

## "LIVE ANGUILLA"

### A PLACE TO LIVE, NOT JUST TO VACATION

#### INTRODUCTION

Anguilla has a once-in-a-generation opportunity that knocks on its door. It knocks loudest on the doors of developing nations that meet the following criteria...

- 1) stable and safe
- 2) warm
- 3) low or no taxes and/or low cost of living
- 4) special attractions/features
- 5) geographic proximity to "home" and major cities.

**The opportunity for these countries?** Infuse cash *and* knowledge by attracting "knowledge workers" (well-paid employees, service providers, consultants and entrepreneurs who earn their living on the computer, through the Web, with (non-Anguillian) clientele from around the globe).

Opportunity has to work both ways for WIN-WIN relationships to occur.

This cannot be about Anguilla exploiting these people who can bring so much to our country. Nor can it be about them coming here to take, isolate themselves behind gated walls, and not give back.

This must be WIN-WIN. Both parties must sense the respect that each has for the other, should understand the responsibility that each has to the other.

**The opportunity for knowledge workers?** While most people are tethered to where they work, knowledge workers are tied only to their laptops. Most, though, have not yet realized or seriously considered what this means, that they are free to live in warm, stable and safe developing nations with high standards of living.

While "pioneer" knowledge workers have begun leaving home for a better place to live (according to how *they* define "better"), more and more will. They will choose to move from cold, grey overtaxed locations to more favorable areas.

As word spreads, this will surely become a mega-trend of the 2010s.

## THE PROPOSAL

Anguilla can establish itself in the world's eye, at relatively low cost and effort, as recognizing the coming trend, as being at the vanguard of capitalizing upon the geographic freedom of a growing number of "knowledge workers."

Some countries are starting to recognize this opportunity. It is not too late to stake out and "own" this movement.

The "LIVE ANGUILLA"\* program merely requires...

- 1) political support and streamlining of immigration policies, including the imbuing in those policies of a "we want you" attitude.
- 2) a tiny budget to promote the program online (press release, social media marketing, and word-of-mouth).

Marketing costs are minimal because...

- 1) Exotic locales have compellingly attractive stories to tell, the types of stories that spread virally (i.e., little marketing effort/expense) and that reach the target market (30-50 years old, earning \$80,000+, working exclusively via computer).
- 2) Knowledge workers virtually "live online," so are easy and cheap to reach through the Web.

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\*NOTE: This is not a policy to attract high net worth individuals to come here with cash and sequester themselves behind high gates of huge homes. Their working years are behind them. They have little to give Anguillians in cash or knowledge-transfer. They exacerbate the "great tourist from afar syndrome."

There are far fewer of these individuals. They are sophisticated financially. They have less to save in taxes, as their income may be entirely investment-based rather than income-based. They will not be renting the apartments that lie vacant in Anguilla, nor contributing in any significant way to the welfare of Anguillians.

That is not to pass judgment on such a policy, merely that **"LIVE ANGUILLA" has much to provide the Anguillian government budget, even more to provide the Anguillian people in the short, medium and long terms.**

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## **BENEFITS FOR ANGUILLA**

The advantages to Anguilla?

**1) Increase direct government income.** Set a cap. An initial cap of 100 people, escalating in increments of 100 until 500 people are reached, should create scarcity, building waiting lists and demand.

An infusion of 500 people amounts to US\$3,000,000 in work permit revenue alone, plus US\$1,000,000 for business permits. Add other government services...

- a) drivers's license, car inspection/registration
- b) import duties of good brought about (substantial due to E-zone program, which makes it easy to buy anything on the Web, all of it dutiable)
- c) post office
- d) house inspection, property taxes, ALH (if home bought).

### **2) Utilities**

- a) electricity
- b) water
- c) gas

**3) Improve the well-being of Anguillians** by spending substantial dollars while living on the island, dollars that remain here...

- a) rental (500 people @ US\$2,000/month = \$12,000,000/year infused into Anguilla *which filters throughout the economy*)
- b) goods (groceries, gas, variety of consumer goods)
- c) services (plumber, electrician, legal, housekeeping, pool, dry cleaning, mechanics, repairs).

### **4) Employment**

- a) a) they do not take jobs of local workers since they come with their own, specialized "work-at-home jobs." In one sense, they LIVE in Anguilla, but they work in Canada, the U.K., and the U.S.
- b) Not only do they NOT take the job of any Anguillian, they may employ them instead as assistants (an excellent opportunity for those with good and sufficient reading and writing and Web abilities). Many Web workers hire Virtual Assistants in countries such as Bangladesh @ \$700/month, but their English skills are poor. Create an internship program for young Anguillians.

## 5) Image Of Anguilla Internationally

- a) Anguilla could be recognized as the leader in recognizing this coming mega-trend, the first to actively market its considerable strengths to meet the needs and attract the mobile knowledge worker.
- b) The target market "lives" on the Web, so is cheap and inexpensive to reach. International media will recognize Anguilla for its leading edge methods of reaching these people through Facebook, LinkedIn, Twitter, etc.
- c) Publicity about the "LIVE ANGUILLA" program will yield free spill into tourism promotion. Many will come to Anguilla "for two weeks just to see." Many others will come, having heard of Anguilla for the first time. This will reverse a trend that can be found at Google Trends, a decreasing number of searches for Anguilla over recent years...

<http://www.google.com/trends?q=anguilla>

## 6) Intangibles

- a) The presence of knowledge workers will "rub off" on the local population (and vice-versa), raising the consciousness of Anguillians that no island is an island anymore, not in the economic sense, not in the ability of people to earn their living through a computer.
- b) Tourism has been a boon to Anguilla, but has also had a negative effect on some Anguillian mindsets. Some want the high standard of living that they see, but are frustrated since there is no obvious way to raise their standard of living. There is little real interaction between tourist and Anguillian.  
  
"Knowledge workers" would have the opposite, positive effect. They live among and socialize with each other. A young generation of Anguillians, 20-30 years old, will see that hard work on a computer can launch one into the world of earning a good income online. Through the simple act of watching and socializing, they will raise the bar by sheer osmosis.
- c) If encouraged by a government program, knowledge workers will join with local partners to start online businesses that have a global reach. The potential of this cannot be underestimated. For example, offshore Web serving may become a substantial industry.
- d) The youngest generation: Imagine an island where children and teenagers realize the infinite possibilities that the Web opens to them, where they meet people who hire and teach them and help them start their own businesses. That is a powerful future, a modern new Anguilla where the next generation has unlimited potential.

## **THE KNOWLEDGE WORKER**

The number of digital entrepreneurs, self-employed service providers (ex., writers, programmers, etc.) and corporate employees/consultants who work-from-home is in the millions and growing\*.

The need to physically be "at work" has disappeared for many and will disappear for millions more. Their only commute is to the workspace at home. "Meetings" occur via phone and over the Web. Workers are judged only by the quantity and quality of their output. Companies realize increased productivity and decreased employee turnover and lower expenses of maintaining a workforce.

Knowledge Workers share one tool, the laptop with specialized software for remote communications, as their common bond. That and their specific expertise enable them to live anywhere while working for anyone or for themselves.

Most people who live in cold northern climes have long fantasized about the warm and relaxed lifestyle of a tropical island such as Anguilla. Many would love to turn "Vacation Anguilla" into "LIVE ANGUILLA." Knowledge workers are beginning to act on their mobility, choosing the Caribbean, Central and South America, coastal India and Asia, instead of the cold, overtaxed climates of their home countries.

## **WHERE ARE THEY GOING TO, SPECIFICALLY?**

Costa Rica/Panama/Nicaragua/Belize, Ecuador/Uruguay, and St. Kitts/St. Lucia/Barbados are smaller Western hemisphere countries that are popular warm relocation destinations. Those who don't actively work are the young-retired.

(Two of our own employees have already done so, moving to Brazil and Ecuador. A third is moving to Nicaragua. And the author of this document, an entrepreneur, moved from Canada to Anguilla. We only have 60 employees in our company, which means that 4/60 have relocated.)

Many first learn about relocation opportunities online. Websites that cater to those wanting to leave home for good and live abroad are emerging and growing. A definite market exists.

The author of this document and his family fell in love with Anguilla on vacation. "Home" is where you are happiest, not where you were born. Canada was too cold and too taxed (not to mention politically unstable in Quebec). Why not live in Anguilla instead of just vacation in it? "LIVE ANGUILLA!"

Young boomers and sharp 20-40+ year olds will retrace the same steps, but not necessarily to Anguilla. Why lose them to another country? Reach them on the Web. Communicate that nothing ties them down to their "accidental country of birth" and that to "LIVE ANGUILLA" is to live anew.

## **BENEFITS OF KNOWLEDGE WORKERS**

Large, developed countries have increasingly looked upon "their" citizens as assets to be taxed. Bank bailouts come at the expense of all (except the centi-millionaires). Taxes go up. Currencies devalue. There is increasing cynicism and discontent among the truly productive.

Small, tropical, and more freedom-loving countries have a tremendous opportunity to rejuvenate their economies by...

- 1) attracting smart and productive knowledge workers by accentuating their overwhelmingly positive features and
- 2) making it easy for those with reasonably high levels of income to "work at home" in those countries.

A few countries are already beginning to market themselves to this educated, productive group. Those nations that shift into "high-marketing-gear" first will benefit greatly.

With only 13,000 people in Anguilla, it only takes a few hundred people to make a major impact to the economy *and* to the social well-being, outlook and future of Anguillian citizens

## **WINNING COUNTRIES OF THE FUTURE**

Low-risk and high-reward situations for both parties spell WIN-WIN. As noted earlier, a spirit of mutual like and respect and responsibility is critical. Of course, some due diligence by each is to be expected, even desired.

Countries will want bank references, proof of relatively high income, police reports, etc., to identify and cater to those who would "add" most to the country's economy and future. Knowledge workers will recognize that necessity.

Due diligence should be streamlined to the minimum necessary, fast-tracked and friendly to be sure of attracting (and retaining through a simple renewal process) the best individuals, and always be done in the friendliest of ways.

"Fast and friendly" = powerful word of mouth online. Negative experiences due to cumbersome, bureaucratic hurdles = powerful (negative) word of mouth. Word of mouth is the most powerful ally or adversary online.

If both parties consider themselves as friends with mutual goals, the policies and LANGUAGE of those policies, from legislation to the smallest form, will all fall into place. This is so important and must not be underestimated. The reason?

Knowledge workers will pick countries that make them feel wanted. They will share stories in forums and blogs and Twitter and Facebook on the Web. Remember that

everything one does becomes a fishbowl on the Web. With the right mindset by everyone involved in this program, prospective "knowledge immigrants" become your best marketers. Nothing beats word-of-mouth.

And it is so cheap. Great attitude = cheap marketing and high demand.

Aside from positive word-of-mouth, **countries with the following advantages are well-placed to benefit...**

1. sunny warm weather year-round (Anguilla is one of the sunniest)
2. ocean and beaches (never more than minutes from some of the world's best)
3. no income tax and near-zero property tax (most nationalities pay income tax on the basis of where you *live*, not on the basis of citizenship; even Americans have laws with some tax exemptions)
4. truly friendly people, low crime, stable politically as a British OT
5. reasonably low-priced rental for apartments/houses
6. reasonably low-priced food...
7. excellent, inexpensive local restaurants
8. whatever products you can't buy locally are easy to obtain through the Web
9. attractions such as windsurfing, boating & sailing, snorkeling & diving, spas, hiking, rock climbing are interesting to this demographic/psychographic
10. proximity to other interesting destinations, islands (suddenly, no island visit is more than an hour or two away) and cities (ex., San Juan, Miami, New York, Paris are all non-stops away from Sint Maarten).

There are developing nations with lower costs of living, but no other country meets the combination of all 10 features on this checklist as well as Anguilla.

### **DOWNSIDE? LOSS OF CULTURAL INTEGRITY?**

It could be argued that non-Anguillians who come to live here will change the culture of the island.

Tourism has already done that. Unlike tourism, if a "LIVE ANGUILLA" program changes the culture, it will be to **enhance it for the better**.

Instead of "give me your tired and poor" (the original American credo), this program gives Anguilla "your smart, energetic and at least reasonably wealthy." The influence

on Anguillians will be to stimulate and enhance their natural character, to move it healthily into the 21st century.

"No man is an island." This famous meditation of John Donne was never so true as it is today. It puts forth an essential theme of the RENAISSANCE era in which it was written...

"People are not isolated from one another. Mankind is interconnected."

Today, that is true for even the smallest of island nations. Islands can afford to be islands only geographically in today's world. "LIVE ANGUILLA" can not only attract the bright and productive, it will, through sheer osmosis, rekindle an Anguillian Renaissance of our natural productiveness & entrepreneurialism.

It will diminish the "tourist from afar" syndrome, while building everlasting friends from around the world who contribute to the well-being of Anguilla. Even when our friends move on, some to return home, some to continue their lifelong adventures, they carry the word about Anguilla to the world.

It is an opportunity Anguilla cannot afford to miss.

### **DOWNSIDE? RISK OF FAILURE?**

Those nations that recognize and market to this independent constituency first will benefit the most (the risk of not pursuing this course, of being last to this trend, is far greater). The benefits are huge, the risks small. But...

"What if few people want to come?" The market is there. It is not difficult or expensive to market online. Find them, make them feel wanted, deal with them efficiently and in friendship. Word will spread. Choose the people who best meet the criteria, those who want to truly LIVE here, who will want to give back.

Limit the program publicly to 100 at first. Nothing creates urgency and desire than limited supply. A low initial cap limits risk and allows government to assess initial impact. Publicly increasing the cap in increments of 100 speaks to the success of the program, which only increases desire further.

Properly instituted and executed, this low-risk policy, by the time it reaches 500, can add tens and tens of millions of US dollars annually to the government and people of Anguilla, **dollars that stay here.**

The intangible effects and the impact of possible future tech-based industries are perhaps much greater still.



## **SUMMARY**

The "way of the Web" is to give, then receive. Give smart, educated, successful people a hearty welcome through streamlined processes, through encouraging words and Anguilla will receive a return that is many times greater.

## **\*BACKGROUND INFORMATION**

"LIVE ANGUILLA" is a proposed name. It is a name that can be read in many ways, with many meanings, with the word "live" as a verb or a noun. It is short, memorable and no matter what meaning you give it, it is correct.

According to a 2007 Gartner report, 46.6 million workers are expected to be spending at least one day working at home by 2011.

[http://www.gartner.com/DisplayDocument?ref=g\\_search&id=505623](http://www.gartner.com/DisplayDocument?ref=g_search&id=505623)

The number of self-employed consultants, service providers and entrepreneurs must be on the same order of magnitude.

The 4 Hour Work Week, a book specifically about earning income remotely while living anywhere is a business book best-seller...

<http://www.amazon.com/dp/0307465357/>

Remote Workers Moving Into The Mainstream

<http://esbjournal.com/2009/07/remote-workers-moving-into-the-mainstream/>

Job postings from work from home consultants (UN Dev)

<http://jobs.undp.org/>

Sovereign Individual, James Davidson & William Rees-Mogg

<http://www.amazon.com/dp/0684832720>

(Predicts that countries will be "products" and that the rich and the knowledge worker will pick amongst countries to live, each according to his/her own list of criteria.)