as of now. And whether that's gonna change, we shall see. Usually these kind of changes will take some time.

Mari: I think I also saw something that they have to be working either in software, design, marketing, sales, or tech-related. So a person like me, who's a career coach, not...

Ozzi: No, that would not because that comes from the scope of our business license, what we are in and what we are allowed to do. So we do, you know, programmers, SEO, and digital marketing and stuff like that.

Mari: Mhm. Okay. Perfect. Okay, now I wanna know a little bit more about you. So, you worked 22 hours before? How many hours are you working right now, like, what's your routine like? Yeah, meditation, I don't know if you're into that, or if you read a lot...just tell me a little bit about your own performance requirements.

Ozzi: So I do still work a lot, but it's mainly – it's not because I have to, it's because I like it. I like what I'm doing now, and what we're building. So I mean, I probably spend...I do five days a week in the office, whether it's this office, whether it's the out office and sometimes in Bangkok, but generally Monday through Friday in the office, but I do skype calls, emails, and so on outside of office hours as well. I just build weekend home in Chiang Dao in the mountains, 70 kilometer north from here in the middle of nowhere.

Mari: I've been there, it's amazing.

Ozzi: However, I do have 4G connection there, so I'm probably gonna be working there, gonna go there for Sunday this week and probably work from there, so. I do work quite a bit, I would say probably 50 to 60 hours a week, and I'm not very good taking days off, I haven't learned that yet. That's been one of my goals for this year, that I'm actually taking a holiday.

Mari: Oh, cool! Brazil, remember!

Ozzi: Yeah. And when I'm not working, I've got two dogs at home, they take some time and walking them, usually Sundays I spend with my granddaughter, trying to teach her some Finnish and things...

Mari: Aw, that's cute.

Ozzi: And then Monday, Thursday, and Friday I'm playing hockey. So I'm playing hockey about seven days a week – sorry, seven hours a week, just trying to keep myself in – then I have my motorbike, right now I'm riding big 1,000 CC KDM Adventure, which is kind of long-distance touring bike.

Mari: You take it up to Chiang Dao.

Ozzi: I take it up to Chiang Dao, and I reasonably rode to Koh Samui and back, and I'm planning for a trip to ride from here to Finland and back, however, for doing that, I need to learn first not to work, like, to leave work, leave the office for a couple of weeks, because it's gonna take a good two months to ride there.

Mari: And you're gonna have to learn how to ride your bike in the water. (Laughs)

Ozzi: Yeah, well, I've got a...

Mari: You mean, like, you put the bike in the airplane?

Ozzi: No no no, from here, Burma, India, Pakistan, Iran, Turkey--

Mari: Really? You can actually go through land all the way to Finland?

Ozzi: Yeah, and then on the way back you can do Russia, Kazakhstan, Mongolia, China, Lao--

Mari: My goodness. How long would this take?

Ozzi: I reckon it's gonna take about two months each way, so about four months straight. Whether I'm gonna do it in one go, I'm not sure, I might just leave the bike in Finland, fly here, and then a few months later...when I'm rested, fly back...we shall see.

Mari: That's interesting. So you're--

Ozzi: But I don't think it's gonna happen this year, I hope it's gonna happen next year. I've got to find the time.

Mari: Okay. Does Iglu work without you already?

Ozzi: Yeah, I mean most...I have great guys working here, we've got project managers, I got office managers in each office, the (unclear 54:43) people are doing most of my work, I'm just signing papers, really. And they're just pointing me where to sign. I'd say my work is getting easier and easier. But there is more of it, because there's more people, the more people, the more things that need to be sorted. And more and more customer contacts coming all the time, I had a skype call this morning with a lady in America who wants to fly in here and get us off to a build inside Iglu, the project managers, so basically getting a start-up inside Iglu, and then do it here rather than in Silicon Valley.

Mari: That's great that you mentioned that, 'cause, like, I totally wanted to ask you that question. It's only a very small jump for Iglu to become a start-up platform.

Ozzi: Well, I would say we are, we are that. We have companies that have come to us in a situation where they just started off in Silicon Valley and then realized that, okay,

yes, we probably need to have our marketing person, our PR and CEO here to connect to get funding, but the technical work does not have to be done in Silicon Valley, so we don't need to get a big office that's gonna cost us an arm and a leg. We have this limited budget to actually get the app done, so basically we have the CEO walking into Iglu and saying, "how about we do it here?" like great. And now they have four guys working in one of the tearooms.

Mari: So it's happening already.

Ozzi: It's happening, it's happening, we have a gaming company from Finland, we have people doing Android, iPhone, mobile games, for a startup in Finland, and so on. And usually the way is that, yes, for business reasons they might incorporate somewhere else, but the actual, technical stuff, there's no reason why it couldn't be done here. We are pretty connected these days, we've got four fiber optic lines there, and so the internet is no longer a problem.

Mari: I'm gonna come and work here, okay? Even before I come and join Iglu. (Laughs)

Ozzi: That was actually a problem in the very beginning, when I started, 2010, internet wasn't that great in Thailand here, but these days it's just fantastic.

Mari: Fantastic. Even from the islands, like in the islands, the internet is like ten times better than in Brazil.

Ozzi: And my weekend home now, which is just absolutely middle of nowhere, and at worst, I get 40 megabytes download from my 4G, and I can actually see the 4G poles, and I'm probably the only user there. (Laughs)

Mari: Jesus, are you talking about 4G on your cell phone? That you share?

Ozzi: Yeah, 4G on my cell phone.

Mari: That's amazing. Great, so just to finish your routine, you consider that your hockey, and your motorbike, that's your relaxation tools?

Ozzi: That's my relaxation, I do have to—unfortunately, this morning, I went to see a chiropractic to fix my back, it's been a little bit problem, and I was highly recommended to do some yoga, some stretching because he couldn't believe how un-flexible I was considering how much I actually do sports. So I do need to start, probably, yoga or something. I don't remember, what was it – is there something called Zumba, or...?

Mari: Yes, Zumba is a kind of dance.

Ozzi: Yeah, there's something else where you train your inner muscles...something similar to yoga.

Mari: Well, you're in the right place.

Ozzi: Chiang Mai, there's so many opportunities for that, and I have to say, I tried yoga once, and the yoga teacher knew me before and knew that I was a bit skeptical, in a way, I've played football a lot in my life, so I was thinking, you know, as a manly man that, you know, I've done a lot of physical things, it's gonna be too easy for me to do yoga. And I think she probably pushed me a little bit harder, she knew my attitude before, and I was wrong, it was hard, it was really hard. And because I thought it was gonna be a piece of cake, I had a flight booked straight from the yoga to fly to Bangkok, so I didn't really have time to shower and it was bad.

Mari: (Laughs) Oh, god. So, meditation itself, like, closing your eyes and just breathing, have you ever tried that?

Ozzi: I used to do a lot of meditation before, my father actually used to teach meditation for work. He didn't even call it meditation, I think he called it self-hypnotize or something like that, mind control, and...

Mari: That's a great way to call it, yeah.

Ozzi: And I was a teenager, and I was doing a lot of learning, basically, from my father, I was used as a guinea pig for a lot of the testing, I mean, I had all these things blocked into me to see how long it takes me to get to alpha state from being wide awake, I was really good at it. I was doing competitive meditation.

Mari: Your father used to do that with you?

Ozzi: Yeah, I was the guinea pig for my father, and I learned a lot meditation from him, and I was actually using it in sports as well, and so I was using it in sports in a way of learning and in a way of...there's something called MLP, which I also, I was learning--

Mari: I totally use it all the time with all my clients.

Ozzi: And you remember anchors? You're anchoring something?

Mari: Yes.

Ozzi: So I had ways of anchoring sports achievements and feelings to get the adrenaline back, if I was doing really badly and I needed to get that adrenaline back, so I was using it for that. Unfortunately, I have to say that I've kind of lost a bit of it, well, I think it's still there, but I haven't been practicing it. I do have this amazing skill to sleep whenever I want, wherever I want, however long I want, so when I go to sleep, it takes me probably less than ten seconds and I'm gone.

Mari: That can be a superpower.

Ozzi: It is, and I always – I never thought, like, I thought everybody was like that. Until now, I realize a lot of people saying, “I couldn’t sleep last night,” like what?

Mari: Especially age range that were approaching, cause I’m around your age, so.

Ozzi: So, yeah, I’m...so that’s why, actually, if I tried to meditate, I’d probably fall asleep.

Mari: Right. The reason I’m asking is because I’m totally studying meditation as a tool for performance enhancement with my clients that I hire that are sometimes totally stressed and they can’t even make any decisions or transitions without reducing the level of stress, so every training that I give, I’m gonna give a training on Sunday, I include some meditation shots. Three-minute exercises for people to actually enjoy and absorb the information in the training better. I know a lot of offices already offer sessions of meditation every two hours or something for their employees. Maybe it’s an idea for you--

Ozzi: That would be an idea, definitely. Yeah, why not? And I do, actually, now that I think of it, maybe it’s that I’m not as stressed anymore as I used to be, maybe I’m learning to deal with it better, and so on. And that’s partly, maybe, the reason why I don’t use it as much anymore, because maybe I don’t need it as much. But now that I think of it, still a couple years ago when I had a very difficult situation, you see the daybeds we have outside here?

Mari: Yes.

Ozzi: That’s where I used to go as, like, just leaving, not making a decision and then just go there, I have my special place in my mind where I go when I need a little bit of consulting, and then I just kind of clear my mind and take fifteen minutes on something and then come back with a better feeling and a way to continue from there if I was stuck with something.

Mari: That’s amazing that you know how to do that, and that comes from that background with your dad?

Ozzi: I think it comes from it, I did train for the...I mean, I went through all these courses that he was keeping, which, in a way, it can be more difficult to learn it from your father than it would be from a stranger. Also, he did this...at the time, it was tapes for meditation, and it was also a little bit weird when it’s your own father’s voice to listen to it, so I think it probably would have worked better if it had been someone else, but--

Mari: He was so ahead of his time!

Ozzi: Yeah, that must have been, like...late 80’s?

Mari: Okay. Yeah, like I’m becoming a certified mindfulness trainer for kids’ teachers. I’m part of this project in Brazil, and I’m gonna replicate this course in Portuguese online for



us to train teachers in Brazil how to include mindfulness, fifteen-minute shots of mindfulness inside their classrooms with kids. Because it's scientifically proven that kids who have meditation exercises since they were little, they grow up mentally, emotionally much stronger with the possibility of concentration and focus, to deal with this digital information that we live in.

Ozzi: Yeah definitely.

Mari: Yeah. Okay, now changing subjects here, I wanna know your opinion about the digital nomad movement and coworking spaces movement. Now, what do you think about all this? There are still some people that are a little bit skeptical, I hear a lot of people saying, "digital nomads are just a group of backpackers who are trying to find a solution to stay on the road forever, they're not making any money," and I personally interviewed people who proved this to be wrong. I interviewed digital nomads who are making a lot of money. So just, you know, how do you see all this and where is this going?

Ozzi: Well, first of all, I think it has changed, like, even in the past two, three, four years, and what I see in Chiang Mai, this is the Mecca, this is the capital of digital nomads, it's the number one destination for digital nomads in the world, so I think I'm in a place to kind of observe.

Mari: Why do you think it is? Why do you think Chiang Mai became this epicenter?

Ozzi: One of the reasons, of course, is living cost. If you're bootstrapping something, then it makes sense to be where the living cost is cheap. But it just has the right...it's the right size for everything, you do have all the services you need, but it's not too big, it's not like Bangkok. Although Bangkok seems to be also doing quite well in the digital nomad community. But yeah, it's a cheap place, but you have the infrastructure, you've got the internet, now you also have to communicate which you didn't have before, so, you know, it's only getting better.

Mari: Yeah. Like the conference that you sponsored. To almost 250 people, and they advertised it, like, two or three weeks before.

Ozzi: I know, I think they sold it out in about five or six days or something, so they probably could have doubled the number, and then I would assume next year is gonna be double. So, yes, I think in the very beginning here, it was like that, I mean, you know, people were trying to figure out how to make some money and maybe not all of them were doing that great, but I think it's changing, I think there is more and more opportunities, people are learning, better tools, and then the community, the help that you have, there is a huge SEO community where they meet up all the time and they're getting advice from each other, they're sharing information, I think that's the one thing, is sharing information online and offline. Which is just gonna make it better, and bigger. And I think...I don't think there is – I can't see anything stopping it. It's just gonna get bigger and bigger. It makes total sense that you...because there's more and more work

that you can do remotely, you don't have to be in the office, more and more companies are open to that. So it makes sense that you choose a location where you feel home, where you feel like you can get the work done, where you don't stress too much, where you'll enjoy your life. And now it's possible, cause of the internet and everything. And, of course, coworking spaces come, they're growing like mushrooms, and so on. Which is good, I think it's great for the nomad community, there is gonna be more competition, which is gonna push everyone to try better, so all the coworkers are basically just getting better and better. So, not every one of them is gonna survive, obviously, but that's just normally the business.

Mari: So you only see the good things?

Ozzi: I only see the good things, and also I really, really hope that places like Thailand will take advantage of this, because I think Thailand has a great opportunity to become this...well, it's already a digital nomad hub, but they would get more out of it if they find a way...well, what we do, also, but I think Thailand could do something better to find a way to make it super-easy to set up a one-person company. No need to invest a huge share capital, get maybe first two, three years, you get your work permit and business Visas without hiring another person, and so on. Because, this way – I mean, right now, they're losing a lot to Singapore and Hong Kong. They're just observing all these companies – and Thailand doesn't necessarily have to do the same, they don't have to do a 0% incorporate tax, because it's just a great place to live. They just make it easy, less bureaucratic, and who knows, I mean, from these startups, two, three, five years' time, it might be another new – maybe not a Facebook, but maybe a Twitter or something like that coming up, which then suddenly they have two or three hundred Thai people working there in the office and so on. So I'm just hoping that they are grabbing this opportunity, and making it happen. 'Cause then they can get much more out of it. 'Cause what's gonna happen now is that the company's gonna be bootstrapped here, all the work is gonna be done here, but maybe the intellectual property is owned by a company in Singapore, they're gonna go to stock exchange, there's gonna be exit, there's gonna be a bailout, none of that money is gonna come to Thailand, and that would be a great shame. Although the people might still live here, spend their money here...but most of the money would be gone somewhere else.

Mari: Yeah. From the businesses that Iglu provides, could all of it, 100% of it be done remotely, or do you need people to stay in the office to provide some of the services that you sell?

Ozzi: We don't need people to stay in the office, we actually do work a lot on making the offices into a place where people like to come. And it's somewhat happening, where, you know, I can see people coming Saturday, playing pool or something like that, and it's somewhat happening, but we are kind of keeping ourselves to make them into a place that people would rather come to the office than stay home. If they wanna work from home, that's fine, we have no problem with that.

Mari: So would you say that 100% could work remotely?

Ozzi: Yeah. I mean, they can, yeah. So right now, the last time I checked the math, the last time I checked the numbers, two thirds of the people actually came to the office regularly, like pretty much every day. And the rest, one third, there are people coming once a week, once a month, once a year.

Mari: That's interesting that two thirds still prefer to come.

Ozzi: Yes, that was three, four months ago, I think the number is slightly going down now, because more and more people are coming to our Bangkok, living in Bangkok and signing up with our Bangkok office. And in Bangkok, it's just a distance to travel that it might not be worth it, so we're kind of looking if whether we should have another office in Bangkok on the other side of the town, and so on, but we shall see. We do like to get the people to the office, because it's good for the networking. And I think, to really get everything out of working in Iglu, I think it makes sense to come to the office.

Mari: Creative process, brainstorming together, of course.

Ozzi: But there are some people who are working U.S. hours, then coming to the office when it's all empty and there's nobody there, doesn't make much sense.

Mari: How many – from the 90+ people, how many are in Bangkok, how many are here?

Ozzi: There is about, I would say, 25 in Bangkok and the rest in Chiang Mai.

Mari: Okay. And, if anybody wants to use Iglu as a coworking only, do you guys open that window, or no?

Ozzi: No, we haven't, we talked about it, but we haven't because we don't wanna take the risk that we would have people working in our premises who doesn't actually have a work permit. Because that could get us into trouble, so we haven't done that; if we were to go that way then we would...it would have to be a separate building, probably separate company. But I think there is enough coworking spaces, so I don't think we need to go to that business. We probably could do more networking with existing coworking spaces and so on, I mean I use some, I've been to the cohob in (unclear 1:18:24), which was awesome, to see how they're growing and what they're doing. And I'm probably going back there in early April to see how they're doing.

Mari: Interesting. Cool. Okay, any tools or apps that you use as an individual or as a business owner that make your business better?

Ozzi: I might be a little bit getting old-fashioned in a way, that...I do use Trello a lot, I think Trello is just a great way of organizing things, I have a Trello board, where each card is each person, and I can filter them so I can quickly see, okay, who's in Bangkok, who's in Chiang Mai, and using it also in a way to kind of...I have the people that are already working at Iglu, I have the people who are coming, like in the process of coming

here, moving, relocating, and then I have the people who are thinking about it. And I'm using it in a way to try to predict, for example, where we're gonna need to open the next office. Is it gonna be the Bangkok office is gonna get too full, is it gonna be Chiang Mai, like for this kind of thing. Besides Trello, I use a lot of... I use skype, I use hangouts, I try not to use too much Facebook, but I do get a lot of people contacting me on Facebook.

Mari: Actually, you have not accepted my friendship offer.

Ozzi: Oh, I haven't?

Mari: You haven't. Please accept me as your friend. (Laughs)

Ozzi: I've been trying to use less and less Facebook, especially for business, but I think these days, people just find it so easy to contact there, so. I do use LinkedIn quite a bit.

Mari: That's interesting you mentioned that, so how do you use LinkedIn?

Ozzi: So, I had a recruitment account, actually, right now it's disabled because we had a heavy recruitment going on three or four months ago, oh, actually maybe six months ago, when we needed a lot of special skills, we needed angularJS developers, and so I used LinkedIn to hook up with people, as like, anyone I see that had the angularJS skills, and it worked greatly, because it's very easy to sell time. Especially if they happen to be in a cold country, and it's like, well, come on here, having my coconut in my hand. (Laughs) From the hammock.

Mari: (Laughs) That's the picture people have.

Ozzi: Yeah. And it's actually somewhat true, I mean we still work in a desk and so on, but we do work outside, we have the hammock, we have the standing desk stands, and we do play pool as well, so.

Mari: So it's interesting that – you use LinkedIn for recruiting, right?

Ozzi: Yeah, I use LinkedIn for recruiting.

Mari: Did you post a job there and then wait for people to apply, or how did you do that?

Ozzi: No, I did find people who had the specific skill and then contacted them by sending a LinkedIn mail.

Mari: And how did you filter that? I'm just asking you because I'm an expert on LinkedIn, that's one of the things that I teach people to do, I'm giving a training here in Chiang Mai on Sunday on how to use LinkedIn for business. And so I work with people who are on both sides, the business owner and the person who's proudly, maybe, looking for a job. And I'm trying to help them to make their LinkedIn attractive enough to be found by people like you. So what would you look into to actually select these people?

Ozzi: Well, I went through...at this point, it was actually angularJS skills, so first I was filtering angularJS, and then I'd also start looking to see if the people happened to already be in Thailand. So I typed, angularJS, then the location Thailand, then I started to look for how long work experience they had, cause some of them had ten years, something, and then, of course, see if there were recommendations, if there was any companies or project that I maybe know where they had worked before, and see, like, I know that was a great company so that guy might have some skills, if he did five years there, they wouldn't have kept him, and all that. It was a lot of manual work, though, to kind of filter. The thing that happens where I guess we're doing will is I probably send ten emails, like weed it down to ten best candidates, and I think we hire three or four. And those people, they're not looking for work. They're people who have that skill.

Mari: That's a great success rate.

Ozzi: And that's what we actually always – I mean, that was in the very beginning when I very first started, and I started to think of the people that I'd worked with before who I'd wanna bring in. There was only one person who I didn't get. Everybody else, you know, came here, started working. There was one person who then actually visited us about two, three years later, and I probably could have hired him then when he visited, but we didn't need anyone.

Mari: Great, so, you look at the location? So its interesting for the person to actually put his or her location where the want to be working, although they're not living there, maybe a Brazilian wants to work in Thailand, he should put Thailand as the location.

Ozzi: Yeah, I mean, that's true, I mean, if the location would have been Brazil, I probably would have filtered it out, because I'd think, well, that's so far away, they're probably not going to want to relocate to Thailand.

Mari: Right. Recommendations is something that I always tell them, they need at least five, and you mentioned it. Okay. Great. Webinars, podcasts, you don't have that in Iglu yet?

Ozzi: No, not yet, could be on the pipeline, but yeah, we haven't done yet.

Mari: Like an online course of some kind? Like, since you have so many people gaming, maybe a little webinar to teach gaming, that could be fun.

Ozzi: Could be fun, yeah, I think I need to get more people help me before I can get to that, but yeah, a possibility, but not right now, not gonna happen in the next two months. We're actually quite a booked...like, even though we try to keep ourselves very, very flexible, and so on, but we do have pretty long-term plans already, like, for this year, for example, and resources for that and budgets and so on. So it might be later. But things change, at the speed we grow, you know, it might be that after this first quarter we already decide to do something more.

Mari: Yeah, just before I forget the LinkedIn – have you ever tried RemoteOK.io?

Ozzi: I have looked at it, yes, definitely.

Mari: I have used it and it was amazing, and they let you offer the job posts for free! And LinkedIn is charging, like, \$150 for each job post, right?

Ozzi: Yeah. Well, I've also used it in a way that when people contact us, and say, well, I would like to work there, but I don't actually have any work right now, and if we don't have a need for that specific skill, then it's like, have a look at three more, and if they are okay for you to work here, then contact us and we'll do the deals and you start working through Iglu. I mean, actually, I've been probably spamming that link to at least 100 people.

Mari: That's amazing. I'm a big fan of that guy, and he's created nomad list, and I hope to interview him one day, last time I asked him, I got the feeling he doesn't like to talk too much. Yeah, he's a genius.

Ozzi: Yeah. I've tried to invite him earlier to come here, and we can get him hooked up, but the time schedule is off, but hopefully I'll get to meet the guy one day.

Mari: Maybe we should send a video of you giving your testimonial on RemoteOK and try to convince him

Ozzi: Yeah. "I want you to come here. I'm gonna buy the beers." Maybe that will work.

Mari: (Laughs) Okay, I get only two or three more questions, I promise I'm gonna let you go. Have you ever even considered selling the business? Is that something that crosses your mind? In the future?

Ozzi: I can't say never. But I'm nowhere near ready. I'm not done with it yet. We actually got a buyer offer last year, and we turned it down. The thing is that I do have sort of a goal, sort of a idea, sort of a dream, what I want to fulfill before I'm done with it, and I think that dream is quite big.

Mari: Can you share?

Ozzi: Well, one thing is that I would love to see that one day, all this government bureaucratic thing would be automated. So, no matter where you come from in the planet, no matter where your clients is, you could do everything through – it doesn't need to be Iglu. If somebody else does it, I'm happy, and I will join in. But you could do the invoicing through this company, and then decided, okay, January through March, I would like to get paid my salary in Thailand, April to September I'm actually in Brazil so please pay my salary to Brazil, and pay my taxes for my behalf, and make sure that the business is done, that's all. And it would be all automated.

Mari: That is a big dream.

Ozzi: So you could be...what I wanna do is, I would be here now, and I decide tomorrow, I'm actually gonna go to Madagascar. So I go to this site, I go to Iglu.net, and say, from tomorrow on, can you pay my salary in Madagascar, can you sort out that I have the Visa on arrival, and maybe open a bank account for me? Bang, done. And then everything happens magically, without, actually, human interaction. That's my dream. So it's gonna take awhile to...how many countries, is, 147 or something? We're not gonna get all those involved but we started something that is probably one of the most difficult ones. So it's just easier to move on from here

Mari: Oh my god, I hope you reach your dream, 'cause it would benefit the world so much.

Ozzi: And the funny thing is that I hate that government bureaucracy. There's nothing I hate as much as government bureaucracy. And then, I started this work, which is to deal with government bureaucracy. And I tried to make it in a way that one day, in the future, we don't have to deal with it anymore, it's sold. Done. It's done by software, and then put this all behind.

Mari: You've done so much, I remember when I came to talk to you at the conference, I was like, okay, you can tell me the truth, you're married to the Thai daughter of the immigration minister of Thailand, like, how in the world did you get this to be authorized? And then I remember you told me you actually just went to Bangkok.

Ozzi: Yeah, I basically...I got pretty much told by the lawyers that dream is never gonna happen. It's never gonna happen, because your business is too small. The BOI thing is meant for Toyota camps, Honda camps, Microsoft camps, Nokia camps, and they come and say, well, we were gonna invest this much money, so it's not gonna happen. And for a moment, I thought, well, it's not gonna happen, but it kept on bugging me, I was like, well, I do need to get the answer, so I flew myself there.

Mari: I already have to know.

Ozzi: Yeah, so I have my business idea, I have my presentation, I flew in there and I showed it, and I was 80% sure they were gonna say no, but I just needed to get that. And even if it would have been no, I would have been fine, like, okay, I'll just think of something else, but I thought the idea...the idea was there and for my surprise they were like, yeah, this is a great idea. Then, of course, came all the paperwork and the lot of things that they needed, I still needed to invest quite a lot of money, so I invested mine, my friends' and family's money into it and just hoped that it's gonna work. And it's starting to pay back now.

Mari: The place you went to talk wasn't actually the government?

Ozzi: The Board of Investment.

Mari: You didn't even use an agent or anything? Just went there yourself?

Ozzi: No. And I think, in my opinion, that just might have been the best thing that I did. Because, normally the way people deal is they're gonna send an agent or lawyer to do it, but I think that they wanted to hear it from me, they wanted to hear it from the businessperson who's actually gonna do it, because then I can answer all their questions, which probably the agent would have not been able to. And also, it was starting something new to them, as well, so we actually, when we were there, doing the presentation, they helped me a lot with the application, because they see that actually what I'm doing is not gonna be under software development category where I was applying, so they changed me into a different category and they helped me a lot with that. And at one point, they just left me with a paper, pen, and calculator, and said to make those numbers match, like okay. And gladly, I'm pretty good in math, so I managed to do it.

Mari: That's impressive. How did you even get that meeting? How did you get there? Like, did you email them, call them, say "hey..."?

Ozzi: So basically, actually, my wife, then-girlfriend – who, by the way, is not that generous, but she was a great help – she's Thai, and she did her Masters in Bornemouth in UK, so she speaks fluent English, so she was kind of my translator, my contact person and so on, so she did arrange all the things, so she was there – if I had anything that they had difficulties understanding, she could explain it in Thai, so she totally got the business idea from when I first told her. I don't think I actually would have...I probably would have not been able to do the whole thing, and I wouldn't be able to have done all the paperwork if it wouldn't have been for her.

Mari: Is she your partner here today?

Ozzi: She is a partner here, and she's also a shareholder in the company.

Mari: Oh, that's fair. That is fair. Do you have any other partners, or is it just her?

Ozzi: Yuri, who you met earlier there. So he's, most of the time in Europe, well he's traveling a lot more than me, so. I think he arrived yesterday. And the last time he was here, maybe two weeks ago, so he does travel a lot.

Mari: So last question. You mentioned that you have a dream for the future, you told us what the dream is, but this is a question I always ask my clients in their first coaching session, is like: how do you picture your life five years from now? Like, your perfect five years from now? I know that you are already living a dream of getting up in the morning, totally excited to come to work. That's why I'm interviewing you. 'Cause, the people I choose for these podcasts, it's not based on money or fame. It's totally based on the excitement of waking up and doing something that you really enjoy, and doing



something meaningful to help other people. You totally fit perfectly those two categories there. But what else, like, is there anything else that you need to make this perfect five years from now?

Ozzi: So five years from now, I do...I have that dream of riding my motorbike, I do also want to do a around-the-world trip. So I wanna be able to do the round-the-world trip while I'm working, so maybe working in 40, 50 different countries in a year. And I think I do need to do it...can't leave it to too late, because physically, to be able to do it, I think I better do it sooner than later, so probably in about five years' time. So I guess, for me, that is the ultimate location independence. That I would be driving somewhere in Bulgaria and working and not worried about somebody coming to me like, "oh, where's the work permit?" I do actually have another dream, which is...this community thing that I've been kind of hoping to find a way where maybe we could build digital nomad city, whatever it is, but a place – let's say, for example, I don't know yet where it should be, but I've read somewhere like in Bulgaria, they have a lot of these small towns that are totally deserted, people have left because they've moved into the cities, and so on. I would love to see a group of people, I'd hopefully be a part of it, taking over a place like that, you know, buying the whole thing, getting the government to put a big fiber optic line in there, because, you know, it's gonna bring a lot of business to, you know, once you have a hundred or two hundred people there living and working there, then you need to have a restaurant, you might need to have a driver and a car and a school and all this, so it's gonna bring business there, so that's kind of another thing, I've no idea where in the world it will be, but I have a feeling that someday, maybe when on my ride, I'm gonna come across that place, or I'm gonna meet a person who's gonna come, like, I know exactly where that is and where it should be and so on. And I'm not even sure if I'm gonna be living there myself, I just wanna see it happening and building it, I want to be a part of building it.

Mari: Yeah, I've seen one of these forms, you know, people talking about, like, Spain, some of these villas that they have in Europe, you know, because countries that are having financial difficulties like Spain, they have these villas with ten little houses in the middle of Spain in this gorgeous place and it's totally bankrupt, they're almost giving it away, and I've seen some digital nomads post something like, "is anybody interested in buying this villa with me?" and get a group of ten digital nomads and buy this villa and just move there. And I saw a lot of people, it became a popular post.

Ozzi: There is one other thing, have you heard of Liberland?

Mari: I haven't.

Ozzi: Okay, Liberland, there is this project, I would call it, a Liberland project, where president of Liberland, he found this piece of land between Croatia and Serbia, and announced it as an independent state of Liberland, which is tax-free state, and a very liberal state. So, as of now, nobody lives there yet, because Croatia blocks people getting in, but one day maybe those two things start to be one and the same thing, what I'm talking about digital nomad city, maybe that will be a Liberland. So it's own

independent micro-nation somewhere. Maybe inside a country. I do have a great interest for politics, I've been running for parliament elections twice in Finland, as a member of a Finnish liberal party. So I do actually follow politics quite closely...

Mari: So you will be that president! The digital nomad city—

Ozzi: I don't think – I could be the ambassador for Thailand. The liberal ambassador in Thailand. I would like to just help that to happen, whatever the role would be, I would like to just help that to happen and see that. I would, you know, I'm a very liberal person myself and I would like to see that kind of country happen. And that might just be a place where I might actually live. If ever I am to leave Thailand, unless Thailand becomes the Liberland, but if ever I am to leave Thailand, then it probably would be Liberland where I would be moving to.

Mari: Interesting. So, I do have a project – 'cause I worked in the slums in Brazil for ten years, with disadvantaged kids – and I've been thinking, like, how can I do this online? So I came up with a project called One Kid at a Time, where clients of mine and friends of mine would "adopt" a kid to mentor, online. And this could be replicated anywhere in the world, all we need is the mentor and that kid to speak the same language. So, in Brazil, I need Brazilian mentor, Brazilian kid, anywhere in the world that they speak English, like Europe and Asia, they speak much more English. It could be a mentor here and a kid in India. So kids between 12 and 24, we would mentor them 30 minutes every two weeks. And I would be providing a training on how to mentor these kids. Templates, what questions to ask, how to inspire them in these conversations. So it's a 30-minute conversation once every two weeks, so that person is actually donating one hour per week of his or her time as a mentor to change that kid's life. And I've been actually thinking of, like, a lot of us digital nomads could actually, if that kid wants to be a digital nomad, we could actually help them go study web developing, go study graphic design, go study – 'cause if a person today knows how to build a website fast, they can pretty much pay their cost here, in this side of the world. Right? So does this project make any sense to you, like, is there any way that maybe we could partner up and show the project to your people here to see if anybody's interested in participating?

Ozzi: Definitely, definitely. And I think, actually, I'm pretty sure you can find people from here who are interested, we have people from here who are volunteering in schools, doing, is it called cookato? Or something, but cooking food for the kids in the school, and so I'm actually looking to donate our old computers, so I've got tons of, I think I have about five, six laptops, couple of desktops that nobody are using anymore, but they're still perfectly good. So we're looking to install a (unclear 1:43:22) and find a place at a school where we can donate them and teach them and so on.

Mari: Amazing, because then they could donate them to the school where we could actually have the kids use those computers, where the only thing is that they would probably need to speak. Unless we find people who speak Thai. But you do have people who speak Thai—

Ozzi: Although, maybe – yes, I do, and maybe also...I mean, some of these hilltrap schools, they actually speak decent English, like...a little bit of English, so they might even work in English.

Mari: Amazing. I'm happy you're interested. That's my dream. That's totally my dream, to be full-time dedicated to this project. Ozzi, I'm gonna thank you, I'm gonna show my face here, 'cause I haven't shown my face on video. Yay! I'm so happy that Ozzi talked to us, it was a great, great talk. Amazing. Okay.