

Matt Bowles: My guest today is Dr. Clementine Afana. She is a medical doctor, a teacher, and the founder of the [YouTube channel](#) and blog [Travel with Clem](#). She is also the author of the complete digital guide on [How to Land Your First Remote Job](#). Originally from Cameroon in West Africa, she now travels the world and teaches people how to find remote work opportunities, pursue financial freedom, and live the life of their dreams in the process. She's been featured in Forbes, the Matador network, and many other publications.

Clem, welcome to the show.

Dr. Clementine Affana: Thank you so much, Matt, for this amazing introduction. Every time I hear this, I'm like, is this really me? Yeah, it is.

Matt Bowles: It is really you. And I am so excited to have you on the show. Let's just start off by setting the scene and talking about where we are recording this from today.

Unfortunately, we are not in person. I am actually on the East Coast of the United States. I am in the Blue Ridge mountains of Asheville, North Carolina. And where are you?

Dr. Clementine Affana: I'm currently in Toronto, but it's a beautiful city that has welcomed me and I really love it here.

Matt Bowles: It is an amazing city. I think it's one of the most underrated cities, certainly in North America.

I grew up and went to high school in Buffalo, New York. So right on the Canadian border, right by Niagara Falls, and about a two-hour drive from Toronto. So, we would go up there all the time and it was such an amazing city. Are you loving Toronto?

Dr. Clementine Affana: I'm loving Toronto. I mean, I've been here for four seasons now and to be honest, Matt, people were like, you know what?

Why are you going to Canada? It's so cold. And I'm like, you know what? You have to know the summer to enjoy the winter, right? And my first winter here was actually not so bad. So, I'm like, yeah, I'm going to stay for another winter. It's okay.

Matt Bowles: Have you been for the Caribana festival in Toronto?

Dr. Clementine Affana: Yes, I have. I was there last year. Yeah. I did a vlog on that too.

Matt Bowles: Amazing. Well, I know you spent a lot of time in the Caribbean, and we will definitely get into that, but what an amazing sort of merging of different diaspora cultures that you've been able to experience in different parts of the world. I think it would be a really good place to start just by talking a little bit about actually where we met. You and I actually connected at the [Nomadness Fest](#), which was such an amazing conference.

Can you share a little bit about for people that have never heard of it, what [Nomadness Fest](#) is and what the experience was like for you this year?

Dr. Clementine Affana: So [Nomadness Fest](#) is one of the premier conferences for travelers or people in the travel industry who are people of color, or even if you're not a person of color, but it's an amazing opportunity to connect with, uh, Likeminded people, as well as brands who care about the world of travel.

This year's theme was focused on sustainable and conscious travel, which is also one of my niches. So, it was a pleasure to attend this event for the first time. [Nomadness Fest](#) takes place in the USA. So, this year we were in Kentucky and next year they're probably going to have another destination. So that's basically what the conference is about.

Matt Bowles: Yeah, and then you and I just bumped into each other, I think, and we just started talking and I was like, wait a minute, you do what? Like, tell me more. I definitely got to have you on the podcast. And so, I'm so glad we were able to put this together. But I want to talk about the entire arc of your journey.

And in order to do that, I want to start all the way back. You are from Cameroon.

Dr. Clementine Affana: We're taking this way back.

Matt Bowles: Yeah. And I want to start there. I mean, first of all, I have spent probably about six months in West Africa. I probably spent about two and a half years in total on the continent, but I have not yet been to Cameroon. It's very high on my list. So, I definitely want to pull out some tips from you on this episode but start back like with your early memories of what it was like for you growing up in Cameroon. And when you think back, how did your early interest in travel initially start?

Dr. Clementine Affana: Yeah, that's actually, like, we really take it way back, Matt.

So, I grew up in Cameroon with a family of four, meaning four, including me. And, um, you know, in the African culture, we don't really have nuclear families, which is a very Western thing. So, when I say a family of four, I mean, we're four brothers and sisters, including me. But in reality, in the house, we're 15.

So, I grew up in that environment with My mom being one of our main providers. And I also grew up with my uncles, my brothers and sisters and my cousins, and we were also graced by our grandmothers, which is like pretty typical to, for African families where you have the parents working and the children kind of like being taken care of by the grandparents.

For me, this was one of the best experiences because growing up in this kind of family. I learned about just being a good team player and sharing. I also learned to be competitive because when you are a girl living in a household where most of the people are boys and it comes time to serve food in the morning, you know, if you don't get dressed early, if you don't bathe quickly, if you don't get ready early, you're not going to have nothing.

Because, you know, those teenage boys eat, you know, so I learned how to be competitive. Um, I didn't want to learn that, but you know, I think that actually also triggered a part of me that was actually competitive. In terms of traveling, my mom is the one who really infused the passion of travel within me. And she kind of like made me understand that you can be whatever you want. You know, it doesn't matter what we have. It doesn't matter what your reality is right now. Just know that you can create your new reality and you can do with whatever you have. So, my mom is a doctor. And she used to travel a lot to conferences.

And I was like, when I grew up, I wanted to be like my mom because I just like to live the life that she's living. She travels, she works, and she provides for her family. And I felt like that kind of strength of a woman came from doing what she does. And also, she was, she's like a pretty badass person. Like she's pretty inspiring to say the least.

So, I wanted to be like her. So, she will travel within like in different countries, like she would go to the U.S. to Europe and so forth. And she will always come home giving us some chocolates. Like we will literally Matt, like we will wait for her to come back home, like midnight, 11 PM. We will work on her, like go for her at the airport.

They work at her home. And then you wait to see what she has in the suitcase because we like, what is it for me? You know, like little kids being selfish and stuff, but it also taught us that, you know, when you travel, you have to take part in what the culture has to offer and bring back to others, right?

Whether it's material things or whether it's part of the culture that you learn the good things about the culture. So, she will travel to different countries. And then what she will usually do is during the summer when she travels for her different work trips within Cameroon, she will take some of us, you know, like you could have a summer trip with me and my sister, you can have a summer trip with me and one of my cousins.

And by doing that, I had my first experience like staying at hotels. I had my first experience having breakfast catered for me. I had my first experiences eating at restaurants. I had my first experience of sleeping in hotel rooms and I didn't know that back then she was showing me what life could be. I thought I was just being treated by my mom.

And later on, I just felt like I wanted more of that. And I just started to look for opportunities for me, to get more of these. And I told myself, again, when I grew up, I want to be a doctor who travels. And back then I thought I was actually going to be in [Doctors Without Borders](#). In French, we call it Médecins Sans Frontières because [Doctors Without Borders](#), they travel for medical missions around the world, right?

And I thought that I was going to be the path. But boy, did I know, was there another journey for me in store. And that's a journey in, on which I've been, um, you know, moving forward.

Matt Bowles: Well, first of all, big shout out to [Doctors Without Borders](#). They are doing incredible, incredible work. You and I have recently been talking and messaging about the situation in Palestine, for example, and the [Doctors Without Borders](#) are doing incredible work there and other places around the world.

So big salute to them. So, let's talk a little bit then as you grew a little bit older, you got to be 12, 13 years old, and you initially got to leave the country and the continent. Can you talk about your international travels as a young-ish person?

Dr. Clementine Affana: Yes. Young-ish person. So, my first international trip, I can never forget that was to Germany. And that was a summer travel, uh, like summer high school vacation. So again, I think honestly, my mom had liked a whole master plan behind her, like in her head that we didn't know about, but she just decided that you know what, she's going to make us travel to Germany. And I went with three of my siblings because one of them, the oldest one, had already had an international trip because he was, he's in the field of football.

So, you know, people in sports have to travel a lot. So, we did, um, summer vacations in Germany because we have family in Germany, and we took care of everything. Like we have to learn how to apply for visas. We had to book all the flights and we took the plane like alone, what it was three of us, but we took the plane alone like we didn't any adults for the first time.

And to me, I felt like, you know what? Even though we were kind of scared, it was like really exciting. You were like, I'm going to be on the plane, you know. Is there going to be like a shower there? Is there going to be a bathroom where I can be like, it was just like. Like crazy. And I was a teenager. I had never been on a plane.

And when we landed in Germany, we had these, I don't know if they do this again, but we had this lanyard that had like a special pass inside just to show the flight attendants that we were alone. So, they had to escort us everywhere until we got to our baggage collection and stuff. So, we got there. We were with the flight attendants.

It took us all the way to the end where our family members were welcoming us. And we just did our trip to Germany. We spent three months in Germany and Matt, at the end of three months I could speak German fluently so much so that when I went back to school in high school, we have to learn a second language, a third language after English and French, we have to learn a third language.

And when I went back to school, that was my first or second year of German. I was the best in the class. I was like, all these things that they were teaching us. I was like, no, like I, this is beyond me. Like I know all these things. I was having personal conversations with the teacher. Like while everybody was trying to figure out what they were saying, I was having personal conversations with the teacher. And for me, I think that experience not just made me realize that it's such a huge world out there, but the fact that I actually came back with some of the German culture, with the language, you know, with the ways with like, like more curiosity to explore more, that really cemented my desire to become a doctor who travels.

Matt Bowles: Talk a little bit about that experience. When you decided where you were going to go to med school and so forth. Can you share a little bit about that decision and that journey?

Dr. Clementine Affana: Yes. So, after the summer in Germany, we just knew that we wanted to travel more. So, when you grew up in an African household and your parents provide for you, and you have parents who can, who actually can earn like above the average, you know, generally, parents choose to send their children overseas to study, right? It's a luxury, but it's also an investment. And we knew early on that it was going to be an investment. And every time that somebody invests in you, there has to be a return on their investment. So, it's just like, even when you think about business, but parents invest out of love and because they believe in you.

So, we wanted to do medicine. And you know, when you are in a household where your children are ambitious, it's good because you know that they're going to be. Really big in society. But at the same time, it's not so good because you have to spend a lot of money. Things like medical school, and law school, those things are not cheap at all.

So, I feel very fortunate and blessed that my mom provided it for us. And we had to pick where we wanted to study. We look for medical schools in different regions of the world. And we found a school in the Caribbean where we found many schools in the Caribbean. And one of the reasons why we picked All Saints University, which is where I graduated from, it's in the, Beautiful Island of Dominica.

One of the reasons why we picked this university is because it was cheaper. It was also a newer school, and we were able to get the same level of education. So, we also felt, and when I say we are, I mean, my sister and I, we also felt like, you know, it would be good to have a different experience because when you go to medical school or when you go to university, it's just like a different life, right?

And we felt like, you know, life on an island wouldn't be so bad. And so, we embarked on this new journey, going to study medicine in Dominica. And that's where we ended up spending more than the amount of time that it takes to complete a medical degree. Because once we landed in Dominica, you know, we learned to get used to the culture.

We learned to fall in love with the people, nature, and we ended up spending like more than 10 years there. So that's my second home away from home.

Matt Bowles: Can you talk a little bit about the cultural dynamic and acclimation there when you went to the Caribbean? Because obviously a lot of folks in the Caribbean have west African heritage, and a lot of the African diaspora that is there got there through the slave trade from West Africa, right? So, when you went to the Caribbean, what was your experience like with that particular diaspora population in that particular culture?

Dr. Clementine Affana: So just imagine like you are a teenager or like a young adult, you just left your home country, Africa with all these joys and its pains, and you're moving to a new island, you're thinking that you know what this is going to be probably more developed, it's going to be more upscale and everything than what I know back home, and then you arrive and it's not that.

After a long journey, you're just like, you know what, my first feeling was I want to go back home. I wanted to go back home the day after I landed, especially because we had like a very challenging trip because people didn't know where Dominica was. And I was like, you know what? I want to go back home.

When I got to school, I was like, this island is not what I want. And it was raining. It was just like, so, it was really challenging. But after that day, I just felt like I wanted to go back home, but at the same time, I also thought about the sacrifices that my mom made to be able to afford the school fees, the flight tickets, accommodations.

I felt that in my chest. I'm like, you know what, I'm going to make this work. I'm going to try. Let me just do money that has already been spent. Let me make this work. Let me get my degree and literally get out of here. Right. It's going to be two or three years and then I get out of here. But guess what? Ten years later, I'm still on the island and I'm still working.

I'm still taking part in helping develop tourism in the island. And you asked me something about the culture, the culture because of our shared African heritage, you know, the culture within Dominica, especially, and like I think in the Caribbean islands in general, but Dominica especially, people are very welcoming. People are very warm. People are very friendly. I will never forget this. And that's one of the things that made me fall in love with the island when I was kind of like still reluctant one day, we forgot our groceries for breakfast on the bus, because we were so tired. Like after school and everything we had just done breakfast shopping, we forgot on the bus.

And guess what? The bus driver found out where we were living and he came and knocked at the door and dropped back our groceries. And I think that was one of the elements that made me feel like, you know what? This is an island of good people, and I think I need to give them a chance because I'm here now, and I have to do the best of what I have here.

So, the people were really welcoming, and I started to get involved in cultural groups. One of the groups that I got involved with was the Six Forms of Sorority Singers. The reason I got involved with this group was

that my sister was getting involved in the group, and I was like, I don't want to stay home alone while you go in and do things because this place is like, I don't know if I'm going to have fun here. So, we got involved with this cultural group and we developed our singing. My sister already knew how to sing. So, we started singing with the choir. And then by doing that, we were more around locals. We expanded our network. We started to get to know the locals in a different way. We started to also get to know the culture in a different way.

That's really where my cultural immersion in Dominica really started as part of the six forms of singers. And I can never, ever forget that by doing that and by getting to know the culture, Matt. I fell more in love with the people, and I fell more in love with the island. And I realized that even though the island has shortcomings, you know, there are things to love about this country.

And I think that really just cemented my affection, for Dominica. And as I got to know more of the island culture, I now started to see similarities with Africa in the way we cook, you know, the way the children are raised. The way people relate with their parents, you know, the values, I started to see the similarities, and little by little without me even realizing it, it started to feel like my second home away from home.

Matt Bowles: Well, you have done an amazing job on your [YouTube channel](#). Highlighting so much of the cultural richness of Dominica in particular, and other places in the Caribbean as well, but especially in Dominica. And I'm wondering if you can just share a little bit of that with us. I want to start off by asking you about the carnival celebration.

Can you share a little bit just about the history and the cultural significance of carnival in general, and then what it is like in Dominica in particular?

Dr. Clementine Affana: So historically, I actually had to do research on Carnival because Carnival is something that is like the Caribbean, even though the Caribbean is African diaspora, we don't have Carnival in Africa.

We don't have Carnival in Cameroon. This is not something that we know. I had to learn about this based on Caribbean history. And so, um, historically, Carnival is a celebration of excesses that celebrates the culture of Mardi Gras, which is a European-influenced holiday or celebration where people kind of like consuming excess, like, you know, they drink a lot, they eat a lot as a way to like, really go into an excessive consumption mode before they go into Ash Wednesday, right?

And Ash Wednesday marks the beginning of Lent. So, um, historically the Christian culture developed from Roman Catholicism and the European, which is a European religion, if I, if I can say so. So that's why we all the islands within the Caribbean that usually have carnival within the same time, they follow that scheme where we celebrate carnival and then we go into Ash Wednesday, which is the beginning of Lent where, you know, we go into repentance. We go into like, you know, more of a calm season, like a quiet season, giving up things and so forth.

Now for the Caribbean people now having inherited that Religious and cultural, if I can say culture, carnival for them became a way for them to also express their freedom, even though they were oppressed. Because when the masters or when the Collins were in their big costumes and their big fanfare is like their big dresses and so forth, people from the Caribbean could not afford those things. They could not also have exuberant costumes like that. And as a result of that, they were using, they were doing different costumes.

They used to do things like body painting. They used to wear costumes that they were basically using to mock their masters as a way for them to also have fun. And they also use costumes or elements of carnival that represent their culture. So, you have cultural elements like, uh, the Bwa Bwa, for example, which are like, I don't know if you've probably seen this math, but like the men or any women who are on stilts.

So, we call them Bwa Bwa or stilt walkers. That is a school. entity that is said to basically overlook or watch over the village, you know, to protect people. And if the enemy attacks, right, the person metamorphoses into somebody with like very tall, like spirit to protect the village. That's why it has to be on stilts.

So, you have elements like the Bwa Bwa, for example, you have other elements that they represented it from their spiritual. heritage, a spiritual culture. In addition to that, they also have elements that they use as a mockery of colonization. For example, if you see during carnival, you have people painting themselves in black, we call them darkies or black devils, and they have whips, right?

So, they are kind of like parading with whips, dressed in black, showing how the, you know, the black people were like, you know, whipped in the plantation. So, it's a way of like parading, you know, the evil that has been done upon them. And they are like many different other connotations. So, understanding that culture now helped me to understand why.

People in the Caribbean take part in carnival. It's a way of self-expression, but also when they got their independence, the costumes became also different, and they used that as a way to express their freedom. Now in Dominica specifically, and you will see, as we go through different islands, carnival has become something else.

One thing that I love about Dominica's carnival is the fact that beyond the fact that carnival has become so modern, Dominica's carnival has retained its cultural essence. So, this is one of the unique islands where you will still see those cultural figures, like the Bwa Bwa, you will see the darkies, you will see the papi show wedding, which is like a fake wedding where people pretend to be married or like, or like they pretend to be married, like elites of the societies.

You will see a lot of those traditional Caribbean carnival figures because they really want to make sure that the culture remains. Whereas on many other islands, even though they still have elements of culture, we are moving more into the contemporary ones where you have like the costumes, you know, some more revealing than the others and so forth.

So, to go back to what you asked, what makes Dominica Carnival unique is the fact that you have the element of modernism, like you have the modern, contemporary, Costume bands where people can parade in their costumes, but you also have like the cultural element, which plays such a key role. It's almost like you have like 50, 50 like you cannot have just the costume bands.

You must have the cultural elements. And Matt, I'm telling you, when you see people, like, if you take all those cultural elements from the people, they're going to be like, nope. We're not going to be in your costume bands. We need to have; we need to see our culture. So, this is something that even the locals advocate for.

And that's one of the things that really make the Dominican carnival unique.

Matt Bowles: So, Clem, I have some friends from Trinidad that have been trying to get me to come down for the carnival in Trinidad. I know you've spent time on a number of these different islands. What are some of the differences that people can experience if they go to some of the different islands or some of the carnival celebrations on the different islands?

Dr. Clementine Affana: Thank you. So that's actually a very touchy topic because nobody likes to hear anything about their carnival. They're like, please don't talk about my carnival is the best. So personally, I haven't been to carnival in other islands. And I think that's probably something that I would love to experience to have more objective feedback.

But I also know a lot of people who are very deep into the culture and who have been to carnivals to multiple islands, right? And those people still come back and say that they love Dominica's carnival because even though you have the element of modernism, you have the culture and that is quintessential in the spirit of carnival.

Now, from my experience, like having, you know, talk with people like who have been to different carnivals, I haven't been personally, but I will say that Trinidad carnival is very well monetized, very well advertised and very well marketed. And it is a great experience. What makes it super unique is the fact that you have a lot of events packages where you have a lot of FETs.

FETs are like parties, right? Different types of theme parties happen throughout. That's one of the things that you get intrigued at, and you have a lot of these FETs happen through all the islands. So, at no point in time would you have the island sleeping. Whereas generally in Dominica, you have events that are centralized within the capital city, within the two cities, the two main cities.

And you have some small communities that are trying to do different things as well. But. Generally, most of the events are really happening within the two main cities compared to Trinidad where you have events just happening all across. In Barbados, the carnival is called Crop Over, and the concept is also the same where you have like events leading up to the carnival, and you have the big band parade.

People like the Crop Over experience as well, but one of the things that again, I'm going to be biased towards is Dominica, again, I haven't been to all I would definitely love to experience them, but People who have also been to Dominica Carnival and been to carnivals in like Trinidad, Barbados, and St.

Lucia as well, there's something that we call road energy. And Matt, I really want you to experience that. Whether you go to Trinidad or to any other island, there's something that we call road energy where, you People in Dominica, they will party, you know, from day to night. They will take a break in the afternoon, and they will come back.

And in Dominica, what I've heard from reports that I've heard from people is, you know, we have the best road energy. We are able to sustain ourselves on the road, the best, not just the patrons of carnival, but also the bands that are playing. So, you will have a band playing from like from midnight to 10 a.m. Then they go for lunch break. They come back at 2 p.m. They play from 2p.m to 10 p.m and people are their people are jumping and they come back again the next day from 10 a.m to 2 p.m. Then from like lunch break, you know, maybe 3 p.m to 10 p.m. So just to tell you the level of energy that people put in there So that's what I mean by the road energy. So for somebody who hasn't been to carnival before I will definitely recommend that they come to Dominica's carnival because it's traditional and you also have the element

of modernism where you have your costume bands and so forth, and it really gives you a comprehensive experience.

Matt Bowles: Well, you've also documented a number of other cultural events in Dominica, which look entirely spectacular. Just watched your [YouTube](#) videos on them. I know you were recently at the World Creole Music Festival. Can you talk a little bit about that and just some of the other stuff that Dominica has going on throughout the year?

Dr. Clementine Affana: Yes. The World Creole Music Festival is one of the premier festivals for Creole music in the world, as the name says. And it's one of the biggest festivals within the Caribbean region that brings tourists from the U.S., Canada, Europe, and even African countries. It is held in Dominica, and usually the lineup, the whole vibe of the festival is to really promote Creole culture, which is the Caribbean culture, while still tying back into our African roots.

That's why usually, every single time they have a World Creole Music Festival, you must have an Afrobeats artist in the lineup. It's because of that connection to Africa, because we are all one, right? And so, the festival has brought amazing artists. Like recently, Joe Boyd was here this year. We had Burna Boy last year. We have had other great artists like Davido and Yemi Alade in the past, we've had Akon. We've had Sean Paul and so like so many artists have come as headliners for the Creole Fest like we say in Dominica. The festival perfectly aligns within the independent season which is in October, and which is also one of the best seasons to visit Dominica, you know, if you want to really get culture and nature together.

Do you see what I did there? Culture and nature together. Now, apart from that, a beautiful segue into, um, you know, things to do in Dominica or when is the best time to visit Dominica, I would say if you wanted culture and nature together, you have two key seasons. The first one is in February during Carnival, because you have like just a cultural explosion of like everything that Carnival represents and the traditions in Dominica.

And you have the Creole season, which is when you have independence, and you have the highlights of the World Creole Music Festival. These are the best times. Now, if you don't necessarily want to experience the culture, you know, and so forth, you can go come on the island all year long because the island is green all year long, the island receives tourists all year long, people usually come to Dominica because of the nature, which is so on point,

Matt, I drive from town to my apartment in Dominica and all I see is green. Like you have the buildings, you have like the stores and stuff, but you're driving and everything is just green around you. It's like you are driving into a painting. It's just so lush. It's just so beautiful. People love Dominica because of the waterfalls, the hiking trails, you know, it's just like a great place to be able to relax, reconnect with nature.

Like you don't even need to do much. So, you can just say, you know what? Let me just go to the beach. Let me just go to a waterfall. You don't need, you don't need rum. You don't need alcohol. You just need to go there, and you will feel like, yeah, for this hour, my problems are gone. So that's what Dominica is known for.

Matt Bowles: Well, you have moved it up my list. Significantly, I have never been, but after going through your [YouTube channel](#), I was like, this has got to move up in the ranking. We're going to, of course, link up your [YouTube channel](#) in [the show notes](#) so folks can go in and do a deeper dive into some of this stuff and

actually see some of the video footage and learn more about it there because you've done an incredible job documenting all of this.

I also want to talk to you about your travels on the continent of Africa. And I want to start with your homeland of Cameroon. It's a place that I have not yet been to. I really want to go. So, can you share for a little bit for folks about what is Cameroon like today? And what do you recommend for folks in terms of visiting Cameroon?

Dr. Clementine Affana: Thank you, Matt. You've opened another one of my favorite topics to talk about. So, funny story, when I was in high school, they used to teach us in history class that Cameroon is called mini-Africa. And you know, as children, you have to like to repeat those things because it's going to come back for the exam, right?

Like if you don't say it, you're going to fail. And then as I grew up really in Cameroon, and I started to travel a little bit as a teen and a young adult, you know, for like, traveling with my parents as well. My mom, I realized that Cameroon is really mini-Africa. So, Cameroon is a country located in the west slash central part of Africa, bordered by Nigeria, Congo, and Gabon.

I usually like to tell people that we share a piece of land with Nigeria called Bacasi. We fought over it and we won the battle, but Nigeria doesn't want to admit that. So, it's okay. We are very close in culture with Nigeria. So, there is a part of Cameroon that only speaks English. Um, you know, they are like very similar in like culture and like dishes and so forth to Nigeria.

And then there's a part of Cameroon that mostly speaks French. And then there is a little bit of difference in culture as well. In terms of things, you do in Cameroon, like they taught us in high school class, high school, high school history class, they were right. Cameroon is mini-Africa. Every single thing that you look for in Africa, you can find it in Cameroon.

And I just cannot wait to go back to Cameroon and explore it now within the [Travel with Clem](#) platform and really show you what the beauty of Cameroon is. We have activities, we have volcanoes, we have beaches on the coast. So, if you are somebody who loves it. Been on the beach. We have the black sand, which is because we have a volcano, you know, coastal cities, we have a lot of seafood life and Matt, there is a place in Cameroon that anybody who travels Cameroon, I have to recommend it is called Kribi.

Um, it spelled K-R-I-B-I is Kribi. And when you go there, it's like you are in a different part of Cameroon, which you are in because it's like, what is this place? And you know how we feel about coastal cities, like, is that the beach, you have the seaside, you have the resort, everything is just so beautiful.

And the seafood, Matt, you go to a restaurant. They don't, like, I don't think they freeze food over there. Maybe they do, but like you go to a restaurant, they catch your fish for you at the seaside. They cook it for you fresh. You eat it. It's like the freshest fish ever. That, that is the kind of experience that you get from, you know, just exploring the seaside.

That city is a coastal city. We also have Douala, which is the economic capital of Cameroon, where we have a sea. They also have this type of coastal sea life. You know, they have a lot of activities, nightlife, blooming businesses. If you like more of nature, there are areas in Cameroon where you can go for hikes.

We have waterfalls, we have natural reserves. We have even had areas where strawberries grow, like in areas where it's a little bit colder. Every region of Cameroon has something to offer, and we are split into 10

different provinces and Each province is kind of like a mini country. Like when you go there, the way people behave is different.

The way they cook, the way they eat, the way they dress, the way they talk are different. So, it's like you can literally have trips around Cameroon and you feel like you are in a different country. I really love it about my country. I love it. And I want to really explore more of it. As part of the platform, but also to be able to give you more recommendations. But yeah, in a nutshell, that is Cameroon for you, AKA mini-Africa.

Matt Bowles: You have given me enough recommendations to book that flight already. And I do not need a lot of encouragement to go back to West Africa. It is one of my favorite regions. I was just there earlier this year. I spent the New Year's week in Accra and Ghana for Detty December and all the festivals.

Dr. Clementine Affana: So, you did December in Ghana? It's a big thing now.

Matt Bowles: It was amazing. I mean, all of the Afrobeats stars were there. Burna Boy was the headline. And I mean, it was a very amazing thing. But that was my second time to Ghana. I had gone back because I loved it so much the first time. I've also spent a few months in Senegal, which also is just, I mean, won my heart entirely.

I know you've spent time there as well. What was your experience like in Senegal? And what would you recommend for people there?

Dr. Clementine Affana: Oh my God. Senegal is such a beautiful country. I mean that I'm from Cameroon, but I fell in love with Senegal. So, Senegal has what we call the Teranga hospitality, right? Teranga means hospitality. Like it means welcome. We want you to come to our country and we want to welcome you. And when I went to Senegal, I felt a different type of welcome, you know, and it just, it, it felt really nice. It felt like I belonged. And I think that's something that is just so unique to African countries where no matter where you are from, you know, you would always feel like you belong.

So, Senegal is a coastal country where you have, you know, a lot of seafood, a lot of Marine life. So definitely when you go to Senegal, you have to organize your trip based on what you want to see more of Dakar, the capital city is a coastal city. So, you're going to have a lot of like, um, see sport, you're going to have a lot of beach restaurants or seaside restaurants.

You have the pink lake or Lac Rose in Dakar, which is actually pink, and people actually get salt from that lake. You have the Paris-Dakar rally, which is actually, I don't know if you had heard about this, but it is a rally that they used to do to connect places like Europe to Africa. They will go through the African deserting countries like Mauritania, Senegal and so forth and connect there.

So that is a great activity to do when you are in Senegal. The Goree Island is a historical site and a UNESCO World Heritage Site because it really really shares the history of slavery and how people from West Africa were moved from the continent to other countries. So, it's a must-see when in Senegal.

And there's another island that people don't know a lot about. It's called Goree Island. It's a surf island where you see a lot of people who like just surfing, a lot of stuff. and you can actually kind of like see different types of architecture there, but that is just for Dakar. If we go to different regions of Senegal, we're just going to, we're just going to go like, you know, we never going to end this episode, but I just wanted to point out that Senegal is well known for its wildlife as well.

There are regions where you can observe wildlife in natural habitats, like actually not taking the animals from the natural habitats but observing them there where they are freely roaming. There are regions where, you know, you can have the best beaches, and let's not talk about the food in West Africa in general is, oh my God, you can just go for the food and you're like, yeah, that's it. It's over. I'm staying.

Matt Bowles: Completely amazing. Yeah, totally agree. I've been back to Senegal multiple times. I just have fallen completely in love with it. I've been back to Ghana multiple times, I have been to Nigeria, so close to Cameroon, I spent about a month in Lagos, which was incredible, of course, but I've been just entirely enamored by the whole region. So, I'm just like, yeah, I'm just going to go back ideally every single year and just go to new places, go back to places I love, spend more time there because it is really special and, uh, has completely won my heart.

Clem, I want to talk a little bit about your journey in terms of founding [Travel with Clem](#).

So, you talked about how you went to Dominica for med school, ended up falling in love with the Island, but can you talk a little bit about your personal travel journey from there during med school and beyond and how that led to you founding [Travel with Clem](#)?

Dr. Clementine Affana: Right. Absolutely. So, when I was in medical school and I had a friend who was working online and she introduced me to remote working, she was actually from Dominica, living in Dominica and working online from Dominica.

And she shared with me the website and she was like, you know what, see what you can do there. So, I browsed through the website, and I realized that, huh, you can actually do things like translating documents from French to English and English to French. And you know, having been born and raised in Cameroon, I learned to speak two languages, English and French, and my English actually got better when I went to medical school.

And I talked about conversational English because, in Dominica, I was speaking in English and so forth. So, I said, you know what, because I'm, I have a medical knowledge and because I know how to speak English and French in a professional manner, let me try our translations, right? So, I applied for some gigs back then.

There was this doctor who wanted a book. To be translated a medical book to be translated. He hired me for the project. I had never translated any book before, but I knew how to speak English and French, and I knew the field of medicine as a student. So, I felt like I had a competitive advantage compared to somebody who didn't.

I wasn't perfect. I wasn't a pro, but I knew that I could work hard on that and deliver a certain level of professional quality. So, I delivered it, and the doctor loved it. And then he gave me a five-star review. And then I was like, you know what? I can get used to this. So, I started to apply for more jobs like that and get more translation projects.

Eventually, I realized that clients looked for translation, but they also wanted article writing, which was a very profitable niche online. So, I decided to also apply for medical article writing because again, I was in the medical field, and because I knew English and French, I started to apply for writing projects for both English and French, and then I kept getting more projects.

I kept applying. Working more, I kept having more jobs and I was able to build my income so much that I already knew how to be able to make money for me to be able to provide for myself. And one of my dreams was always to be able to travel to different countries to know which country I wanted to practice medicine in.

And I remember when my mom had told me, you can be anything you want to be. You can be wherever you want to be. Once you give yourself the means to do that. So, I felt like that's Learning how to be able to make money was going to help me to at least fund my dreams. That's all I wanted to do. Be able to say, okay, you know what?

I want to go to this country so I can maybe do a rotation there, a medical rotation there, and be able to afford that without being a burden. Because remember, medical school is expensive. Having a medical dream is being an expensive child, right? And I didn't want to be an expensive child anymore. At the same time, I didn't want to not dream because it was expensive, you know, like it, it can be frustrating when you feel like you don't have money to do what you want to do. Like, you know, what you want to do, you know, you can do it, but you don't have the money. And I knew what it felt like, and I didn't want to feel that way. So, I just kept working. Kept making money, I was able to afford trips to different countries, including the UK, Scotland, Australia, the US, you know, I was able to travel with the income that I was making online and that really allowed me to check out different health care systems, make connections at work, make professional connections.

Present at conferences, work on papers, do research to present at conferences, to really build my medical portfolio. So that I could just be able to better fund my dreams. So that's how [Travel with Clem](#) started. I was traveling for my medical advancement, and I was exploring new countries while doing that, I was also working.

So, when I was in those other countries, I was doing the medical stuff, but I was also participating in the gig economy. And eventually, people started to be curious about what I was doing. And I started to share my travel adventures first with my blog. The blog started first in 2016. That's where I started.

One video became like the main thing, you know, I pivoted into doing videos for YouTube and then eventually social media. And then people wanted to not know how I was able to afford these experiences. And I decided to start teaching people how they can make money so that they can also afford, fund, and afford their dreams.

So that's how the whole thing started.

Matt Bowles: So can you share some of those tips with The Maverick Show audience in terms of maybe just initially, like when people are still working at their full-time job, how they can maximize their time off to go and take some of these trips and then how they can potentially also build maybe a side hustle on the side while they're still working at their job.

Dr. Clementine Affana: So, one of the reasons why people don't travel a lot. Is either you can't afford it, or you feel like you can't afford it. And also, you feel like you don't have the time. So, at your full-time job, use all your paid time off. A lot of people who work full time, they usually sacrifice their paid time off because they're thinking, you know what, if I don't work on weekends, if I don't work, like if I take my paid time off, you know, I'm going to be seen as a lesser than employee and stuff, but no, your paid time off is your right.

You deserve it. You earn it. You should use it and using it doesn't make you look lazy. It doesn't make you look like anything kind of thing. I always tell people like show up when it's time to show up for work and when it's time for vacation show up our problem is that we only show up for work.

We don't show up for vacation. So, first thing is when it comes to making time to travel, use all your paid time off. Second thing, use all your public holidays in the Caribbean. I learned about public holidays. Matt, it's almost a public holiday every month. I see you laughing, but it's almost a public holiday every single month.

And you can bundle your public holidays, which are long weeks, which turn into long weekends for you to have additional time to travel, right. So that's the first problem. The time. No, the income part, you're nine to five. Should be used to be able for you to afford like all the things that you need for you to leave as like a regular person and to also be able to save when it comes to travel traveling is expensive Yeah, traveling takes away from your income because the money that you spend in five days.

It's something that you can usually spend within a month or two, um, in your regular life. So, what I advise people is, um, find an additional source of income so that your nine-to-five is stable. Um, you don't need to pouch into your nine-to-five. Now, some people have travel savings funds, right?

Where they put money aside for like the child, and then when you reach a certain capacity. They can actually cash out, but I advise people to get an additional source of income. So, whatever you are doing at your nine to five right now, if you're a secretary, if you're an accountant, if you are a graphic designer, if you're a video editor, if you're a podcast editor, if you work for The Maverick Podcast, right. Whatever you're doing at your nine to five, you can find people who need the same services.

You can find them online and sell them those services so you can have a bigger market. Now, some people are going to tell me, you know what, Clem, I don't have the time to do that because after I'm done with my nine to five, I am tired. I don't want to think about work, but you know what, that's when you learn how to manage your energy, your nine to five, pay your bills, but your five to nine funds, your dreams.

Okay. I'm going to repeat it for The Maverick Podcast listeners, your nine to five pays your bills, but your five to nine funds your dreams. So, you want to show up for your nine to five rest and also make time to show up for what is going to fund your dreams. That's your five to nine.

That's going to be that side hustle. That's going to be that other business. That's going to be that remote work, whether it's part-time or a second full-time or whether it's on contract, that is where you're going to get additional money. Faster to put into whatever your dreams are. If it's travel, you're going to be able to fund your travels.

If it's investing, you're going to be able to invest, and so forth. But those are the strategies that I will share with someone who really wants to level up financially and be able to afford more experiences in life.

Matt Bowles: I love that. And then I think that once you build up the side hustle and you get it to the right point, then there is a leaping off point where you can just take the entrepreneurial leap and get out of your nine to five and work remotely and travel the world and live your best life in that way.

Clem, when you think back about your personal travel journey and all of the places that you've been and spent time in, what impact do you think all of that travel has had on you as a person?

Dr. Clementine Affana: I think really traveling has helped me to be a more open-minded person.

You know, I am more aware of how people react based on their culture, you know, and based on the environment. And I think this awareness is very important when you are dealing with people from different cultures and you're also dealing with difficult situations that could be like conflicts, it could be, you know, like disagreement and so forth.

And that's a very important skill. The second thing that I have learned is just, Matt, how blessed I am because I know that, yes, I'm saying that you should give yourself the means to do what you want to do. But I also realized that I was blessed with a mom who believed in me and who from early my mom and my grand mom, they made me realize that you can do anything.

And a lot of people don't have that. A lot of people didn't have that push from early. A lot of people don't believe in themselves, even though they have the abilities. And I feel like because I do, and because I also fostered it and because it was nurtured, I am more of a go-getter. I am more somebody who's going to be like, let's do this.

Let's go challenge accepted. And so, when I travel and I encounter people who deal with self-doubt, I give a little bit of that faith. I give a little bit of that trust. I tell them, yeah, I'm just a person who believes in themselves. This is my way of sharing. Like I share some of that strength because sometimes Matt, all you need is really somebody to encourage you.

It might not have been your parents, but if you encounter somebody along the way to encourage you, I think that can go a long way. So, it has really made me aware of how blessed I am to be who I am and to become who I am becoming.

And then the third thing that it really made me aware of is really, Matt, the world is not as big as we think. Like I'm currently in Toronto, which is like the biggest city and the most populated city in Canada. There are people that I see more often than I am taught. And recently I've been traveling within the US a lot for the past few weeks, and I see the same people more. And it just made you realize that, you know, every encounter that you have with people, you have to cherish it, as cliché as it sounds, because you just don't know where you're going to meet them again.

And trust me, you just might meet them sooner than you think. So, it really made me more aware of my relationships with people that I meet in, in their countries. It made me more aware of relationships with humans in general. And it is also just like a more aware person, you know, and I think that's really a gift that I don't take for granted.

Matt Bowles: Amazing. Well, I think that is an amazing place to end the main portion of this interview. And at this point, Clem, are you ready to move in to the Lightning Round?

Dr. Clementine Affana: The lightning round? Yeah. Let's do the Lightning Round.

Matt Bowles: Let's do it. All right. What is one book maybe that has significantly impacted you that you would most recommend people should read?

Dr. Clementine Affana: [The Seven Habits of Highly Effective People by Stephen Covey.](#)

And the reason I'm saying this is because I'm in a season where I read mostly productivity books on self-development books because that is what I need in this season. Now, depending on the season where

people are. They read different books, but I would say this book has impacted me because it taught me that before I can win publicly, I have to win privately.

And a lot of times. You know, we want things to happen for ourselves, but we are not ready to become the people that these things should happen for. So, this book really put things in perspective for me, teaching me that I have to become the successful person that I want to be so that I can have the success that I want. And it starts with winning internal battles first.

Matt Bowles: Clem, if you could have dinner with any one person who's currently alive today that you've never met. Just you and that person for an evening of dinner and conversation, who would you pick?

Dr. Clementine Affana: I would pick Michelle Obama. Yes. Um, the reason I would pick Michelle Obama is because I want to understand how she made decision that she made to Sacrifice her career because she believed in her husband.

And let me just explain my, you know, the society in which we live already, you know, you already know, but I got to be like, you know, but I believe in the role of the woman, and I believe in sacrifice, but I think, you know, I want to understand what made her. Say that, yes, what she's sewing, like how she just came about to make that life because it worked out.

So, I really want to have her insights on that as a woman.

Matt Bowles: Knowing everything that you know now if you could go back in time and give one piece of advice to your 18-year-old self, what would you say to 18-year-old Clem?

Dr. Clementine Affana: I would say, do it even when you're afraid. Because there are a lot of things that I know I have achieved.

And there are a lot of things that I also feel like I could have achieved more if I didn't let fear hold me back. You know, I will remind myself that, you know, I'm a child of light. I'm a child of God. I don't have a spirit of fear. I have a spirit of courage. And I will tell myself that if you're afraid is a sign that you should move forward. It's a sign that behind what you are afraid of, you know, there is light. It's a sign that you have to let go of that stage to get to the next. So, I will tell 18-year-old Clem, you are afraid. Good. That means you should do it.

Matt Bowles: All right, Clem, of all the places that you have now been, what are three of your favorite destinations you'd most recommend other people should check out?

Dr. Clementine Affana: OK, I do have to say three. Can I have four?

Matt Bowles: OK, I'll give you four.

Dr. Clementine Affana: OK, thank you. I would definitely say Cameroon. Cameroon has to be top of the list because this is mini-Africa. Cameroon is beautiful. Everything is just everything. Secondly, I will put Senegal because Matt, you know, Senegal is a vibe. Senegal is, and Cameroon is everything. Senegal is everything.

The third place that I would say that still ranks really high on my list is Australia, and it's just because I feel like Australia was, you know, when you dream about a country and you really want to go to that country and it matches your expectation and you're not disappointed, Australia was that.

I really hope and I put it up in the universe to get the opportunity to travel back again to Australia on a press stream or on a farm trip. To maybe Sydney or Melbourne. I want to go back to re explore, you know, the culture. And it's a way of living of the people. Australia is very chill. It's almost like they have different States, but like every state has its own vibe.

And I just really liked it there. And of course, I'm not saying last as in least definitely not least Dominica, you know, you know, and I have lived on this Island. The people are amazing. The culture is vibrant. Mother nature. The nature is on steroids. Like it's beautiful. And those are places I would definitely recommend anyone who has the opportunity to travel to add them to their bucket list.

Matt Bowles: Speaking of bucket list, that is the next question. Clam, what are your top three destinations that you have not yet been to that you would most love to visit?

Dr. Clementine Affana: Okay. So, I'm going to tell you the reasons why, okay? The bucket list changes also based on the season in which you are in. Number one, Ghana or Kenya.

I want to go to either Ghana or Kenya. Actually, I would say Ghana, Kenya or Ivory Coast, one of those countries. If I end up going to one of those countries this year or next year, I'll be happy, like one of those countries, like really vibrant culture. So, I picked Africa. I want to pick one in the Caribbean.

So, number two is going to be Aruba. Aruba is one of those beautiful Caribbean islands with big pink sandy beaches and flamingos. I really want to experience it. I really want to see what the culture is like and also have the culinary experiences that are typical of Aruba. And then I want to pick a country in Asia.

I would pick either China or Japan. I love the industrial vibe of Asian countries. I love how they develop themselves. I love their spirit of just hard work and rooting for the country. And I think if I get to visit either China or Japan, you know, I think that you know, I will really be hitting some of my bucket list countries.

Matt Bowles: Those are great picks. All right, Clem, we have now come to the most important question of this interview. I am going to ask you to put my audience on to some amazing music from your continent and name your top five favorite Afrobeat artists. But before you do that, can you share a little bit of context on Afrobeats and what you love about the music genre and what it means to you?

Dr. Clementine Affana: Yes, definitely. So Afrobeat is a musical genre that has really evolved over the past few years. Amazing African artists just putting themselves out there. And it was a combination of like the R&B with an African style, you know, you want things that I love about Afrobeat is like the sass, you know, like there's a certain type of, it's not arrogance, but it's like, I know who I am. I know, you know what I'm talking about, right?

There's like a certain sass. And I think for somebody to enjoy Afrobeat, you need to tap into the sassy part of yourself. You need to tap into that. You need to be like, you know, yeah, I have that. I love Afrobeat because you know, it's very relatable. You know, it's very danceable.

It has like very good energy and it covers different topics. Like you have love, you have breakups, you have like, you know, getting rich, prosperity, success, you know, family and stuff like that. In terms of my favorite Afrobeat artists, I'm going to share with you some like English speaking artists and like French-speaking artists because we also have some artists from, you know, Cameroon.

So, uh, definitely from the English-speaking side, I will definitely recommend Burn Boy. One of the things that I love about Burn Boy is his lyrics and also his melodies. You know, when you look at the way he makes his songs. I think it's different. It's like a certain level of technicality to it. I love his lyrics.

I love his melodies, and I also love his performances. Like when he performs like you are captivated. You want to watch him perform. I love that. The second one that I will recommend for English-speaking is Davido. He's from Nigeria. Burna Boy is from Nigeria. Davido is also from Nigeria. And I like Davido as well because of the themes that he covers. He's also a great performer. He's a great singer. And I can see from watching his art and his performances that he tries to improve himself every single year. The third one that I would recommend is called Yemi Alade. She's also a female Afrobeat superstar from Nigeria. She's very much like pro-Africa. I mean, all the Afrobeat artists are like pro-Africa.

I really like putting the African culture on the map, wherever they go. She dresses with African prints. She's very like into body positivity. She loves herself and she teaches young women to love themselves as well. So, I love them as like the English-speaking artists that I really listened to, um, in the field of Afrobeat.

French-speaking artists. I want to put you on, uh, apart from these three that we mentioned, English-speaking, French-speaking artists. I want to put you on Salatiel. Salatiel is actually from Cameroon, and he has been like a huge star, not just in Cameroon, but in the French-speaking musical world, like in the African diaspora in Europe.

He's a great performer. He's a great singer and people from around the world love him. I think he performs mostly in like European countries. And I really hope that he can actually start performing in North American countries. So, he's one of them, Salatiel.

And then the other one, female artists that I want to put you on. Her name is Marie Pascale Music. She is the Afrobeat princess of the Caribbean. So, she actually comes with a blend of, you know, like the African influences and a Caribbean influence coming together. So, you can hear that in her sound. You can hear it in her lyrics, and her melodies. She sings a lot about love and about self-love, which I find is a topic that people don't explore a lot when it comes to music.

People tend to just kind of like go for like, hard Britain stuff, but she really focuses on love, which I love, you know, she's a great performer. Her voice is soothing. He's like, just think about meeting the Caribbean and Africa together. And you're like, yeah, this is her. So, I want to put you on her, make sure you follow her, uh, check out her YouTube music, um, follow her on social media. She has really, really great music.

And those are the artists that I would definitely recommend. And she's from Cameroon. Sorry. She's from Cameroon. Those are the ones that I recommend.

Matt Bowles: Amazing. We are going to link all of those up in [the show notes](#) along with everything else we've discussed in this episode.

So, folks can just go to one place, themaverickshow.com, and go to [the show notes](#) for this episode. You're going to find direct links to all of those musical artists, the books, and everything else we've talked about in this episode, Clem. I want you to let folks know at this point, how they can find you, how they can follow you on social media, and let folks know a little bit about the services you offer. And the courses that you offer and how folks can come into your world.

Dr. Clementine Affana: So I have a signature course, which is run a few times a year, but I think for anyone who is looking for, you know, finding a remote job, looking to explore even the opportunity to remote working, uh, you know, it's trying to get your feet out there, or even if you don't want to quit your job and you want to get an additional source of income, I have an amazing complete and comprehensive remote work guide that teaches you everything that you need to know to get started with remote work on your own. We are talking about how to find your skills, where to find jobs, how to apply for jobs, how to write cover letters, how to prepare for interviews, how to avoid scams and so much more.

And you can check it out on my website and the link is also going to be included in this show, so that's one of the best resources that you can have as somebody who's getting started with remote work. Apart from that, you can hang out with me on social media on [YouTube](#), it's Travel with Clem. If you're on [Instagram](#), it's *Travel with Clem*. But if you're on [Instagram](#) and specifically looking for remote work, it's *The Real Work Online Now*. We have a dedicated page for work online. I'm going to repeat it. It's *The Real Work Online Now*, but if you want to hang out all things, travel, and see where I'm going, get travel tips for you to plan your trips, it's Travel with Clem. And you can also find me on [TikTok](#) where I post stuff that can be posted on [Instagram](#) and it's The Real Travel with Clem.

Matt Bowles: We are also going to link up all of those handles in [the show notes](#). I highly recommend people check out your video content on [YouTube](#). So, we're going to link all of that up in the show notes. And is it possible to get a special discount on your remote work guide if they want to go and check that out?

Dr. Clementine Affana: Of course, we need to reward the beautiful audience that you have built here. You can get it at a 25 percent discount if you use the code, **Maverick**. Okay, so just use the code **Maverick**, and then you get a 25 percent discount on the remote work guide. It's really an amazing guide that really teaches you every single thing that you need to know when it comes to remote working if you are just getting started. So that's, uh, my gift or more like Matt's gift to you or my gift to Matt and Matt's gift to you or our gifts to you.

Matt Bowles: Well, we thank you for that, Clem. And we are going to link up all of that in the show notes. So once again, folks, just go to one place at [themaverickshow.com](#). Go to the show notes for this episode. And there you will see all the links, all the social media handles, everything else we've discussed in this episode.

Clem, this was amazing. Thank you so much for coming on the show.

Dr. Clementine Affana: It was. Thank you so much for having me.

Matt Bowles: All right. Good night, everybody.