



## What About Vietnam – S5- E2 - Choosing Hoi An as a Digital Nomad Destination

00:00 **Kerry Newsome** Hello Flo, welcome to What About Vietnam. I've been wanting to do a show about the subject of digital nomading for quite some time. I'm delighted to have you on the show and I'm really interested in delving into this subject because obviously since COVID, even pre-COVID, there's been a lot of talk about digital nomading. And now with the remote working situation that was kind of born and fostered since COVID, people being able to travel again and looking for different ways to work away. I'm really keen to talk about what brought you to Vietnam

00:52 **Florian Rucker** Hi Kerry, Yeah, it's a fascinating subject. I love talking about it. I came to Vietnam and Hoi An as a digital nomad. I was in Chiang Mai before. Chiang Mai has a burning season where really you want to leave the north of Thailand during that time. And Vietnam always had the sense of adventure to me, like a little bit like Thailand, but much more adventurous and kind of like a little bit more, maybe like a little bit more rough around the edges, but very promising. And that's kind of like what lured me to Vietnam. There's a deep sense of freedom here, which also you don't have in that many Asian countries. So it's a very strong sense of live and that live. And yeah, so much about Vietnam. Then Hoi An in particular, it's funny. So it took me a long time to figure out, do I want to be in Da Nang or do I want to be in Hoi An? And I want to be, I was a little bit unsure about it. I was like, what's the right place? Clearly Da Nang is more of a city. It has a slightly larger community. And so I tried that first. And then it turned out that I was actually quite lonely in Da Nang, which is actually a typical city effect, big city effect. In theory, there's more people, but it's easy to get lost a little bit. So then I was like, oh, Hoi An supposedly has this great, like tight knit, smaller, but like closer, a nomad community. So I was like, let's try this out for a few days. I did that, luckily it's just 30 minutes away, but it sometimes feels much further away because Hoi An is really, you know, they're so deeply embedded into nature and like much smaller, much, much cuter kind of. But yeah, so I did that 30 minute trip and I was like, let's try this for three or four days. And then I just stayed. I just went back to Da Nang to pack my bags. And yeah, so Hoi An won my heart over very easily. And for me, again, it's mostly about the community. Now it helps to have the rice fields, to have the ocean, I have the mountains not far away. The old town, actually I leave a little bit for visitors. I go there like once in a blue moon, but that's a

little bit more of a tourist thing. It's beautiful, but of course, if you live here, you're gonna be a little bit more focused on the nature.

**03:01 Kerry Newsome** I couldn't agree with you more. Da Nang is an interesting city and I'm glad you brought it up in comparison to Hoi An. And I want to delve into a little bit more about why Da Nang and why Hoi An. But in particular, Da Nang, I find is very spread out. It's very hard to find a center to Da Nang, in my opinion. And it is, as you say, quite challenging for international tourists or international travelers in Da Nang, unless you know somebody or you go there in particular to do some work or maybe you work in hospitality or something like that. Other than that, I can totally relate to your kind of feeling a little bit estranged and a little bit lonely in that city. I can easily do the same. So I tend to only have a couple of days there because I know people there. But once I've seen them, half an hour down the road is my next community, which is Hoi An. And you're right, it is very community-based, Hoi An, and it's easier to get around. So you haven't got that big city expansiveness. There's definitely centers. You've got the old town and then you've got the beach. And they're both kind of different kind of vibes, I guess, is a way to describe it. But I think you did well and I think it was a smart move to choose Hoi An because I think from a community aspect, that's very, very easy to sell and very easy to become a part of. And they're pretty welcoming in Hoi An, no matter who you are or what you do, they seem to just open their arms to you.

So good choices there. But I have a question. Out of all the cities in Vietnam for digital nomading and workation as we're going to talk about, why did Da Nang and secondary to that Hoi An, why not Hanoi, why not Ho Chi Minh, why not, I don't know, some other major city per se?

**05:22 Florian Rucker** Yeah, yeah, sure, absolutely. So the big cities have their own advantages, of course. So if you're into being in a big city, if you want to have just more options, let's say maybe you do like a specific kind of dance, like advanced salsa or you might want to have like a big drop shipping community, which happens to be one of the professions that nomads like, you might want to go to Saigon or Hanoi. Also, of course, there's going to be, just in general, a little bit more happening. In Hoi An, we'll have a good party maybe two or three times a month. And obviously in the big cities, every weekend, Friday to Sunday. Hoi An to me has, so first of all, it's in general the small town effect of, yeah, you drive everywhere in 10 minutes, you drive to the beach in 10 minutes, you drive to the old town in 10 minutes, often less actually, everybody is nearby. And then people get to know each other in different ways. When you go to a party here, after being here for a while, you'll know the people. It's a very sweet, small community. And I also kind of enjoy the mix of, you have your expats who will send their kids to an international school here. They've been here for years, sometimes decades. You have your tourists who might've arrived yesterday and they might be leaving tomorrow. And you have your digital nomads, kind of my people. I guess I'm slowly turning into an expat here, but in spirit, I consider myself still a nomad. Who might be sticking around for a couple of months, sometimes a couple of weeks. And I really enjoy the dynamism of that kind of that mix. It's like a very fun kind of salad bowl of people hanging out together. And yeah, at the end of the day, it's just a really close knit community. There's a lot of events in the small community and they're harder to find. For me, a lot harder

to find in the big city. In the big city, you have to do a lot more work on your own. And I include Da Nang in that. And in that regard, I don't consider Hoi An secondary to Da Nang. If you like the big city, then Da Nang is for you. If you like a community where the events are almost like served to you and almost like curated for you.

07:48 **Kerry Newsome** And it's definitely a more chilled vibe. I mean, we're gonna talk a little bit more about what you've done with Hub Hoi An, which is awesome. But I just think that if you are the kind of digital nomad that wants that real hyper kind of stay and communication and connectivity with people, yes, you're right. You know, Ho Chi Minh or Hanoi. And there are some very established communities that operate and do this kind of thing very well and have done so for many years. You're right. It's a totally different connection for a digital nomad. So I guess it's up to the individual about, you know, the kind of community they want to work in, to become a part of if that's where they're heading. What does a digital nomad need to have or do or whatever

08:49 **Florian Rucker** to just make it happen? What makes it possible? I mean, I guess the obvious one would be internet connectivity that's just been on the up and up. And in Southeast Asia, it's actually surprisingly good. I don't know what it's like where you're from. Like the countries I've lived in Europe, for example. Yeah, not that great, right? For you as well. And I've been surprised about how good the coverage is here. 4G, LTE, internet everywhere. You might be on a hike somewhere in the jungle and you get like a video call from your mom at home. This is true. And you'd be like, what, what? Yeah, because you're still connected. That's one of the things that like positively surprises people, but it has a laptop now rather than a desktop. So that's kind of like the very foundation of it. And then step by step, we're seeing a cultural shift towards this being possible, right? Well, this used to be a gradual shift, right? Like every year it's become a little bit more normal. You know, initially it was a little bit more the freelancers and then maybe increasingly companies would also allow employees to do this. It's become also much more of a, you know, we want to keep amazing talent. So we're going to help them have the best life that they can have, right? And so we're going to support this. More and more companies are now paying for their employees, coworking space memberships. We had this gradual increase. And then of course, since COVID, we've seen this massive shift towards work at home. And with that, this massive shift, also an attitude of employers, right? So this is now something that's just, everybody practiced this for two years. And so this now makes it possible for a lot more people to do this. And we're also seeing a lot more people come into the space that are new to this, right? That might be on their first trip. Whereas before we had always a lot of people who've been doing this for years and just a couple of new people. Right now, a lot more like new faces.

10:39 **Kerry Newsome** Which of course we love and it's also become more diverse. Intrigued, and I think everyone listening would be also intrigued. Is this just for young people or is this, is there a certain type of person? Like you'd have to be fairly used to being mobile. You couldn't be a kind of a sedentary person. So you've got to be able to pack up everything and put it in a backpack or a bag and move on to the next location with, as you say, your

laptop, your bits and pieces, I guess, to make it happen. Is there a kind of a certain kind of person that succeeds or does very well in this form of remote work?

**11:24 Florian Rucker** Honestly, I don't think we're seeing a lot of limits here. It's definitely not limited by age. It's also at the co-working space. Sure, like are there more people who are maybe in there, like late 20s, 30s? Yes, but we're seeing customers of all ages come by and we love that too. We're really all about diversity and that goes along all kinds of axes, right? In terms of what you need to bring, I mean, you need a passport and you need a... Some people literally just work on their phone. If you have a laptop, it'll probably be a little bit more productive, but that's all you need to bring. Now, most people are used to traveling and packing up their backpack or their suitcase. It might be a skill that you get better at. After a while you realize, oh, okay, maybe I also should have a travel scale or like one of those laundry packs that allow you to compress your stuff, but you're just fine without that. The kind of person that succeeds, honestly, I don't think it's that much of a challenge. You should be aware that no wedding doesn't have only advantages, right? It's obviously exciting. It's obviously an amazing way to... It's a very attractive option, but it has challenges and you shouldn't go in all starry eyes and not assuming that. So read up on it. And very specifically, I would mention, if you're traveling by yourself, your friends and your family stay at home, right? So you need to... And that's why we already talked about community. So you should be... Unless you love being alone and by yourself and some people, that's them, you'll want to have a plan for how you meet people. You'll want to make that a priority in your scheduling and it comes more natural and more easily to people. Some people just walk into a bar and they walk out with five friends. Others need to be scheduling ahead for events that might be happening or go to a space that makes those events for them, right? And that's definitely part of my mission at the hub. We have many weekly events and we do a lot. This is honestly almost as important to us as making people productive. It's like helping them be social. So I would that consider the first challenge. The other one is, if your colleague or your boss isn't sitting next to you, you need to be a little bit more on top of your time management and your self-management. Now that's a skill that you can learn. I wouldn't say I'm like a role model for that and I've gotten a lot better at it. So for example, I learned like I can't really work in a hotel room. That's one of those things that just make it very hard for me to actually get into work mode. So I need to go to another place where I can focus and where my subconscious understands.

**14:10 Kerry Newsome** That's a really good point to bring up because I think there is two different types of people. I mean, I can work from a hotel room and certainly in Vietnam when it's hot during the middle of the day, it's probably my best option to sit in the hotel room to jump on my computer, stay in the air conditioning and then go out when it's cooler. And I kind of wised up to the Vietnamese that they would kind of do things early, early morning or afternoon, because in the middle of the day, it's just too damn hot. But I know also after that, I likewise have to get out and I have to make a point of going somewhere for some kind of community aspect or connectivity, especially because I tend to use up all of my 30 days visa as I can at this point. So this is probably a good segue for us to talk about visas and how in the digital nomading space, how people manage it, because I know I've seen with the hub, even prior to yourself taking it over, people coming in and coming out, coming in and coming

out because the visa restrictions became quite prohibitive. And we're still on a tourist visa of 30 days, but there is talks of a 90 day visa coming back, which will be joy, oh joy, I think for certainly your business and for people like me who maybe want to stay five weeks or six weeks. And for long haul people, I think the aspect, if you're coming from Europe or you're coming from the States, it is a long trip. You do want to have a really good experience of Vietnam. And something I really try to do in this podcast is emphasize to people that Vietnam is just so diverse to try and fit it all in, in a very short time, is crazy stuff. And you may not even enjoy it if you have to do that. So giving yourself more time, time becomes a real luxury in this space because Vietnam, it's just so wonderful in the sense that you can just have so many different experiences. And if you can do that while you can fit in work, well, wahoo to that. That is just to me a swimming idea. Let's just talk a little bit about how you or some of the people in your community, how they're getting around the visa situation.

**16:56 Florian Rucker** what are their aspirations or hopes in this space? So if you don't mind, let me just say something about the traveling and working. That can be a little bit more challenging if you're a nomad, right? So if you're here mostly for sightseeing and just seeing the country in your free time, go for it. You're absolutely right. Vietnam is full of natural wonders and beauty and ethnic diversity even. If you're a nomad, I mean, be aware of the time cost of travel, be aware of even the energy drain of sitting in a bus, sitting in a plane, sitting in a cab and how much resources will you still have available for getting your work done? And then whether you're okay to get work done just maybe in some local cafe, with the very low plastic chairs that the Vietnamese love. I've done that and that's possible, right? And it's actually a fun challenge, but it is a bit of a challenge. So most nomads tend to, especially if they do full-time, they tend to cherish more spending a little bit more time in one place, finding the right spot for getting work done. But then, you know, the advantage of that is you get to know people a little bit more. You might have your favorite like local coffee shop or banh mi shop and you get to know the people a little bit. You get to know, oh, what's going on in their life right now, which is a very cool insight that you might not get in the same way if you're just kind of like rushing through. Right? Okay, so what you actually asked me about the visa situation and how people are dealing with it, right? Yes, we're on a one month visa right now. What my members are doing is border runs, right? And honestly, I love the OGs and the nomad community are used to that.

**18:42 Kerry Newsome** OGs, I just want to get acronyms right, you know. I'm so out of it with it. Yeah. What is OG actually?

**18:54 Florian Rucker** It's long term nomads. It's kind of like those guys who have been around the block. You know? I'm probably one of those guys, but in a different way. So, yeah, absolutely. I mean, there's a lot of things about Vietnam that I think you know that I don't because I'm working a lot, right? I work a lot and also happen to be in Vietnam. And you're an expert in enjoying Vietnam, I think. I certainly hope so. All of its different ways. The people who've been nomading for years and who know different countries, they know sometimes you're in a place where you have to do board runs. And that means once a month, once a month, I mean, flights from Da Nang are so cheap, right? You fly to Bangkok, you fly to Singapore. I mean, even like to more interesting places like Taiwan, Japan, it's not that

expensive. So you do that for a weekend, then you come back and you continue, right? And if you want to stay in one place for many months, it actually becomes quite attractive to spend a weekend, say in Chiang Mai or in Bangkok. So that's the one option of doing a boarder run. The other one is taking a bus. That does mean spending the better part of a day in a bus, right? Five hours to the border to Laos, five hours back, that sort of deal. Those tend to be organized trips, so you don't really have to worry about much. It's just a day that you invest and then that's it. I think both of those are not that bad. Of course, we would prefer to just have a 90 day visa. But even with a 90 day visa, people do board runs, right? It's just a little bit more efficient. You do one board run and you get three months for it. But with a 90 day visa in the past, we had people who would do this repeatedly.

20:36 **Kerry Newsome** and then stay maybe half a year or something like that. Talk to us a little bit, if you will, Flo, just about financial planning for this kind of, I keep referring it to workation, but do you have to have lots of savings set up and to do it efficiently or to do it in a way? Or can you, in your experience. Can you kind of do it on a shoestring kind of thing?

21:01 **Florian Rucker** Yeah, yeah, definitely. Yeah, so workation is also a good word for it, right? I feel like there's a fluid transition from workation to nomading. If you wanna try this, you could do a workation for two weeks and try this out, see if that shoe fits you. And then if you decide to stay or do it again.

21:23 **Kerry Newsome** at some point you become a digital nomad. Do you have to have resources and funds set up to kind of support you through this while you're figuring it all out? Or can you pretty much do it fairly cheaply?

21:38 **Florian Rucker** Got it. Yeah, so for the **financial planning** part of nomading, I would say it's almost the other way around. People tend to save money while they're nomading. The most popular nomad destinations are quite affordable. Now, there are exceptions. Portugal used to be affordable, and then so many nomads came there that now it's actually known to be not that cheap anymore. I mean, maybe if you're coming from like, really expensive cities like London or New York, you'll still be saving money in Lisbon. But other than that, it's become not affordable anymore. But Vietnam, Thailand, many other places, Georgia, are all Bulgaria, sorry, are all very affordable countries. And so planning always helps. So for example, if you really want to leverage those cost benefits, you probably want to sublet your flat at home, right? And you probably want to make sure all of your financial obligations back at home are- Managed. Managed or paused or cancelled. And then you really just enjoy having the low cost of life abroad. That's what I would say. And then you can, yes, you can really do it on a shoestring. So for example, Vietnamese in Hoi An will rent a room for maybe like \$100. And that includes AC, right? Now that's not Western standards, but- \$100 a week or a month? It's fine, right? A month. Now that's what a Vietnamese would usually take. And I'm saying most, like, most of your listeners would prefer a room that, sorry, it's at 250, but maybe more like three, 350. But because you were asking, is it really possible on a shoestring? My answer is yes, yes, it really is. And then it scales up, right? So if you're willing to pay \$1,000 a month for accommodation, because maybe you said that from home, you're gonna get a villa, possibly like very close to the beach or by the beach. So it's just a lot more

bang for your buck. Yeah. And then if we take this another level, this might be a bit of a tangent, but people who really do long-term digital nomading, they might deregister from home, so they're not in their local tax system anymore. And they might be able to save a lot on taxes. So it's a common thing. People who stay in one place less than six months, in all of the places essentially where they are less than six months, will not trigger tax obligations anywhere. And then a common setup would be to have a US LLC to provide your invoices. And that's essentially a tax-free setup. So you can optimize this to a pretty far extent. Yeah. One thing that, the final thing I would add is, you do want to think about your health insurance. There are, travel insurances are great for travelers, but travel insurances are not the same as a real long-term health insurance. The main difference being that a long-term health insurance cannot kick you out if something serious happens. A travel insurance will be great for, you know, a small accident or whatever. And that's maybe a financial thing that people might not be thinking about immediately, but that maybe they should.

**24:56 Kerry Newsome** That's really great information. And in particular, I'm glad you talked about the travel insurance versus the health insurance. People tend to consider that a little bit too late in the story. I'm going to talk about Hoi An now and what you're doing with the hub, because I got a chance to come out and have a look. And I was describing it and hope I'm gonna do this justice by your standards anyway. But it was amazing just to see the way you have built it so that the people are working in these glass rooms, fully air conditioned glass rooms, which are kind of almost sitting in a rice paddy field. So they're surrounded by all this nature. And I think on the day I was there, there was a buffalo was kind of musing around the glass. And like no one in there seemed to be perturbed by that. They kind of looked around and then they kept working on their laptops. And then I just thought how crazy great that was and just why it would be just a real change of environment for people. And I think after COVID in particular, we got a bit starved for environmental changes and new places again, and our hearts kind of sunk a little bit in that time. So I do see, they're calling it now revenge travel where people are wanting to get back out there and go hard. And I think with the remote work opportunities opening up, you're really in the right place and the right business. So talk to us a little bit about the hub and tell us what you're doing there?

**26:46 Florian Rucker** . Right, yeah, thanks for that lovely description of the hub. Yeah, the hub has been around since 2017 actually. And before we were in a small location that was also kind of close to the rice fields, but I always felt like it didn't really make use of that. So people were kind of like sitting in the bag and we already had one of the small glass houses there, all glass and then it looked into the garden, which was also lovely. When I was thinking of growing the hub a little bit bigger, I started looking for properties that are all in on the rice fields. And I got very lucky to find one that's actually right next to the old location almost and has rice fields on two sides. And I was like, let's double down on this glass house thing so people can really enjoy nature. It's something that the locals sometimes don't appreciate as much, I noticed. For them, the rice field is, it's probably like an economic area, right? Like that's where like rice is produced. And then we're like, wow, like this intense green and like the wind moving over the grains, right? Like you see it and then all the nature of the birds that like love this area. Yeah, so I was like, let's go all in on this and go all glass wall. That's essentially the hub. It's all about that view and then the community, right? So we have the

silent area, the main glass house, the silent area for focus work and kind of library rules. The smaller one is a cause of loud room. So we're trying to manage those zones that everybody kind of gets their productivity right. And then we do the events. So right now, as we're talking, actually my staff is doing ice bathing with the members. They go crazy over ice bathing. Somebody suggested this once. I was like, okay, I wanna make this happen for you. I know ice bathing is a thing.

28:35 **Kerry Newsome** And it's popular. Talk to us about **ice bathing**.

28:38 **Florian Rucker** This could be interesting. Sure, yeah. So this has become, this has really become a trend and you hear more and more people talking about it now. Essentially it's a bathtub. We have a movable plastic bathtub. It's a bathtub with a bunch of ice. We buy these days four relatively big bags of ice. I think those are maybe 50 liter bags. And people go in there. It drops down to three, four degrees Celsius and people go in for a couple of minutes. And it's an intense experience. It's not necessarily immediately pleasant for everyone. Well, it's funny because it's intense but it's also peaceful at the same time. So you go in and it hurts a little bit. It's a little bit uncomfortable, right? But after about 90 seconds, two minutes, like this relaxation starts to kick in. And like, I don't know, everything kind of like, just like tunes out and then you come out of it and you feel just in bliss.

29:42 **Kerry Newsome** . And I guess if you're going from a very hot day and then you're jumping in that or not jumping in it, but sitting in it very quickly and getting out when you can't stand it any longer, just those different in temperatures is a good thing for the body to work hard at repairing itself from one extreme to the other. And when you've got 90% humidity in Hoi An sometimes, around about now it would be getting very hot. I would think over there. So good idea with the cool baths making that happen. That was a smart move. And I guess refreshing for the mind as well, for people to then go back into whatever they're working on. They've just had a little bit of a refresh and regroup to go back and work.

30:33 **Florian Rucker** I think that's a fab idea. Yeah, and that's what we focus on a lot. Most of our activities are kind of like, what also makes sense with getting work done, right? So we might be doing a short meditation, a daily meditation. We might be doing, people go bouldering together. So sometimes we also all go party together, but that's not that common. So it's, people need to get work done. They need to be fit the next day. So we're trying to find a good mix. Yesterday we did board games.

31:03 **Kerry Newsome** So Flo tell me like, what would be the **average spend of time** would a person have at the hub? Like would they come for just a couple of hours? Do they come for, like, do they try and work around a normal day? Or do they, like, is it open in the evening? Like, just some gauge on the hours and how you operate from a open perspective.

31:30 **Florian Rucker** Sure, yeah. So for people who've never been there, we have kind of normal opening hours, Monday to Saturday, nine to 5.30. But once you've come for the first time and maybe paid for either just a day pass or a longer membership, week pass, month pass, you can say 24-7 essentially. So because we have members from, we're really one of



the most international co-working spaces in Vietnam, maybe the most international. In terms of kind of duration, that's common for our members. The smallest passes is day pass. We decide to not do hourly. And yeah, some of these people will just like walk in. They might be there mostly as tourists, but they're like, okay, I gotta get some work done and they'll come for a day or two. Pretty common is also a month or maybe three weeks. Three weeks has become very common because people will get a one-month visa and they might wanna spend a couple of days here and there and then their main chunk is at the hub. And then when people do border runs, you know, they might be staying for several months.

32:33 **Kerry Newsome** . Would you offer some tips for people who are planning on doing this or maybe they're talking to their companies about this option? Is there any advice or tips you'd like to share? Because I'm sure there's gonna be some people who are inspired to come and work in Vietnam and maybe work in your Hub.

32:58 **Florian Rucker** So I mean, **my main advice is just do it.** It might seem like this big crazy thing to be working from Vietnam or another exotic country. It's really not. You know, we have all the facilities that you'll need. There's areas where you can have calls. There's good internet. Time zone differences to most places aren't that bad. US time zones are something else. You need to be aware that you can actually work very late, but yeah, just do it. In terms of talking to your employer, it might help if you start out with a short duration. Maybe start out with a one week or two week stint and demonstrate to them that you are productive abroad. Prove to them that you are, that you can do it. And people do that. It's very feasible. I think that's the main message.

33:46 **Kerry Newsome** And Flo, just to finish up, is it kind of an acceptable practice in Vietnam? Like how does the Vietnam government feel about it? How do the locals feel about it?

33:59 **Florian Rucker** I think this is a good thing. Yeah, so from the kind of the law perspective is you're just here as a tourist. As long as you don't work for a Vietnamese company, you are here as a tourist. You will just get a tourist visa and that makes it very easy and very simple, right? You're getting a foreign salary and you're spending that in Vietnam. So that's great. You know, that's what people want. I think I'm pretty sure the locals, it's still a little bit new for them. And we're not a huge group in proportion to, for example, the tourists. So a lot of them won't yet totally get it. But those that do appreciate us, which I think is really cool, they see we're actually not tourists. We're not backpackers. We might be a little bit, maybe sometimes a little bit more stick-headed, sometimes a couple of years older. And we tend to also be a little bit more interested in actually what are people like here? And people appreciate that.

35:00 **Kerry Newsome** Yeah, so the reputation is really quite decent. I was just thinking as you were saying that, that, you know, the domestic tourists in Vietnam, so this is the Vietnamese who have English very much as their second language and are very much attuned to working remotely. I wondered whether or not you would start to attract some of those individuals to the hub, because, you know, if they're working in Saigon and they can still do

the same work from Hoi An at the hub and still get their work done, they're in the same time zone, blah, blah, blah, why wouldn't they, you know, tune in and be able to hook up at the hub with all the wifi and all the facilities that you offer?

**35:52 Florian Rucker** So that may be something that you may grow into. We are seeing that more and more. The number is still rather small. Vietnam is still a slightly more traditional country and it tends to be a little bit harder for employers here to be like, oh, you're not gonna sit in my office. So it's still a bit new, but Vietnam is also a very dynamic country. So there are more and more freelancers and people from Saigon and Hanoi love Hoi An as well. So it's not only foreigners, it's also there's a lot of internal tourism coming from the big cities. And they're more and more realizing, oh, there's a co-working space here, I can also get work done here. So we're starting from a small number, but every year we're getting a couple more Vietnamese. And those, just like our other customers, they tend to be the cool ones, you know, the people you wanna have a conversation with who have interesting stories to tell. Yeah, I'm sorry you didn't ask about this, but I'm amazed about my customers. Just like the last two days, I had conversations with people that like blew my mind and that totally inspired me. And that's one of the things I love about this.

**36:59 Kerry Newsome** Yeah, I would think it would be amazing. I mean, just to have so many different people in different work life situations and different countries, sharing, you know, their knowledge. I mean, I know even just the time I spent with you and, you know, meeting the people, it was like, oh wow, what a connection to have and what a community to have access to is just fabulous. It was very inspiring. I mean, what countries are you seeing come through?

**37:29 Florian Rucker** in the biggest numbers? Very, very mixed, very mixed. All of those, all of the above. All of the above and what I love is that we're seeing more and more also from countries that haven't been as represented before. So we've always had a lot of Europeans, we've always had a lot of Americans. Now we're also increasingly seeing a couple of Japanese, Koreans, more and more Indians, which is really cool. And it's also very, very cool to kind of, similar to lead to our other customers, those tend to be the ones that have like slightly cooler jobs, you know, they might be like a senior product manager or something like that. And it is so good to get across all these stereotypes and just kind of be like, oh yeah, we're all nomading here, right? We're all kind of like young or not so young professionals. And yeah, so really from everywhere recently, we've had more and more South Americans, a lot of people from Argentina. Yeah, so interesting, right? Apparently it's partially an economic thing, right? So people from Argentina are looking for jobs abroad because of their currency issues and economic woes. And so when they're like, oh, I'm working for a company abroad now, I'm already remote. I might as well, you know, check out this other country. And we're also seeing more Israelis. And there again, we're kind of seeing a push factor of kind of the local political issues that they have. In a way at the hub, we're also often very much on the cutting edge of like figuring out what's happening in other countries. And so for example, what I learned recently is that Israel, this is not just a political thing, right? Politics sounds so abstract, right? But there's a deep societal crisis in Israel right now. And similarly, you know, like it might sound so abstract to talk about like currency devaluation, but yeah, right. Like

people are being pushed out of Argentina and out of their economy because of these issues. But also we learn about tech, we learn about, you know, people always use, everybody uses ChatGPT in our space, right? People use these new things and there's so much like exchange going on that it's all very cutting edge.

39:40 **Kerry Newsome** And yeah, and very exciting. And I think, you know, for me it's life choice and it's for people who are not satisfied or want something different or want something, you know, as you say, it's not always gonna be better, but it will be different. It'll be life-changing. You will get to meet a lot of people that, you know, wouldn't come your way any other way. So I think it has lots of options for people. So to everyone listening, I hope you found some factual as well as kind of experiential knowledge of what it's like to be a digital nomad in Hoi An. And I'm really thankful for you coming on flow to give us that insight and just great to chat.

40:26 **Florian Rucker** . My pleasure. Thank you, Kerry.