



How you can live and make money in Bali

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Contents

Disclaimer	2
About me	5
Why I wrote this guide	6
Introduction	9
Is Bali right for you?	10
Getting the right visa	11
Tourists visas	12
Social visa	12
Business visa	12
Retirement visa	12
Spouse visa	13
Working visa	13
Using a visa agent	13
Finding a job	14
Hotels	14
Teaching	14
Starting your own business – making a small fortune in Bali	15
Opening a restaurant	17
Opening a bar	18
Internet cafe	18
Selling crafts and artwork	19
Hotel or guesthouse	20
Property and realestate	20
Freelance work	21
Some possible freelance jobs	22
Outsourcing and freelance websites	23
Freelance and outsourcing websites	23
Travel writing	24
Writing on the internet	24
Photography	25

[Making money from the internet](#).....25
[Creating an exit strategy](#).....27
[Feedback](#).....28
[Internet resources](#).....28

About me

Including this trip, this is just my third time visiting Bali. Two short holidays and now a planned longer stay. Perhaps you are wondering how can I can be qualified to write a guide for people wanting to relocate to Bali.

The truth is that I am still a "newbie" when it comes to Balinese culture and customs. I am enjoying learning though, which I think is one of the joys of being in Bali.

Since I graduated university, I have spent most of my life working and traveling overseas, mostly in Asia. I lived in Japan for around 10 years and China for nearly 2 years in total. Just as some foreigners here in Bali have moved here and adapted to the local culture and customs, I had a similar experience in Japan.

There were many great things about living in Japan, but the biggest problem I had was that as my different job took on more responsibility, I had to work longer and longer hours. I lived as close as I could to my workplace so I didn't have a long commute, but I had to spend a large percentage of my salary just on renting a shoebox apartment.

The cliché of Japanese working extremely long hours is entirely true. People die every year from working too long and hard. There is even a word in the Japanese language which describes death from overwork - *karoshi*. I spent a lot of time at work thinking and counting down the days to my next vacation. I did computer support for a large company sitting at a computer all day, helping people with their computer problems, wondering how the largest software company in the world could make something with so many problems.

I had been brought up to get a good education so I could then get a good job in a good company to make enough money to support a family and save for my retirement. I was working at a time when people in the United States worked for companies like Enron, who lost all of their retirement savings. I discovered while in my thirties that I didn't want to spend another 30 years of my life doing tech support, saving for a time when I could then "retire".

Around 2004 first as a hobby, I started creating websites. One of my

first sites was a travel guide to Tokyo. Then I discovered how I could even make money with my websites. I signed up for several affiliate programs not expecting anything, but one day when I came home to check my mail, in amongst the bills was a check. It was an incredible moment, because I discovered how I could really make money from the internet.

I spent increasing amounts of time researching and developing websites. My job got more crazy and I continued working part-time in the evenings and weekends on my side-business.

One day someone said to me, "you could work on your websites from anywhere". My mind then started ticking over as I thought about the potential opportunities of sitting on a beach while working on my websites. Then at work I missed out on getting a promotion, my boss who I didn't like, but had spent much time trying to impress, got himself fired. It was the last straw for me and as much as I liked living in Japan, I didn't want to work myself into a grave.

At the end of 2006 I quit my job and took off traveling around south-east Asia. I spent most of 2008 in Beijing where I wrote a blog for the Beijing Olympics. In 2009 I started traveling in Indonesia and now have found myself in Bali.

Outside of the main tourist areas Bali is a very affordable place to live. It is a very relaxed lifestyle and I have found the people are incredibly friendly. Everyone has their own reason wanting to live in Bali, whether its the beaches, the fascinating culture or the Balinese people and this guide is an attempt to help people realize their dreams.

Why I wrote this guide

Before I came to Bali, I started researching the topic of living in Bali - visas, starting a business and buying a property. There are a couple of forums on Bali for example: [Bali Pod](#)

One of the problems I found with reading through and using the forums that there seem to be more people wanting to move to Bali than people actually living in Bali, participating in the forum.

Not to criticize the operators of the forum, as it is a fantastic resource of

information built up over a number of years, but I can understand how this happens. There are a number of travel books published on Bali and various books written by artists who lived in Bali, explaining the intricacies of Balinese culture, unfortunately there is little information written on the practicalities of moving to Bali and trying to make a living.

So what I can imagine happens on the forums, is that many people use them in an attempt to find information on moving to Bali. They probably read them at their 9-5 jobs, dreaming and planning their escape to a new life in Bali.

Of course once they then move to Bali they probably are busy with just enjoying their new life on the island to go back and help answer newbies questions on an internet forum. Not to mention, the internet is very slow and somewhat expensive in Bali.

Many future expats also try to use the internet to find a place to live. Many expensive villas operating in popular areas like Seminyak, have been successful in promoting their properties on the internet, so they are about the only properties you can find and they are generally very expensive. Not to criticize the villa operators as there are some beautiful properties available and can be much nicer than staying in a hotel for your vacation. Unless you are rich though, they are impractical for long term stays.

When people post this experience on a Bali forum, the answer often is "go to Bali, stay in a hotel, make some local and expat friends and tell them you are looking for a house to rent". I can sympathize with people's frustration on hearing this, as I can imagine it is very difficult to make plans, especially if you are moving to Bali with a family.

Having just moved to Bali myself, I have pretty much found this to be the case. I wouldn't call myself an outgoing person, but I have found the people to be very friendly and open once you tell them you are planning on living in the area. It seems as though everyone and their dog has land for sale or a house to rent.

By hanging out in an area frequented by foreigners, you will get offers of housing, land for sale, motor bikes for rent and so on. I imagine this situation will change eventually, but for now, that is how things seem to get done here.

So my experience up until now has been in working in a variety of IT jobs with a stint of teaching English in Japan. I have spent a couple of years traveling in south east Asia. Most countries in south east Asia have similar laws and economic conditions to Indonesia in terms of owning property and working and I have met with many foreigners operating businesses like hotels, bars and restaurants.

So even though I have yet to experience myself running such a business, I have spent some time talking to business operators on the ins and outs of running a business in Bali and researching business opportunities here. So what I write on setting up a business in Bali can't come from personal experience, I am hoping that it will at least be a starting point for future entrepreneurs. I have also been an expat for most of my life so I think I have a good understanding of the reasons why people want to work and live in a foreign country and the different problems expats face in adjusting to life in a new country.

As I gain further experience of living in Bali, I hope to add information to this guide and possibly create new guides on various aspects of being an expat in Bali. I welcome any feedback and welcome any contributions to this guide.

Introduction

I will never forget when I was teaching English in Japan, I was reading an internet forum and one of the members boasted how he had just made \$600 selling something from Japan on Ebay to someone in Texas. Everyone on the forum asked what the item was, but of course he didn't want to reveal it.

Just that snippet of information however, was enough for me to start researching things that I could buy in Japan and sell on Ebay. It led to me developing a fairly successful second income buying Japanese antiques and memorabilia and selling them on Ebay, sometimes for up to 100% profit.

So while this guide might not provide all of the answers I hope that it can at least provide a similar source of inspiration for people wanting to move to Bali.

Unless you are wealthy, moving to Bali on a permanent basis is going to be quite a challenge. Unfortunately I don't have all of the answers, but my aim in writing this guide is to hopefully spark your imagination and provide a source of inspiration for people who want to find work or starting a business in Bali.

There is something about Bali that captures the imagination for many people who visit the island, like no other holiday destination. Sure people have great holidays visiting Thailand or China, but for people who are captivated by Bali, there is something magical that just the mention of the island, it manages to bring a twinkle to the eye. It is not surprising then that many foreigners who fall in love with Bali, aren't satisfied with a two week vacation but want to move to the island on a more permanent basis.

Is Bali right for you?

Many people go to Bali for a holiday and have a great time, whether they spent their time relaxing on the beach or learning about Balinese culture.

When they go back to their 9-5 job, many people can't easily forget their beautiful holiday in Bali. They might have even meet up with foreigners who run a hotel they stayed in, dive instructors or retirees and wonder how great it might be if they could also do something similar.

There is no doubt that moving to Bali can be a complete change in lifestyle from what many westerners are used to. Indonesia is a developing country and many people still live below the poverty line.

As I write this guide I am about to move into a rental property. The small house is owned by a westerner and is basic but fairly comfortable. We wanted to see if we could get a telephone line connected so we could access the internet. We needed to provide the address to the ISP to check if phone lines were connected in the area.

The agent couldn't provide the exact address of the house. When we asked our neighbors their address, they also couldn't give an exact address either, just the general area. When we asked how they received their mail, they said they rarely received any.

If you are living in a more urbanized area of Bali, especially in the south of Bali, you probably won't have this kind of problem, but I just wanted to highlight the potential problems you might face. Some people will see it as a challenge and others will become very frustrated.

Many people in Bali speak relatively good English, especially in hotels and restaurants, but when you need to deal with bureaucracy or service providers, you might start having communication problems. There are ways to get around the language barrier, by making local friends and studying the language yourself. Again, I just wanted to point out one of the many differences of visiting Bali for a holiday and some of the many problems you will encounter living here.

Getting the right visa

The two biggest hurdles of becoming an expat in Bali are income and visas. Unless you are rich and can afford to retire, you will need money to live on. Indonesia can be an extremely cheap place to live, but you will need some form of income. Although there are some jobs for foreigners in Bali, they are few and far between and any openings you will have to expect a lot of competition.

To earn an income in Bali, most foreigners create their own job by starting a business in Bali or by earning an income outside of Bali, either by running a business remotely or doing freelance work. I will be covering these topics in later chapters.

Even though thousands of Indonesians go overseas to work, Indonesia is not so welcoming to foreign workers. Companies need to get special permission to employ foreigners and the whole process is an expensive one, making it unprofitable for most small companies.

The penalties for working on a tourist visa are very stiff for both the employer and employee and include fines, possible jail time and you will more than likely be blacklisted from entering Indonesia for a number of years. Even though Bali has millions of tourists, foreigners who hang around longer than the usual tourist period, do get noticed by the locals. Also if you rent housing outside of a tourist area, you will stand out. Most people of course are very friendly in Bali, but should anyone have any reason to have an axe to grind and they are looking to make trouble for you, your visa status could be the first thing they go after.

Corruption is widespread in Indonesia and many foreigners will tell you how easy it is to get immigration to look the other way by placing some cash in the right places, but this can also be fraught with danger. If you want to stay in Bali long-term, take my advice and even though it might be expensive, get the right visa for whatever activities you will be doing in Bali.

The following is a very general introduction to visas for Indonesia. The best source of information I have found on the internet for visas and to get all of your visa questions answered is the [Living in Indonesia forum](#).

There is also a good explanation of the different visa types on the

[Indonesia expat](#) website.

Tourists visas

Visas are issued on arrival for many countries, for up to one month. Check with your embassy before departing. It also helps if you have the exact amount of cash to pay for your visa on arrival. If you plan to stay longer you can get a 60 day visa at your local Indonesian embassy or consulate. These visas cannot be extended.

Social visa

This visa requires you to be sponsored by an Indonesian national and allows an initial stay of 60 days. It can then be extended every month for a maximum stay of 6 months.

You will need a copy of your sponsor's id card and a letter from, or at least signed by them inviting you to Indonesia. You cannot do any form of work paid or otherwise on the visa. The visa can be issued in a day from the Indonesian embassy in Singapore or Kuala Lumpur.

Business visa

Business visas are for people coming to Indonesia to do business. This however does not mean you can work on the visa.

It is meant for people doing business negotiations or company training. It can be extended and a multiple entry visa is available.

Retirement visa

The retirement visa is available to foreigners over the age of 55. You need to have a pension or outside income of at least US\$1,500 a month. You also need to have adequate medical insurance and are required to employ a maid.

See [here](#) for more details on the visa.

Spouse visa

If you get married to an Indonesian national, you can apply for a spouse visa. With the visa you will be able to get an Indonesian car/motorbike license and open a bank account, but you still cannot work.

Working visa

You need a working visa (KITAS) to work legally in Indonesia. You can only work for the company that sponsors you for the working visa. It's not such a big deal for larger companies, but for smaller companies the visa costs make employing foreigners prohibitive.

Many foreigners set up a company and then get that company to sponsor them for the visa. The annual cost of the visa is around US\$1,200 and a monthly tax of around US\$100.

Using a visa agent

You can apply yourself for visas and visa extensions at the immigration office, or you can use a visa agent. There are many companies in Bali that offer visa services for a fee.

If you are on a tight budget, have an Indonesian friend who can help you if you can't speak Bahasa Indonesia and some time on your hand, you can do it all yourself.

If you don't like hanging around immigration and dealing with Indonesian bureaucracy, it can be a good idea to use an agent, who can handle everything for you. Some even pick up your passport from your hotel or home.

Finding a job

Job opportunities in Bali for foreigners are extremely limited. Since I started the baliexpat.com website I have had quite a few emails from people asking how they can work in Bali.

Even though Bali does manufacture some craft and furniture items, most of its foreign income comes from tourism.

Some jobs for expats are advertised in the free classifieds newspaper: Bali Advertiser, but most of the jobs that I have seen are for local Indonesian staff. Their online version of the paper can be found at: BaliAdvertiser.biz

There are also some employment agencies in Bali.

[Concord Services - Employment and & Consultancy Office](#)

[Global expat - hospitality recruiting](#)

Most foreigners who want to work, start their own business effectively creating their own job. Just getting a working visa though to work in your own company is going to cost at least US\$2000 a year. I will be covering starting your own business later in this guide.

Hotels

Some of the larger hotels, especially five star, international chains employ foreigners in management positions and as chefs. The jobs for foreigners seem to come about more from international transfers of staff, than local hiring.

Teaching

With the increase of expats living in Bali, a number of international schools have opened and employ foreign teachers.

Generally you will need teaching qualifications and experience. Expect

tough competition when there are any openings available.

Here is a listing of some of the international schools in Bali you could try contacting.

[Bali International School](#) – located in Sanur, this school is one of the longest running international schools in Bali.

[Australia International School](#) – teaches an Australian based curriculum and is located in Krobokan.

[Canggu Community School](#) – based in Canggu

[Sunrise School Bali](#) - located in Kerobokan

[Green School](#)

[Pelangi School](#) – located in Ubud

[Sanur Independent School](#)

[Sekolah Dyatmika](#) – independent National Plus School

[Asian International School](#)

Starting your own business – making a small fortune in Bali

“How to make a small fortune in Bali? Start off with a large one”. I have heard this quote repeated often on forums for Thailand and Philippines and could be just as easily applied to Indonesia.

While there are some success stories, most expats running businesses in Bali and Asia, do it more for the lifestyle, hoping to just make enough money to continue living in Bali, with an occasional trip back home to see their friends and family back home. Some people invest too much money in a business they know little about and sadly see their life savings dwindle away.

It's funny in a way that many foreigners worked in typical 9-5 jobs in their home country come to Bali for a holiday, want to move here permanently and then trade their stable job to become a budding

entrepreneur.

Many people visit Bali during the high season when restaurants, bars and hotels are packed. I have yet to see Bali during the low season or in a quiet period, but I have spent a bit of time in Koh Chang in Thailand during both the low and high season.

Many restaurants simply close during the low season and often I have been the only person in a hotel. Of course if you want a relaxing holiday, it is great, but if you are running a business, you have to realize there are going to be times when business is very, very slow.

As I am writing this (July 17, 2009) I am watching reports of the bombings of the J.W. Marriott Hotel and Ritz Carlton in Jakarta on CNN. Bali has had two terrorist attacks in 2002 and 2005. Just as tourism has started to bounce back in Bali, the Jakarta bombing has brought back the realization that while Indonesia is an incredibly safe country, any bombings or terrorist attacks are seriously going to affect tourism and Bali's economy both directly and indirectly.

Not surprising "Caveat empor" (Latin for "Let the buyer beware") is often quoted on forums when people start to discuss property and business investment in Bali.

Visiting Bali on a short holiday and looking into business opportunities can be dangerous. The best advice I can give is to get a social visa, stay in a hotel in an area that interests you or travel around the island and then rent a house in an area that you might like to settle. If possible, try to see the place in both high and low season.

If possible, look into businesses that you might already have some experience in. I think many people get burnt starting businesses in areas far from their experience. For example a plumber who decides to open a bar. Having spent a lot of time drinking in bars doesn't count for experience in actually trying to run one!

One advantage you have of starting a business in Bali is that local salaries are very low. If you build a pool for example, it will more than likely be dug by hand with picks and shovels.

Some foreigners have partnered with local Balinese to establish successful businesses. Locals can have the experience and contacts with

dealing with government officials. They also have a better knowledge of local prices and customs, which can save you a lot of money when buying stock or renting a premises.

Finding a partner that you can trust is obviously going to be the most difficult aspect of going down this path. What might seem like a small amount of money for the average westerner, it could be considered a fortune to the average Balinese. Mixing friendship or family relationships with business can also be problematic.

Opening a restaurant

One of the pleasures of living in Bali is the huge number of cuisines available. Indonesian, Balinese, Mexican, Chinese, Japanese, Thai – I am sure most of the different world cuisines are available in Bali. Some places are pretty average, some places are excellent.

You can eat for very cheap in the warungs in Poppie lanes in Kuta and the food is generally pretty good. The five star hotels offer excellent food at a price.

I think the difficulty you have of opening restaurant in Bali would be finding something new or different that hasn't been done before. Although there might be a lot of people looking for work, it could be more difficult to find people who have qualifications and experience you might be looking for.

Like with renting a house in Indonesia you usually have to pay the full lease in advance, sometimes having to pay 3-5 years of rent in advance for a place. If a restaurant closes for whatever reason, the leasee sometimes offers the remainder of the lease for sale. This can be a good way to rent a restaurant that might already be fitted out with all of the kitchen equipment and furniture, while possibly getting a discount on the lease.

I think running a restaurant seems like a lot of fun, but I can imagine it is a huge amount of work, no matter how many staff you employ.

Opening a bar

Opening a bar you will have different licenses and permits to operate. One of the biggest problems operating a bar in Bali is the high cost of imported spirits. The local beers and *arak* (rice or palm wine) are cheap enough, but if your customers want to drink anything else, they will have to pay more than average for it.

Imported alcohol is also subject to quotas creating a black market for alcohol sales. This leads to frequent crack downs by police who check if a bar has the correct duty stamps for its alcohol. Alcohol is then confiscated by police if it doesn't have the correct stamps, thus making the problem even worse.

The Indonesian government says they want to control alcohol sales for health reasons, but the Islamic parties also have a strong influence on government policy.

Internet cafe

Internet cafes are common in all tourist areas and often packed with tourists sending emails to their friends and family, updating Facebook and chatting on Skype.

Internet cafes are also popular with locals, especially for playing online games. Internet costs are expensive in Indonesia and the speed is not great. You would need to spend at least a couple of million rupiah a month just on the internet connection for a handful of computers.

You will probably have to employ at least two people to run the shop as you will need to be open for fairly long hours to make any decent kind of income.

Many hotels and guesthouses offer free internet facilities for guests, so the need for internet cafes is somewhat on the decline. In popular tourist areas, restaurants and cafes also offer free wifi for people who bring their own laptops. Some mobile phones such as the iPhone and several models by Nokia and Blackberry allow people to browse the web on the phone, further reducing the need for people to go to internet cafes.

One advantage of running an internet cafe I can see is that there is some pretty good software available which can be installed on the computers to monitor the internet charges and produce nice reports, making it difficult for staff to dip their hand in the till.

I think a good location would be one of the most important factors of a successful internet cafe. Doing any kind of advertising is probably not going to be very effective as I think most people just go to a shop that is close to where they are. If the prices and computers are decent, you should get some return visitors.

Although I have never used it before [Handy Cafe](#) looks like it would be good software to use to manage your computers.

Selling crafts and artwork

Many Balinese people are skilled artists and craftsman, producing a variety of artistic and functional pieces. Some foreigners have created successful businesses exporting artwork and furniture.

Much of the outdoor furniture that I have seen for sale in the stores in Australia was made in Indonesia.

The problem I can see with this business is that it is fairly saturated already. If you have contacts with buyers and retail stores in your home country, you could do well.

Customs are often strict in western countries about importing wooden products from Indonesia. Furniture needs to be treated to kill any insects, otherwise it risks being destroyed by customs.

[Business Week](#) featured a company "[Craft Network](#)" on its website as one of "America's Most Promising Social Entrepreneurs".

From the article:

By employing local artisans in marginalized communities under a unified brand, CraftNetwork helps them meet quality standards and respond to market demands, boosting their employment and sales. To date, the 26-employee company has

exported goods from 1,355 artisans in 124 villages in three countries, and Benz hopes to continue to expand CraftNetwork's reach. The 26-employee firm brought in \$419,000 in revenue in 2008, and Benz projects it will hit \$672,000 this year.

So you can see there is a bit of money to be made in selling craft items!

Hotel or guesthouse

Running a small hotel or guesthouse is a popular business for foreigners in south east Asia. Foreigners cannot own property in Indonesia, but people often find different ways around the laws. Even though there are ways around the laws, should you get into any trouble, you could find yourself without much to stand on.

In Seminyak it seems popular for foreigners to build villas that are completely furnished, with cooking facilities and offer all modern conveniences like plasma televisions, internet, private pools and even your own cook and maid.

Whether you are running a \$500 night villa or budget accommodation for backpackers, you still need a marketing plan to get people through the door.

If your property is in a popular location near the beach, you might not have a problem filling your rooms. If you are outside of the main tourist areas, you will need to offer something a little more unique to attract customers.

Property and realestate

While you will definitely need a working visa to work as an agent in Bali, I am unsure of what other qualifications or licenses you require, like you would need to operate in the United States or Australia. Like many things in Indonesia, it is probably a matter of just paying someone a fee.

Property development is big business in Bali. In the south of Bali in

areas like Seminyak and Canggu most of the properties for sale in quoted in US dollars with prices starting at \$200,000.

In other parts of Bali, it is still possible to buy land as cheap as 1.5 million rupiah (around US\$150) per are, so many locals and foreigners alike are looking for the next "Seminyak".

The government are aware of the problem of rampant development, especially in the south of Bali and making some attempts to slow things down. Bali is facing problems with water shortages, sewerage treatment, waste disposal, loss of farmland and the list goes on. The potential to make money however is too good to miss however, with many locals and foreigners wanting to get in the game.

Freelance work

Bali can be a cheap to live. Some people do extremely well by making money in a western country in US dollars or Euros. This can be done more easily now with the advent of the internet. On my travels I have met computer programmers doing email support for software companies in Europe, copy writers, web designers, photographers and hedge fund managers.

If your customers require time sensitive support this could be a problem with the time difference, but if your customers understand you are in a different time zone and they don't need immediate responses, it can be something you can work around.

The other problem is the internet speed in Bali. The guy I met in Thailand who was managing a hedge fund had to have super fast internet to do his job. Internet speed is improving, but it could be a problem if you were doing something like day trading. The popular areas in the south of Bali also have better internet speed and reliability than the north.

You also need to be careful with visa regulations as there really is no suitable visa for this kind of work. Some people do freelance work on tourist visas and although this is not recommended, as long as you don't tell anybody what you are doing and all of your income is being

deposited in a foreign bank account, you could get by for a short time. It's kind of like a business person going to Bali for a holiday and calling their office or sending some emails.

Problems will arise if you start telling everyone what you are doing or you start trying to sell your services to the local population and making existing business owners upset, by operating without the proper licenses and visa.

Some possible freelance jobs

Any kind of work that can be done over the internet gives it the potential to be done a freelance basis.

Some jobs include:

- copy writing
- graphic design
- magazine layout
- computer programming
- web design
- translation
- editing
- coaching and consulting (possibly using a service like Skype)
- medical and legal transcription
- blogging
- technical/customer support
- proof reading
- video and sound editing
- remote executive assistant/virtual assistant
- essay writing
- internet based marketing
- administrative support
- finance and taxation
- data entry

Outsourcing and freelance websites

The internet has created a global marketplace for matching skilled people with outsourced projects.

When a company or individual wants to outsource a project or part of a project they place a description on the project on a site like [elance](#) and people who believe they can complete the project then place bids.

Typically these sites have a feedback system like Ebay so the people who posted the project can then choose the from the bidders based on price and previous feedback.

Even if you think you don't have skills to offer on sites like [elance](#), you could be surprised on what projects you might have the ability to complete.

Since it is a global marketplace of skills and labor, you could be competing against designers and computer programmers from Estonia or India.

India for example has a very low cost of living so it could be very difficult to compete with them in areas like computer programming. You need to leverage your skills and circumstances.

Potentially you carve out your own niche and use the sites to build up a list of customers, but doing small projects for small rates of pay can be a tough way to make a living. Eventually, I think your goal should be creating the projects yourself that have the potential to make money and outsourcing the work.

Freelance and outsourcing websites

www.elance.com

www.rentacoder.com

www.odesk.com

jobs.problogger.net - Blogging jobs

Travel writing

Becoming a travel writer sounds like a dream job, being able to travel and get paid for it and if you do any searches on the Internet on 'travel writing' or look at the many titles available in book stores, you would get the impression that it is a booming industry.

The reality is that many travel and related publications are being hard hit as people turn to the internet and 24 hour cable television programs to get travel information.

Payments for travel articles are fairly low, making it difficult for travel writers to even cover their costs. I think that there is still some potential for travel writers to be successful in specific niches, like eco-tourism and adventure travel, such as scuba diving and surfing.

Writing on the internet

Write articles on the internet and get paid \$\$\$? I know it sounds like a scam and many advertisements that promise riches for writing on the internet usually are, but there are a couple of websites that do work and you can make money.

There are two websites that I use and recommend. One is [Hubpages](#) and the other is [Infobarrel](#). I know people making fairly decent income on these websites. Just like everything though, it takes a lot of hard work.

Another important point is that you need to do some research before you write an article. You need to write about topics that people are actually interested in or are looking for information on. Writing about how cute your puppy is, won't likely make any money, but if you write a guide to training your puppy that will have a better chance at making money.

[Hubpages](#) has several advertising options including Google AdSense, Amazon and Ebay. It has a variety of options for adding pictures and

video to your articles. [Infobarrel](#) works with Google AdSense and Chitika.

Photography

Like travel writing, travel photography sounds like a fantastic opportunity. However, like travel writing, there are more people who want to get into the profession than actual jobs.

It is possible for photographers to sell their images online on micro stock websites, if you can't get your photographs accepted by National Geographic. Internet websites and publications sometimes look online for photographs and images to use in their articles, rather than taking the pictures themselves.

Unfortunately payment rates are pretty low. You also need to have top of the line equipment and photography expertise to be successful. From my own look at micro-stock websites, images of people business suits shaking hands seem to be more popular than travel pictures of sunsets and temples.

Bali is a popular location for people to get married. Providing all of the obligatory services for people wanting to get married in Bali has become an industry in itself, including wedding photographers and videographers. So, providing wedding photography services could be an idea for a business.

Along with travel writers, I think with travel photography you would need to make your own niche and get away from the cliched pictures of temples and ceremonies.

Making money from the internet

For as little as \$10 a year to register your own domain name and less than \$100 a year for web hosting, starting your own website can be a cheap option for starting a business. I recommend and use [Dreamhost](#) for all of my websites. (use promo code BALIEXPAT to get a free domain with your hosting). They allow you to host as many sites as you like for the same price and they make it is to install popular software like

Wordpress (for blogging) and Joomla (content management system) with just one click.

Thousands of books and websites exist to teach you how to make money on the internet. Some provide free information, others have products for sale and a small percentage are scams. Many of the sites that promise riches by filling out surveys and browsing websites are potential scam websites. If something is too good to be true, there is good chance a scam is lurking.

Making money from the internet is not unlike starting a regular bricks and mortar business, albeit without the high start up costs. It needs to start with a unique idea, followed by a lot of hard work producing something valuable and more hard work marketing it to the world.

Some ways to make money from the internet include:

- selling physical products, ie. Ecommerce store
- providing useful information for free and selling advertising on the website
- selling information products - ebooks
- providing a service like property classifieds or online dating

Making money from the internet is not rocket science. It does take some creativity, a lot of hard work creating something useful and finally marketing it. Once you have the traffic however, monetizing it is one of the more easy steps in the process. If you don't have the technical skills to start a website, but you have a good idea, it is possible to outsource the work fairly cheaply. See the above section for a list of freelance websites.

General travel information on Bali is fairly well covered on the internet. If you are planning a website on Bali, you need to take a look at what is already available and which areas might be under represented.

It is often a good idea to stick to a topic on what you are interested in or have a passion for. And like any business no matter how great your product or service is, if no-one knows about it, all of your hard work could be in vain.

The easiest ways to make money on the internet is to provide free information and put [Google ads](#) on it, or sell other company's products

through affiliate programs.

Most companies who have a business selling something on the internet have an affiliate program, whether its flowers, books, website design, hotels, insurance, loans etc.

All you have to do is sign up to the program, get approval and add some code to your website. If someone clicks on the link from your website and they go on to buy the product, you get a small percentage of the sale. The company then wires you money or sends you a check every month for your sales. It is as simple as that!

Creating an exit strategy

Even though you might be thinking now that if you can successfully set up a new life or business in Bali, you will never want to leave, the fact is no matter how much you love Bali, you might find at some point your circumstances change and it can be a good idea to at least have some plan ready.

Health care is still fairly limited in Bali and Indonesia and any serious diseases and illnesses need to be treated overseas. If you have children, you might find that education in Bali is limited, even though there are some good international schools on the island.

You might also find that the attraction that first brought you to Bali change. I think development and commercialization of Bali is somewhat inevitable as younger Balinese seek greater economic opportunities than what was available to their parents.

Some people may choose to go back home, others will check out neighboring countries in Asia and others might seek out another one of Indonesia's 17,000 islands. The important thing is to have some plan in mind if you have to sell your house or business in Bali.

Feedback

If you made it this far in the guide, I just want to say thank you! This is my first attempt at creating a guide for living in Bali and I welcome any feedback.

I am looking for contributors for updates to the guide, so please get in contact with me, if you believe you can help improve and provide content to the guide.

You can contact me here: **mike@balixpat.com**

Internet resources

[Bali Pod](#) – Bali expat forum

[Guide to franchises in Indonesia](#)

[Webhosting with Dreamhost](#) (use promo code **BALIEXPAT** to get a free domain with your hosting)

[Indonesia Expat guide](#) – fantastic resource for anyone wanting to live in Indonesia

[Living in Indonesia forum](#) – Expat forum for the whole of Indonesia. Of the best places for visa advice.