

# Living Well and Travelling the World on \$3,300 a Month

Kirsten Raccuia

**W**e travel a lot since moving to Penang,” says Mark Wain, 57. “Last year we went to Vietnam, Indonesia and Thailand. Europe beckoned us to see friends and family and we spent a month driving around Bulgaria, Hungary, Serbia and Romania. This year we have already been to India, the U.K. and Cambodia and in the autumn, we will go to Greece, Cyprus and France. Yet, even with all that travel our monthly costs are only about \$3,300!”

When they’re not travelling, Mark and his wife Caroline, 48, live a good life in the Batu Ferringhi neighbourhood of Penang, the retirement hotspot just off the coast of Malaysia. “We have a vibrant social life and are out and about with friends at least four times a week,” says Mark. “The sheer variety and quality of food here is a massive plus. It’s really good and so cheap. We always go with friends to Yean Yean, a local Chinese restaurant where for \$5 we get a huge plate of sticky marmite chicken topped with sesame seeds; it’s the best on the island. Around the corner from Yean Yean is Homestyle, where a plate of homemade tofu topped with rich braised eggplant that has been simmering for hours also costs around \$5.

“We always knew we would retire in Asia; we just didn’t think it would be this early,” says Mark. “I was in the Navy for 23 years and spent three of them in South-east Asia. In 2003 we bought a holiday apartment in Bulgaria and that led to the decision to start a project management business there. But after one freezing winter we realised that we’d be crazy to stay. As the business was seasonal we took the chance to get away to Asia and look for a retirement property.”

They were debating between Penang and Thailand, but it was the MM2H that swung it in Malaysia’s favour. “In Penang, the MM2H 10-year visa program is easy and almost everyone speaks English, the sea was lovely and the prices were very low. It was a no-brainer,” says Caroline. About six months later, they returned to Penang and

within two weeks bought an apartment. They started spending April to October in Bulgaria, running their business during the high season, and November to March in Penang, working remotely.

They bought a three-bedroom, two-bathroom apartment with views of verdant rolling hills and the Straits of Malacca from their large balcony for \$106,000. Since then, George Town received a UNESCO designation. This made their apartment more valuable and resulted in Penang’s capital, George Town transforming from a sleepy little Malaysian town to a top tourist destination.

Their apartment is a contemporary place of 139 square metres, with striking views from every window. In the mornings the couple sit on their balcony enjoying a coffee while watching the bright yellow birds flit about and the monkeys playing and foraging for their breakfast. There are tennis and squash courts, a modern gym, table tennis and a yoga room in their complex. Their favourite amenity is the large rectangular pool which is ideal for laps or lounging. Their neighbours are Aussies, Belgians, Chinese, Brits, Germans and



**Eating out is so delicious and affordable in Penang that you’ll rarely cook at home.**

Singaporeans, a real cross-section of what the international expat scene in Penang has to offer.

Living part-time in both Bulgaria and Penang finally grew tiresome and in 2016, someone made them an offer on the project management business in Bulgaria, and they jumped at the chance.

“We wanted an outdoor lifestyle,” says Mark. “In Penang, I hike three times a week, all year long. It’s not like back in the U.K. where it had to be planned to go on a hike. Here it’s as easy as waking up and deciding which trail to take. Within a 25-minute drive from my house, I can be at the base of Penang Hill choosing from dozens of hikes.”

Caroline takes part in outside aerobics with 200 others at the Youth Park, a recreational park about 20 minutes from their apartment. “It’s a mix of Chinese, Malay and Indian men and woman and there is so much camaraderie,” says Caroline. “We all wear the same bright green t-shirt;

it’s like being part of a team and it’s only 67 cents per class. I’ve been going for so long that now George, the instructor, pulls me on stage and makes me lead a song or two.” She also Zumbas three times a week for only \$3.33 a class.

But they aren’t in Penang just because of the climate and outdoor lifestyle, “Penang is the whole package,” Mark says. “We are not here for just one thing: it’s the food, the warm air, the language. The healthcare is excellent and affordable and it’s truly diverse. There is always a ton going on between all the different cultures and their various festivals; it’s endless.” In April they celebrated Thai New Year, Songkran, at the nearby Thai temple with hundreds of other people. It’s a massive water fight where young and old, Thais and Malaysians, come armed with super-soakers, homemade water pistols or buckets with the express purpose of drenching people.

They recently went to the Penang International Food Festival which has different food events for two weeks. On the way back to their car they ran into a Tamil New Year celebration. “Where else in the world can you find Thai festivals, a month-long art event, Buddhist and Taoist Chinese festivals, as well as Malay and Indian festivities all in one small island?” says Mark. ■