

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

Matt Bowles: Hey, everybody. It's Matt Bowles. Welcome to The Maverick Show. My guest today is Tarek Kholoussy. He identifies as a recovering corporate guy. He left his high-level corporate finance job at age 35 to start traveling the world and finding his purpose. With an undergraduate degree from Georgetown, a masters from NYU, and years of work experience at world-leading financial services organizations in both New York and London, Tarek had reached financial independence from work but was unfulfilled. Having saved and invested enough money to cover his basic living expenses with passive income, Tarek left the corporate world and has since traveled to 100 countries.

He has run 25 marathons around the world and he has had epic adventures and is now turning his focus towards his true passion of supporting socially sustainable initiatives that empower marginalized and impoverished communities around the world. He has recently founded Nomads Giving Back, a social enterprise which is designed to create awareness and opportunities for digital nomads and other travelers to give back to the communities they call home away from home in a manner that supports and empowers the local communities. Tarek, welcome to the show.

Tarek Kholoussy: Thank you, Matt. Excited to chat with you.

Matt: I am super excited to have you here. We are in Brazil at the moment and we just came off of the Nomad Cruise together where we took a boat from Spain to Brazil and en route we stopped in the African island nation of Cape Verde which was your 100th country.

Tarek: Yeah. Couldn't be more thrilled. It's still fresh in the memory so still getting used to the idea.

Matt: That's an amazing milestone, my man. I have quite a ways to go to catch up to that number, but super excited to get into this and hear some of your incredible travel stories. Let's start though just with a little bit of background. Can you talk a little bit about where you grew up and what your sort of professional career trajectory was and then eventually get up to what caused you to sort of change course and how did that come about?

Tarek: I was born in the City of Brotherly Love, Philadelphia, and raised in a small town outside of Philly known for one major thing.

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

They're home of Yuengling beer, the oldest brewery in America, Pottsville, PA. I moved on to going to college in DC, so I was there for four years, went off to New York City where I did the traditional corporate career path. However, my first year in the working world was far from traditional. It just so happened to coincide that I moved to the Big Apple just two months before 911 which was an experience that changed my life and many others.

But corporate wise I had worked at Arthur Anderson which, at the time everyone would recognize the name, but many probably won't today because within months after joining them, they had gotten involved in probably the biggest corporate scandal of our lifetime with Enron. They were their accountants and so I unexpectedly lost my job, but always in hindsight sometimes it's the tough problems, the tough challenges in your life, that actually serve you well. And how that served me well was that for the first time in my life I felt financially vulnerable and also appreciative of when things do go well.

So, when I eventually got another job I was very grateful and decided to avoid, as much as I could, ever feeling that vulnerable again. So, I worked my tail off for the next dozen years and I also saved more than I probably would have, thought about contingency plans, and long-term thinking. In the end, I climbed the corporate ladder working at places like Memorial Sloan Kettering Cancer Center. Then I hopped over to a healthcore organization that partnered with Goldman Sachs, so I was embedded in their offices in New York. Then I had an amazing opportunity to join Goldman Sachs in their London office and worked for them there which coincided with the financial crash in 2007.

Again, went through that kind of experience again seeing investments drop, people getting laid off, the world was close to a crash that would have been hard to come back from. But at that point, I had already established some savings and was a little bit more comfortable with the unexpected and I also ended up traveling to more developing countries at that time. I went on my first real trip to southeast Asia and it opened my eyes to see how some people were living their lives in the field. I really resonated more, I think, with the international communities that were abroad in developing countries. I realized it wasn't actually too hard to get another job in New York City after that and Philadelphia as well.

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

I joined an organization that was acquired by Walgreens that provided corporate health and wellness services for the large companies. And yeah, it was a great learning experience to actually get more into sales and client management. Went from there, I learned to grow professionally in terms of being able to put yourself in a client situation and understand what they're looking to do. Along the way, I realized that I lost my interest in working in the corporate world now that I saw glimpses of the real world. Whenever I had a vacation I found myself going as far as I could from my normal corporate life.

That included going into poverty areas where I did some volunteer work in places like China to build homes for the poor partnering with Habitat for Humanity. I also did some volunteer work over the years in Kenya as a fellow for Kiva. Kiva is an organization based out of San Francisco that does microfinance work and that was a phenomenal experience. Every time I would return back to my normal corporate life in the big city, indirectly helping richer people get richer, it was too much of a contrast for me to be okay with that. So, once I had a nest egg enough to have a reliable passive income from investments, I decided to finally make a leap, go see the real world, and go after a dream of trying to make a difference in some way.

Matt: I feel like there are a lot of people that will be able to relate to your story because they're on a career path. They, of course, were socialized that this is not only what you're supposed to do to be an upstanding member of society and all that kind of stuff, but it's the safe path and it's all of these things and there's a lot of social pressure whether it's from parents or from peer to peer social or keeping up with the Jones or whatever it is that we're socialized into. So, for you, what was really the moment when you actually made that decision to change course entirely with your life? How did that moment arise?

Tarek: It's a really, really good question and you know, I was asked that from time to time and I never had a very clear answer until recently I decided to sit down and do a lot of reflection. I did realize that there were a few very specific key moments combined that gave me the, not only the confidence, but the conviction to make a big life change. So, around 2013 or so, 2012, I had a couple

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

things that happened. One is I had a cousin who I spent my childhood summers with who was just a couple years older than me who unfortunately and suddenly passed away. That was a shock for all of us.

It made me really realize for the first time, we all know we're going to die, but to really feel that sooner or later I was going to die. And within a few months, also Hurricane Sandy hit New York City and the region which caused hundreds of deaths and an ominous blackout where I was living in the East Village for four days. Funny enough, I was scheduled to run my very first marathon that same Sunday and at the last moment was canceled and instead, the runners were invited to volunteer on Staten Island where the race would have started on race day and I did that.

I met with a family and helped them clear their house and this family was stuck in their attic for two days. Two young boys died in their backyard who drowned. And just seeing what they had gone through and at the same time that I was supposed to do something that I thought I could never, which was run a marathon, it just really made me realize, like a shock of how much we take for granted in life, and how temporary life is. Two weeks later I made up that marathon in Philadelphia, the city of my birth. I ran by the hospital I was born in actually during that run.

You know, at the finish line you take that traditional finish photo and it so happened that there was a flag. There is a street in Philly with a lot of flags and the photo, the flag that was behind my photo was Egypt, my motherland, and that I was in my birth city so I thought that was very serendipitous that both were unintentional and very serendipitous. So, in that same few months, I had met someone walking the streets very randomly. She was moving her boxes. Her name is Chrissy and she – they were falling and so I ran up and tried to help her with them and we made small talk.

It turned out she was moving all her boxes to her parents' home in California because a year earlier she had decided to leave the corporate world to go explore the real world and she told me that now that she just completed traveling to her 100th country, she now wanted to go after her new dream which was to create a social enterprise and I thought to myself, "What? Are you kidding me?" This was my dream life she was living and so the way I like to see

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

it in hindsight is that my cousin's unfortunate and sudden death combined with Hurricane Sandy and the blackout and deaths of my neighbors really sort of served to wake me up. And the combination of my first marathon and seeing Chrissy's dream life made me realize that maybe I can go after my dream life too.

Matt: That's amazing and I feel like a lot of times things happen that are very unexpected and they do wake us up. Like for me, I had gone one direction entirely with all of my academic work including my graduate work and all my work experience up until the age of 30. Then one day, I unexpectedly got fired from my job and the initial thought is, "Wow, my head is spinning. What am I going to do?"

Like this is all this stuff and then I just started processing it and thinking about it saying, "You know what, this is clearly a sign of some kind that I need to change direction. How big of a direction change I make is up to me and I am going to decide on this very day, literally the day that I got fired, that I'm not going to apply to work for anyone else again. I'm going to figure out how to start my own business, chart my own course, and create this lifestyle and take more control over my life and be able to design it the way that I want to do it." But if that hadn't happened, would I have actually left if something hadn't pushed me out of it?

I feel like a lot of people are in those sort of, they're kind of okay, sort of mediocre. They're not horrible and then sometimes it really does take an eye-opening experience to say, "Hey, there is another possibility. There is another option." And you can take control of that if you just make the move to do it. So, that's why I love your story, man. So, let's talk a little bit maybe about the marathons too because, as you mentioned, and maybe you could talk a little bit more about it. What led up to your decision to get the confidence that you could, if you wanted to, run a marathon and then after you completed the first one in Philly, what was your next level? Because now you've run them all over the world.

So, I'd love to hear about how that sort of marathon specific experience went for you.

Tarek: Sure, yeah. You know, when I was a kid I was, like many of us, passionate about sports and probably even more than the average guy. But when I got into college, I started to kind of lose that

The Maverick Show Episode 17**Host: Matt Bowles****Guest: Tarek Kholoussy**

passion, at least investing the time into it. And going to New York City, it's not necessarily the easiest place to remain active other than going to the gym. And then with the stresses of work and especially a very tumultuous corporate career, I found myself prioritizing work and financial independence above everything else to a fault. So, I ended up overeating and gaining weight. I ended up probably having too many drinks from time to time and also smoking.

You know, it's hard to believe, but I started smoking when I was a kid, like a teenager, and I smoked for 23 years. So, all those things combined don't really make for the healthiest lifestyle, not to mention the stresses of working a lot of hours. What I realized though is that it wasn't sustainable and one day I was invited to run a 5K. It was with a JP Morgan Corporate Challenge that a lot of companies around the world do. I was working for Sloan Kettering, the cancer hospital in New York, at the time. I thought, "5K, I can do that." And so, I ran it and crossing that finish line just felt so good doing something that I haven't done before.

And then when I got back to my office, my team had a banner up celebrating my accomplishment which a lot of people would laugh thinking a 5K is not much of an accomplishment, but for me at the time it was. It just made me feel really good about myself. And then, I'm very, very goal oriented so I like to see growth as well in anything in my life. So, the 5K led to a 10K, led to a 21K which is a half marathon. I always admired the New York City Marathon people. I would often go watch it. My roommate, one of my best friends, had run it, but I always thought that was for someone else. It really wasn't for me. It wasn't for my ability.

But something just made me want to reach for more and I thought to myself, "I have a lot of goals in life that I don't know if I can go for." But I thought if I can do the impossible for me in this marathon, then maybe I can do the impossible for me in other parts of my life like start a business for example. I applied for the New York Marathon multiple times, but I didn't get in the first time, the second time, it's a lottery, third time. At the time they had a rule where I think if you apply three times you're guaranteed a spot. So, the one time I get in it was canceled, but eventually, like I said, I got to run it eventually. It just gave me that boost of confidence and ability and optimism that if you work hard enough and you

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

plan for it, you can do anything you want.

Matt: That's amazing. I mean, I can't even imagine what the amount of training would be to get me from where I am now which is probably, I'd have to train for a 5K probably at the moment. I could do that though I feel, like you said, where you started. But, then that's a big step but then once you did that, you didn't stop with simply I ran one marathon, right? I mean for some people it might be I want to run a marathon in my life, but that's a bucket list. I don't know if I train for it and I could do it and they do it and then okay I'm done with that. But you kept going after that. Can you talk a little bit about the other marathons that you ran and sort of how you took the one marathon and then literally stepped it up from there?

Tarek: Funny enough, you mention how I went and left my corporate life to go travel abroad, and I did that once and I did some volunteer work and then I came back to the U.S. just to go to a few weddings of my college friends. When I did that I ended up getting sucked back into my corporate life a second time. I realized now what was on the other side and that didn't last very long, just over a year. When I decided I was going to go leave abroad again and get into social causes and travel, I planned it so that the day before I would leave I would do the hardest race of my life which was a double marathon, 84 kilometers, or 42 miles in San Francisco.

So, it was the normal San Francisco Marathon, but 50 of us ran it at 12:00, at midnight, the opposite route of the normal route. And then at 5:00 a.m. we joined the other 10 or 20,000 runners and ran it again. So, that was my first time running more than a marathon and I decided just to double it and it worked out. Believe it or not, it worked out and it was so empowering to cross that line because I literally thought to myself, "Wow, I can do anything now." It was also inspiring for other people like my friends that know my history of smoking and other challenges.

So, that's one that I realized that really motivates me is when I feel that other people are inspired by my story and it's just – it creates this virtuous cycle of the more I help or the more I can inspire, the more I'm helped and the more I'm inspired. The very next day I started my journey. I flew straight to the Taj Mahal right from the airport to the airport to the Taj Mahal. There was one hell of a way

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

to kick off my journey. Then throughout my travels, I ended up running a few months later, the highest marathon in the world, Everest Base Camp. We trekked up there and then with a group of maybe 25, 26 runners and a lot of amazing help staff, support staff.

It was an incredible experience. I had never been in such a scenic atmosphere that inspires you just from being there and being surrounded, not just by the unbelievable mountains, but the resilient Sherpas and the determined runners. One of them became a good friend of mine named Daisy. She had just shared with me that she ran 12 marathons in the last 12 months. I thought she was insane. She was just so humble and just told me, "Oh, if you want to you totally can do it too." I literally laughed at her, like seriously. But you know, when you're that inspired you just kind of decide to reach your goals even higher.

So, I ended up trying to achieve that and went beyond it and ran 16 marathons in 16 months in 13 different countries. So, I like to think that there's nothing more important than surrounding yourself around people that you want to become like and that inspire you because energies are contagious. I was very thankful that I met her and other people like her that helped me direct my life in a way that I find more meaningful and more open to possibilities of what one can do.

Matt: That is amazing. What type of training do you do and would someone need to do to get to that elite level? I mean running double marathons, running the marathon at Everest Base Camp, and those high-altitude marathons and stuff like that. I mean, that is an extremely elite level of fitness conditioning so I think the first part obviously is what you said, is you have to believe that you too could do this if you prioritize and wanted to figure out how to do this. But then, once you make the decision what is your sort of training regimen look like to get in the physical condition where you can actually complete a run like that?

Tarek: I think what's really interesting is that it's a fine line between going outside your comfort zone. That's where they say growth happens. And then there's outside of that at some point, there's a danger zone where it can actually be harmful. So, for example, if someone never ran more than a few miles or kilometers, you might not want to attempt a hundred miler, right? You could injure

The Maverick Show Episode 17**Host: Matt Bowles****Guest: Tarek Kholoussy**

yourself obviously. But, I think the risk is more that people don't push themselves. I think that that danger zone is a lot farther out than people think. So, yes, there are set training schedules that I would obviously recommend that people follow, but truth be told, I didn't.

I often just sort of followed very loosely these plans and just trusted and paid attention to my body and realized when my mind was making excuses for what I can and cannot do. Like for example, my last big race was the only other time I ran a double marathon. This one was harder, across Bali from top to bottom, but I was shocked when I found out of the 13 runners including me, I think around half of them had never run a marathon. So, they went from a half marathon to a double marathon, four times, and some of them had never even run even in their training more than a third of that distance. And every one of the 13 had succeeded.

One of the runners there had told me a half marathon is a physical challenge, a full marathon is a mental challenge, but an ultramarathon is a spiritual challenge. I don't know. I got a kick out of that. I mean, that can mean a lot of things, but I kind of got a glimpse of what he meant. We can do a lot more than we think we can.

Matt: Can you talk a little bit about that Bali ultramarathon and just share the context in terms of that marathon who was benefitting and so to your experience in the lead up to that run?

Tarek: So, actually you mentioned the Nomad Cruise. Just after Nomad Cruise V one year ago, I was looking for a new opportunity to take my life to the next level after hanging out with all these inspiring people and you know them as well as I do. They're just all doing such cool things and I came across this thing called the Bali Hope Ultra and it's a social enterprise with the – for the first time ever they're going to hold a first-ever ultramarathon in Bali. The goal was to fundraise to help put disadvantaged kids through primary school and the financial goal is to raise 100,000 Australian dollars. It ended up being 13 runners.

So, I love the idea because honestly, I have been to quite a few places, but I think Bali, if I had to pick one, would be my favorite place on earth because sure it has amazing beauty and a lot to offer, but for me it also symbolizes where I had the most personal

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

growth. So, I have a special connection that helped advance me on my personal journey and I would love to give back to the places that gave to me. So, when I saw this I literally had butterflies in my stomach. I mean, I was – because it was a challenge that I didn't know I could do. I wasn't even in as good of shape as I used to be, so I just thought maybe I literally couldn't run it and then also the fundraising goal of raising several thousand dollars.

Traditionally I've been more shy about putting myself out there. So, that challenge would have been equally as challenging for me, but that's exactly why I realized I needed to do it. I went for it and ultimately, I'm really relieved and happy that it all worked out. Most importantly, was able to raise from my generous community several thousand dollars to help put kids through school.

Matt: Bali is a place where I have only spent a very short period of time and it's obviously a major digital Nomad hub. A lot of people go there to spend time and speak incredibly positively about it as you are doing now. So, it's definitely a spot that I need to spend some more time hopefully starting this upcoming year. That's awesome man. So, let's talk a little about some of the other places that you mentioned that you've been. You said you've seen the Taj Mahal. You went to India, but you also, I understand, participated in the legendary Rickshaw Run across India which I have only read about and heard about. I know a couple people that have done it, but it is really supposed to be quite something.

I imagine a lot of the listeners have never even heard of it. So, can you explain first of all, what it is and then second of all, what your experience was like doing that?

Tarek: If anyone decides to take it on, just recognize that I warned you it's not the easiest thing in the world, but I actually, joking aside, I do recommend it. It is called the Rickshaw Run held by a really cool group, an organization called The Adventurists, that lead random wild adventures around the world. So, what it is is three times a year they organize anywhere from around 80 to 100 rickshaws, maybe up to 200 people, 2 or 3 per rickshaw, to drive across India in an auto rickshaw. And for those who may not know what a rickshaw is, it's sort of like a golf cart of some sort. They call them tuk-tuks in a lot of places.

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

It's that type of vehicle which is really intended for very short routes in inner-city places, not highway driving, not on what some things – they call them roads, but they're not really roads in some places of India. Plus, the driving in India is, of all the places I've been, definitely the riskiest, most random which makes it an adventure which was the goal. So, yeah, just a couple weeks after I started my journey at the Taj Mahal I embarked on that journey from the northeast of India all the way down to Kerala at the bottom for 4,000 kilometers which is what, maybe 2,500 miles and it was sort of a race, but the goal was to get there within two weeks.

So, that required driving basically from sunrise to sunset for two straight weeks. You know, part of the adventure is the damn thing breaks down. Like mine broke down 20 times and I have to tell you, the one thing that really opened my eyes about India and about other places, but India especially, is that it shows what the real world is all about. The real world in terms of I could not believe that of the 20 times it broke down, each and every time, no matter where I was, within one or two minutes one or several people would come up wanting to give me a hand and help me without even speaking the language most of the time. And they would help me no matter what it took.

Sometimes they would even go straight to my engine without even looking at me and fix it in like five minutes and then walk away. Sometimes, somebody would push it with me like for half an hour in the hot sun to a mechanic. Actually, the one time a guy did this, I asked him at the end I said, "Hey, oh my god, thank you so much. How can I possibly repay you?" And he said to me, "No, no, no. I won't take any money. No way, no way." And I responded, "But please, somehow how can I help you?" He looked down all shyly and looked back up into my eyes and he said, "Will you be my Facebook friend?" I was like freaking absolutely. Are you kidding me? I would do a lot more than that. But it just showed the beauty of people that want to help strangers.

Matt:

That's amazing and I also feel like that the social media connection is really interesting to be able to connect with local folks on your travels. Like I, when I lived in Cairo for about a year, I go to the same falafel place every day and so people know you. They give you hugs when you come. I mean, they're so friendly. And then

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

when I was leaving Egypt, right, there are a lot of people including these street food vendors and people that you've got to say goodbye to and it's like an emotional thing. So, I connected them all on social media because they all have Facebook. They, of course, have never been out of Egypt. You know what I mean?

And so, for them, it's really interesting and exciting to have people that are traveling around the world and this kind of stuff and having interesting stuff. But for me, it's also super cool to remain connected and remember those people because when they post something you're like oh, man and then you can like it and you're actually able to stay connected with them virtually in a meaningful way. Then as you travel more and you meet more of those types of people that really positively affected your life because they actually cared about you in that moment or for that interaction and it was meaningful to you. So, you're able to stay in touch with all those people and keep them in your virtual social ecosystem. It's really an amazing thing.

Tarek: Absolutely, absolutely. I mean it's even more meaningful for me than for them because it keeps the travels alive and keeps the moments that you're feeling growth and awareness of this amazing place and diverse place we call Earth.

Matt: A hundred percent, a hundred percent. Yeah, I went to India last year. It was actually my first time going. I went twice. So, didn't do the Rickshaw Run yet, although that is on my bucket list I think. I need to find the right people to co-pilot that thing with me and would be up for it. But I did the Taj Mahal. I did Delhi. I did Mumbai. I also went to the south to Kerala which was just absolutely amazing and gorgeous and so different from much of the rest of India. Like I think a lot of people might have an impression that India is like this one homogenous sort of place, but it's a massive country with a billion people and it's so huge.

And all the different states in India all speak different languages and they're very different, so when you go to a big city like Delhi and then all of a sudden you go to Kerala which has the lowest poverty in all of India, the highest literacy rate in all of India. It's the cleanest state in all of India and you're out on the backwaters in these houseboats and you're just like was this the same country that I was just in when – just because it's so diverse and so

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

different. It's really, really important I think to travel around India so you understand all those different things. I was – last year for Diwali I was in Amritsar in Punjab. I went to the Golden Temple.

Tarek: Amazing, right? I was there.

Matt: Yeah, unbelievable. I mean, just a stunning piece of architecture and this, for people who don't know, is the number one Sikh pilgrimage site in the world and Punjab is one of the only states in India that does not have a Hindu majority. It has a Sikh majority. Again, a really cool piece of cultural diversity there in terms of that whole history and culture and everything. The Golden Temple itself is just stunning.

Tarek: You know you're absolutely right. I think that's a perfect illustration of the other point I made about someone helping me when I broke down is that when I think of India as diverse as it is, it's probably the most diverse place in the world I think. One thing that's consistent is the sense of community. So, when they see someone broken down, that's their village. That's their community. You're one of them, they're one of you. When I was at the Golden Temple I think that may have been the most amazing temple experience I have ever had. They welcome, I think, up to 100,000 people per day and this is mind-boggling, but they offer a meal for free to all 100,000 people.

So, I was just sitting there on the floor with thousands of people eating free food and I just thought to myself I've never seen anything like this. It's a real sense of togetherness and community.

Matt: It is amazing and just to add to that in terms of my experience there, I was actually there for Diwali which is the largest celebration of the year in India usually, the Festival of Lights and all of that. I wasn't really sure what to expect. India, Diwali, this kind of stuff, but what it turns out when you go it's actually the way that they celebrate it is – it's not like, it's sort of like the inverse of Brazil. It's not like everybody goes out into the streets and parties and does these big outdoor festivals. No, in fact, everyone prioritizes going home with their families and spending that time with their families and then they go to the rooftops and they shoot fireworks and all this kind of stuff.

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

But everyone is literally in their home for Diwali. So, if you're there as a traveler you don't know anyone, then it's not like you just go out in Brazil and party in the streets. It's very different. So, what was amazing is the Airbnb host where we were staying, he said, "You're going to be here for Diwali." We say, "Yeah." He said, "Well, do you have family or friends that you're going to be eating dinner with at their house and spending that with?" We're like, "Well, no." He goes, "Well then, you are going to come to my house and join my family and sit at our dining room table."

And he invited us for the whole thing like the spiritual prayer ceremony that they do and then we sat after dinner with the kids and the grandmothers and they brought us food and then went up to their rooftop with their kids and everybody and they were shooting the fireworks. Then we watched Diwali from their rooftop. Not of our apartment building, but they drove us to their house and we were at their house, in their home, and they literally treated us like members of the family that entire night. It was unbelievable.

Tarek: That's beautiful.

Matt: I mean that's the kind of stuff you learn when you travel. People are truly amazing all over the world.

Tarek: Yeah, absolutely. I think part of it has to do with getting outside of the cities in the more real parts of the world. I mean the cities are real of course too, but I mean just getting off the tourist tracks. A quick story you reminded me of is when I was in Sicily and it just happened to fall on Easter weekend, and I was with a friend and we were roaming around Sicily and we were looking for a place to eat. We hadn't realized that everything is closed in this small town in Sicily on Easter. We roll up to what we thought was a restaurant, which it was a restaurant, but they were closed. We were confused because there were what we thought were customers sitting around.

They said, "Oh no, this is our family, our big family" maybe like 20 or so. They saw how we were desperate to find a place and they said, "Hey, listen, come join us." We had the most amazing, also longest, it was like a five hour, seven-course meal where there was no menu. They just kept bringing us more food and drinks and at

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

the end it was like they didn't even really want money and of course, that made us want to chip in even more, just being so welcomed into a real cultural experience that you can't sign up for. These aren't tours like your moment on the rooftop in India watching the fireworks. This is like real travel, experiencing how locals actually live their lives.

Matt: Right. I feel also one of the important things is the extent to which you can slow travel and stay places for a while. That's why my experience in Cairo was so amazing. I was able to live there for nine months, so I literally would go and get my lunch every day from this guy doing the street food, right? And those guys, just so people understand the cost of this stuff. I could literally get like two sandwiches for lunch for like 50 cents, 75 cents, something like that U.S. I mean how much can they possibly be profiting on 50 cents for two sandwiches, right? I mean and then live off of that. It's amazing.

So, what's important about that is that when I was there my sister came to visit me from New York City and I'm showing her around. So, I'm showing her like these are my spots where I eat and stuff and when I took her to this street cart, Foulatysme cart, in Cairo, the guys all know me there of course, and I explained to them in my Arabic that this is my sister and she has just arrived from New York City and she's here to visit Egypt for her first time. They go behind the cart, they pull out a plastic chair and a table. They're brushing it off and they sit her down and they say, "Sit down here in this chair and this table" which is a street cart. They don't do that, right?

So, then they pull it out and they say sit and then they basically just start serving her food and they put the food. So, she's eating and this and that and then at the end I go to pay them for the food and they say, "No way. We're not taking it. She's a guest in our country, so this meal is on us. Welcome to Egypt. Thank you for coming."

Tarek: Wow, wow. I love it, I love it. I think one of the things that you're touching upon is something that's really important to get the message out that what we see on TV about places around the world are not reflections of the real place. So, for example, you know Matt that my family is originally from Egypt and to hear you share

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

that story from Egypt of how hospitable people can be and how welcoming and safe they can be. It's nice to get a more proportional assessment of what's going on. It's easy to get scared to go to certain places. Like I spent the last few months in Columbia which has a reputation to be a dangerous place and people are often saying, "Oh, be careful, be careful, watch out."

And of course, everywhere on the planet, you need to be careful. Yet, it's amazing how they're not actually correlated to the level of real danger compared to what's on the news.

Matt: A hundred percent. I mean, we're in Brazil right now and the same thing. It was really interesting. You know, I had lived in Brazil before. I was in Rio for a couple months and been to San Paulo. You've been to Brazil before and a lot of the people that were on the Nomad Cruise with us coming over here had never been before. They'd been hearing all of this stuff. Brazil's so dangerous, it's this. Like you just walk in the street and you're – I mean there was a real fear there. So, I think in speaking to us, like me and you about it, you know that anyone who came up to us was able to sort of assuage some of their concerns and talk to them about it.

It was amazing because we've literally been here now for 24 hours and I was just out there talking to some friends of ours earlier before this interview. I said, "Oh, how's your day been?" They were like, "This is unbelievable in Brazil." I was like, "It's amazing to hear. Like what do you find unbelievable about it?" They were like, "Well everything." They're like, "The people, the music, the beach, and it feels so safe here. I was just expecting it to feel so dangerous and I walked around and I feel amazingly safe. This is nothing like what I heard it was like."

Tarek: Absolutely.

Matt: And I was like good, you know, good. That's why we travel and we have those experiences. I just spent a little over a month in East Africa which was the first time – I'd been to North Africa, right. I had done Egypt as I said for about a year. I'd been there a few times. I've been to Morocco a couple of times, spent about a month there. And I had spent about five weeks in Cape Town, South Africa, but I had never been anywhere between South Africa and North Africa. So, I went to Nairobi for a month and I was based

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

there for a month and got to see Tanzania and then Uganda.

A friend of mine invited me to come to Kampala who, actually, I had met on the Nomad Cruise. So, she was born and raised in Uganda, lives in Kampala, and she's like if you're going to be in Nairobi you've got to see Uganda. You can't come to East Africa and not see Uganda. So, she's like just come stay with me and we'll hang out and I'll show you around. So, I went to Kampala and stayed there with her in Uganda for four days and we went to see the source of the Nile River.

Tarek: Jinja.

Matt: Yeah, Jinja, and we hit all the nightclubs in Kampala which were just unbelievable and really just – you know it was an amazing experience. I was super moved by both Uganda and Kenya really just had an incredible impact on me and I really just felt very connected and resonated with that region and with the people there. And again, just how sweet and kind everyone was. My goodness, just blew me away. One thing I did also while I was there is I went on safari in Maasai Mara which is the first time I had done a safari and that was just – I mean to be that close to those animals in the wild was just really awesome.

A brand-new experience that was truly extraordinary in the unique way that you can't really explain until you've actually done it, right? You can go to the zoo and you can see animals or you can watch videos of animals and stuff, but when you're actually there and they're in their natural habitat and you're just a few feet away from them, it's quite something. So, the whole experience was really amazing, but I'd love for you to share, I know you spent a good bit of time in East Africa and you've had both some volunteer opportunities there that you've done, as well as some sort of adventures traveling around the country and I'd love to hear just how your experience was.

Tarek: Sure, sure, absolutely. That actually connects to your other question about my favorite places on the planet because when I was leaving my corporate life the first time, I was craving a more meaningful experience and more of an adventure. So, I did do some just fun and travels and adventurous travels, but I wanted to get involved and somehow just give back. I was lucky enough to

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

be selected to do a fellowship with Kiva, K-I-V-A. It's a microfinance crowdfunding platform to help give opportunities to people around the world and I was placed in Kenya. At first, to be honest, I wasn't so thrilled because I had never actually visited sub-Saharan Africa before and I was kind of looking for an "easier" place.

Then I thought about it and I said, "Wait a minute. Why am I doing this again?" And I reminded myself I am seeking adventure, I am seeking change, I am seeking to go into the unknown. So, after thinking about it I realized no, this is exactly what I want. I just didn't know. Like running a longer distance in a marathon, I didn't know I was ready for that. I wanted to push the boundaries so I went for it and it ended up being one of the most valuable experiences of my life. It really opened my eyes and my heart in ways I didn't know was possible. So, I got to integrate and see some of the poorest slums in the world, some of the most rural poor farmers in the world.

Some that didn't know, not only English but didn't know – forget the internet, I'm talking about computers. So, I was – part of my job was to explain what Kiva was. It's hard enough to explain it a little bit to like someone who actually is in a white-collar job, but to explain it to someone who doesn't know what a computer is was a pretty interesting experience. I ended up saying it was like having a billboard with you can borrow money. It was fun. But what was amazing is that through eye contact, through smiles, and through translators, you can have a real genuine human connection with someone. It's powerful. It's powerful to connect with those in the world that you never thought you would and for them as well.

But it also, of course, led to some unexpected adventures, right? So, just shortly after I had started my trip there, I found myself taking a matatu which is like a van, a very crowded hot and sweaty van –

Matt: They're like the minibuses in Egypt.

Tarek: Exactly.

Matt: Right? I mean this is like, you've got to imagine like a van that's supposed to seat maybe 7 or 8 people and they cram like 12 to 14

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

in.

Tarek: At least. Maybe a few chickens on top.

Matt: Exactly.

Tarek: Yeah, so it was a long day to get to western Kenya and places like Kakamega and Kisumu and so, I needed to get to the east coast which was like double the journey to Mombasa area, a town called Kilifi. Long story short, I didn't know if I was ready to spend like two days on a matatu right away, so I decided to just keep going west into Uganda and buying a one-way flight from Kampala, like you just mentioned, to Mombasa. So, I find myself on the border and I asked around, "Well, how do people get to Uganda?" And they said, "Oh, you just hire a motorbike, hire a guy on a motorbike to take you."

So, I flagged down a guy, had my big backpack and me and him on this motorbike and we're driving along and I'm like, "Oh my god, I'm going to cross a border by land two weeks after coming to Africa for the first time in that part of Africa." Long story short, we drive maybe a half hour and then all of a sudden, we get off the bike. He says to me, "Okay, you can get off now." And I said, "Well, what do you mean? I want to go to Uganda." He's like, "What do you mean? You are in Uganda. Welcome to Uganda." And I was like, "Excuse me? What about the border?" He said, "Oh, no. We passed border." I was like "What about a visa?" He said, "Oh, no. Visa is \$25. I save you \$25." Like looking for a tip.

Meanwhile, some police officers come up and are like what's going on here? Now I'm freaking out because I just crossed a border illegally and now he's freaking out and they're speaking in Ugandan language which I obviously don't speak. I'm like, "Oh, my god. I'm going to end up in an African jail." He comes back over and he's like, "Listen, we have to go back to the border." I'm like, "Good." And we're on the bike and he said to me, "I can't believe you. You almost got me arrested. You should pay me double."

Matt: Oh my gosh.

Tarek: I was like, "What do you mean? You almost got me arrested? I

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

should pay you nothing.” Oh, man. I walked across the border again and these guys were trying to sell me currency, like foreign exchange currency and I told them I’m going to Kenya. So, I go to Kenya. I pay the visa. I walk back within 20 minutes and see those guys trying to sell me currency again and they say to me, “Oh, welcome back. How was Kenya?”

Matt: That’s amazing, man. It’s amazing that you took the matatu that far. Like, I rode in the matatu, basically as a local, cultural experience, but just for 20 minutes to get from one place in the city to another place in the city. So, the fact that you took it to – and you know and you know there’s like 12 people crammed into this van and the guy, of course, is soliciting more people to come into the van and some dude comes in with like two live chickens. Walks by me, brings them into the back. I mean, this is a really a true local adventure to take the matatu anywhere and you took it all the way across the country. That is amazing my friend.

Tarek: Yeah. I have an anecdote about mutatu. Just a few minutes after that incident, I was trying to get to Jinja where you met for the beginning of the Nile River and I had to take a few hour matatu ride to get there. So, I show up to the station and there was no other mzungu as they call them which is local for white man basically and so everyone – I stuck out like a sore thumb. I asked, “Which one goes to Jinja?” And they said, “Okay, this one.” And I say, “Okay, when is it leaving?” Oh, in 10 minutes. Fast forward one or two hours and I’m like when are we leaving? You said ten minutes two hours ago.

The gentleman said, “Oh, well, we leave when it’s full, the matatu is full.” And I said, “Well, how many people do you need?” He said, “Six.” I was like, “How much is that?” It ended up being like not much for me, I don’t know, like \$10 or something total. So, I said, “If I give you \$10 can we go?” He said, “Yes.” So, I hand him \$10 and suddenly like someone said something said loudly and the mutatu just got flooded with like 20 more people and we’re all squeezed in. I’m like wait a minute here. He’s like, “Bye. Have a good time in Jinja.”

Matt: Can’t knock the hustle man. That’s good. You’ve got to give props to people like that, man. They do the entrepreneurial hustle at the very local level. It’s like fair enough, man.

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

Tarek: Absolutely. It's a win-win.

Matt: I salute you. That's amazing. Yeah, but the source of the Nile is so interesting. A lot of people don't know the source of the Nile River is in Uganda because it irrigates 11 countries obviously and of course, Egypt is probably where most people associate the Nile with, of course. But it's amazing when you go to Jinja and you see the source of the Nile in Uganda that there is an enormous Mahatma Gandhi tribute there, a bust, the statue, a whole shrine to Gandhi because he had his ashes scattered in a few of the major rivers including the source of the Nile River in Uganda.

So, there's like Indian, high-level Indian politicians that come to Uganda to plant trees and to pay tribute and stuff like that so, that's another – I guess that loops back into our India discussion, right, to tie it back. It's just amazing how interconnected the world is in those ways.

Tarek: Absolutely. It's fascinating.

Matt: Super incredible stuff. So, Tarek, let's talk a little bit about the Nomads Giving Back initiative that you founded in our building. Can you talk a little bit about what led to that and what's that all about?

Tarek: So, throughout my travels, I had a wonderful opportunity to participate and get engaged to find ways to give back. So, I mentioned Kiva in Kenya which was one of the major initiatives I've been involved in. But I also did some house builds in places like China and in Zambia. I helped build homes for orphans for a couple weeks. I always found that when I looked back on my life, the times I gave back were the most meaningful without question. Whether it was like consulting for a social enterprise in Sri Lanka or fundraising for the Bali kids' education initiative, it's wonderful to feel that, not only you may be making a difference, but those you help end up lifting you even more.

Then your community often can get inspired by what you're doing which then makes me even more inspired. So, it became like this sort of – I almost said life hack, but just a way, a strategic step to raise my conscious level of the life that I'm living and how

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

wonderful it is and how when I gave back it made me come more alive. I know that I want to do more. I find myself falling into the nomad or digital nomad community which seems to be growing exponentially. What I realized is that a lot of people – everyone is on their own individual personal journey and looking for different things in life.

But some of these things I'm learning, I think are universal truths that the more you contribute to society, the more meaningful life you can have. I realized that a lot of people say they travel because they want to get more culturally engaged. They want to learn about different cultures. They want to meet local people and they want to give back, but a lot of times the biggest barrier is not knowing where to start, who they can trust, and sometimes people just need a little nudge to do the good things in life like going to the gym or eating a salad. They just need a little bit of social pressure to kind of get a little nudge to remind yourself that it's actually good for you.

So, that's where I conceived of the idea to launch Nomads Giving Back which is literally being launched this week with a pilot program that we just came off the Nomad Cruise. Johannes is the amazing founder of Nomad Cruise, gave it an amazing opportunity to collaborate on the fundraising charity dinner that he holds on every cruise. So, we're going to be partnering with social projects in Brazil so that the funds raised by the generous Nomads will be invested into the communities that we call home away from home which is really the vision for Nomads Giving Back, to create awareness and opportunities for Nomads to give back.

Matt: That's awesome, man. You'll be a lot further along in the initiative once it's published, but I know you already have the website URL, so if you want to share that where people can go and learn more about it, what is that website?

Tarek: Sure, thank you. It's www.nomadsgivingback.com for social media as well as just Nomads Giving Back.

Matt: That's awesome. So, we are going to put all of that in the show notes so you can just go to the show notes page at www.themaverickshow.com and we're going to have links to everything that we have talked about in this episode. Tarek, are

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

you ready for some lightning round questions?

Tarek: Let's do it.

Matt: Okay. What is one book that you would recommend that's most influenced you over the years?

Tarek: There's one that stands out above the rest for me and about a year ago I stumbled upon it and it's called *Untethered Soul* by Michael Singer. That book is a lot more about finding your connection to your inner self, touching on spirituality, and just trying to understand what life's all about.

Matt: Awesome. We're definitely going to link that up in the show notes as well and I'm going to grab a copy of that because I have not read it either. What is one app or productivity tool that you would most recommend?

Tarek: What I've been using recently in terms of when I go to my phone and which app that I just started using in the past several months is a meditation app. It's called Head Space and I also – I might also be using one called Waking Up by Sam Harris because I tasted that and it was also great. But the point is that I have a background in being a very busy minded New York City mindset and I wanted to learn to meditate because I understood the importance of it, but just couldn't and I'm finally getting to the point now where I've built a daily habit out of it and I've already noticed a lot of personal growth and getting a clearer head of how I want to live my life and the intentions for that day.

So, I'm glad to say that I finally have the daily habit and I think an app for me is what helped do the trick. So, Head Space or Waking Up.

Matt: Who is one celebrity or public figure or author that's currently alive today that you've never met that you would most like to have dinner with?

Tarek: So, I mean the first two that come to mind that aren't so original but for me is the truth would be President Obama because I find his story very profound and meaningful in how he left his mark on the world and inspiration that he has given everyone including

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

myself. Not to get political, but that's the truth, from reading his book to following him along the way and going to his inauguration and everything.

Secondly, if I can get a second choice also would be Himalala because it's on the other end where it's amazing how inspired people can get and motivate and encouraged by young people who are so well spoken and convicted in their beliefs that it helps remind me to let go of the conditions that society puts on you, but just follow your heart and speak the truth and those who your message resonates with it will resonate with and whose it doesn't it won't.

Matt: What is the one piece of advice that you would give to your 20-year-old self knowing everything that you know now and having gone through all of your life experiences? If you could go back and speak to 20-year-old Tarek what would you say?

Tarek: Oh, man. We can go for hours on this one. I would say to 20-year-old self, there really is a lot I would say, but the one major theme would be you do you and you know, I think I was quite conditioned on social acceptance and trying to please society and those that I was told to impress or felt needed impressed. And then I realized that try to find out your true authentic self and your voice and go after that and that's all that matters.

Matt: All right. Having been to 100 countries now, what are your top three if you had to pick or recommend to people? Top three destinations you would most recommend that other people visit.

Tarek: So, for me personally, I found Bali, as I mentioned, to be my favorite place. The thing is about a place like Bali is that it's not just a place. Every place you can go to it's how you choose your time, where to spend it, who to spend your time with, and there are many, many different versions of Bali. So, for me I found a lot of personal growth as a human and special connections with people because I think it, certain parts of Bali, attract that energy. So, Bali is definitely one of them.

Secondly, as a city boy in New York, I found that I neglected nature and the importance of nature for so long. So, when I did my hiking in Nepal I did some solo hiking adventures too which I

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

found so impactful on my mindset. Not just in nature, but just the adventure, the self-reliance of figuring out where to go next and the physical struggle combined with that and it was very, very meaningful for me to be deep, deep into nature, offline. You know, I spent a month without internet, offline, which I found very challenging and that made me realize how important it is to go offline.

The third place I almost don't want to say a specific place, but just somewhere in sub-Saharan Africa or even western Africa, I haven't been yet. That's where I would like to go, one of the places I would like to go next because that is so far different from where I grew up that I think shaking up your social norms is powerful on your mindset.

Matt: Well, you just led into the next question which is what are your top three bucket list destinations that you have not yet been to, you most want to go to, that are on the top of your list right now?

Tarek: I sort of have this goal, I made a 1,000-day goal, three of them before turning 40 and have about a hundred and I don't know, maybe 55 days left, but who's counting. A hundred countries is one of them because that was how I like to say fueled my soul. To challenge my body was the marathon goal which I just hit the 25th marathon two months ago in Columbia. But the final goal is to create the social enterprise Nomads Giving Back in this case which I'm watching as we speak. So, the point I'm bringing here is that I didn't really have the itch to travel after 100 countries, so when you ask me what's next in terms of what I want, what I realized is the 100 countries doesn't matter. The number doesn't matter.

It's about exploring within and for me, traveling to new places helped bring that out of me. But I really want people to understand that it's not a competition. It's not a number. That's irrelevant. I just realized for me it served as a great mechanism to make me think outside the box. That said, if I was to pick three places, I would definitely say western Africa because there's an entire region I haven't even touched and I'd love to explore that. I think I love the idea of visiting Tibet because I appreciate a lot of the culture and the traditions and Nepal is the closest place I've been or maybe Bhutan. I just really click with the principles of the culture.

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

Let's see, a third place actually is a country I've been to but every single person I met from Vancouver and that area are amazing and I just hear such amazing things of how beautiful it is and the diversity of things to do and these days when I decide where I'm going to go next, I often prioritize the people. I want to go where I like the people and the culture. Even though Canada is just next door to the U.S., for me I'd like to chase the amazing people I met in Vancouver.

Matt: That's awesome man. One more question for us to close this out and then I want you to tell people how they can find you and follow you and get involved with things. The last question is with respect to this concept of finding your purpose. I feel like that's a big one that a lot of people struggle with where to even start, right? We're obviously socialized into a lot of stuff and we do a lot of things for a lot of other people or for different reasons. So, when people want to start grappling with that and they're introspectively wanting to ask authentically how do I find and pursue my purpose, what are your thoughts, suggestions, tips for how people try to begin their own journey?

Tarek: I feel like I have a lot of personal growth to go. I'm still learning every single second, but that said, I feel like I finally reached a point where I know what to do. It's a matter of execution in finding purpose and understanding what life's all about for me. So, I'm more excited to be alive now than I've ever been. That's a pretty powerful statement because there are times where that wasn't the case. For one I think, for me anyway, what worked is creating circumstances and situations that you do not feel comfortable, that the thought of it is overwhelming and to set goals beyond what you think are possible.

Just to go after it and see what happens because, in the end, it's the process. It's not the end result. The growth and the experience happen during that journey, not at the end. I mean, just last week I gave my first big public talk. For me, that was a huge fear, something I never thought I would do. I realized that that was potentially one of the turning points in my life in terms of where I can take my life next. Whether it was a new distance in a race, or a new country that I was afraid to go to, or some sort of volunteer thing that I thought that would be too scary. Every single time I've

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

never looked back at one of those things and regretted it. Not at all.

So, as cliché as it is, to step outside your comfort zone and don't underestimate what we can do. The second point I would say that's really, really valuable in my life story is chasing inspiration. Like, get to the people and the places where the people you want to become more like are. I mean we just stepped off the Nomad Cruise yesterday. The amount of growth and inspiration and connections that happened in those two weeks are mind-boggling. I mean there are so many exciting projects that are going to come out of that and connections from people including myself.

Matt: Well, your talk was amazing. You crushed it. I approached you afterward not only to say that but to say I definitely wanted to interview you on the podcast and get your story out and all the great stuff that you're doing and let folks know how they can get involved in it. So, hopefully, that now has led to this and then other people hear this and then you know what I mean. It will have a whole ripple effect is what I'm hoping because you're doing some really important and fantastic work.

So, let's conclude by just letting folks know one more time about the Nomads Giving Back website and how they can get involved. Then also, if people want to connect with you personally, follow you on social media, or just get in touch how do they do that?

Tarek: Absolutely. Thank you very much. So, the website is www.nomadsgivingback.com and the handles for Facebook, Instagram, and LinkedIn are also [@nomadsgivingback](https://www.facebook.com/nomadsgivingback). I'm just building this now and there's a lot of initial interest, so I'm excited about that, but the goal is very simple, to inspire nomads and travelers to give back to communities that we call home away from home. So, I welcome all and any interest in supporting this because there's a lot of positive change that needs to happen and the more the merrier. If we can unite and leverage the collective power together a lot can be accomplished.

I just want to say Matt, thank you. We connected on the cruise and I really admire what you represent and what you're up to and this Maverick Show, I just know is going to be a huge hit. I'm super excited for you and I'm going to be very thrilled to say "Hey, I was one of his first guests back in the day."

The Maverick Show Episode 17
Host: Matt Bowles
Guest: Tarek Kholoussy

Matt: Awesome to have you on Tarek. Thanks so much, brother and let's go enjoy the afternoon on the beach in Brazil.

Tarek: Let's do it.

Matt: All right. Goodbye, everybody.

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Duration: 66 minutes