

**Matt Bowles:** My guest today is Sally Yeo. She is a Singapore certified management consultant with more than 10 years' experience in public relations and social media content creation. In 2018, she founded Saltine Communications, her strategic branding, marketing and PR agency that has since helped grow over 200 startups in Southeast Asia. She has also amassed over 400,000 followers on Facebook, Instagram, TikTok and YouTube. And she has worked with luxury brands and hotels around the world such as Hilton Renaissance, Sofitel and the Ritz Carlton. Originally from Singapore, Sally has been a digital nomad since 2016 who now travels the world together with her husband and has been to over 50 countries.

Sally, welcome to the show.

**Sally Yeo:** Thanks so much, Matt. Wow, that was quite an introduction. Thanks so much.

**Matt Bowles:** Well, you deserve quite an introduction. You are doing a lot of really impressive stuff. I'm super excited for this conversation. But let's just start by setting the scene and talking about where we are recording from today. We are not in person, unfortunately. I am actually in Bansko, Bulgaria today. And where are you?

**Sally Yeo:** I'm in Bangkok, Thailand.

**Matt Bowles:** One of my all-time favorite cities. Let's talk about that. How is Bangkok for you and what is it like for people that haven't been. What do you love about Bangkok?

**Sally Yeo:** Yeah, I mean Bangkok's like practically our second home because my husband has some businesses here. So, we fly back and forth Singapore to Bangkok, it's like an hour's flight. It's amazing. I think quicker than if you go from one side of Singapore to the other. We love Bangkok. I love the city, I love the people, I love the craziness that is so uniquely Bangkok.

**Matt Bowles:** It is very different than Singapore. It's remarkable how close it is to Singapore and how completely different it is from Singapore. But I love both cities and you grew up in Singapore and I would love to start off by just giving love to your home city and sharing a little bit about that. So, for people that have never been to Singapore, can you share a little bit about what Singapore is like, what some of the highlights are there and why you think people should come and visit?

**Sally Yeo:** Yeah. Oh my. If you haven't been to Singapore, you definitely should make a trip. But unfortunately, we are a very small island. But it's packed with crazy, well, crazy rich Asians if you watch the movie. But it's definitely not 100% like what it seems. I think the typical touristy things that people love about Singapore is like the Marina Bay sands, right. Matt himself was there. And I think the formula one, we have like, you know, the super trees and gardens by the bay and practically everything's man made, right. Because we don't have any, like natural resources of our own. But what I truly love about Singapore is that as much as it's one of the most expensive countries to live in, if you really go speak to the locals, you'll find a very different way of living that is very much heartland based. It's actually really affordable.

And that's one of the reasons why myself and my husband, we're Singaporeans, but we're digital nomads. We like to consider ourselves global citizens. But at the end of the day, when we decided to get married and settle down, we still decided to go back to Singapore and plant our roots there because of how really this amazing the people are. And yeah, just everything that the country and the society has to offer in Singapore, it's amazing. So, if ever in Singapore, please hit me up. I'll be happy to bring you around. Crazy rich Asian style. And then after that, not so rich Asian style. So, you get a taste of both.

**Matt Bowles:** Anybody that hasn't seen the film, *Crazy Rich Asians*. It was an amazing film for a lot of reasons. Just the cinematography in Singapore and the way that they showcased the beauty of that city was just stunning.

**Sally Yeo:** Amazing. I have goosebumps now. Yeah, I love that show.

**Matt Bowles:** Yeah. And the film itself was just amazing for so many reasons. So, if anybody has not seen that film, highly recommended. But yeah, I mean, Singapore is, I mean, for people that haven't even seen pictures and stuff, I have to describe to people that don't know what the Marina Bay Sands is. And I've been there, I've stayed there. And has the world's largest rooftop pool deck. And it is literally three skyscraper buildings with one giant rooftop pool going over all three of the skyscraper buildings. And the only way that you can get into that pool is if you are staying at the hotel. And so, I went a few years ago with a couple friends of mine, I were like, we have got to have this experience because it's literally an infinity pool that overlooks the entire city and you can swim in it up until like 11pm at night. And so, you have the nighttime skyline of Singapore and you're like at the end of this infinity pool on top of three skyscrapers overlooking the whole city. It is just absolutely insane.

**Sally Yeo:** Insane. Oh my gosh, you sold that well. Oh, I'm feeling the goosebumps. I'm feeling my patriotism, like coming out the infinity pool. It happens to overlook the place where we have our National Day parade every year. So, on National Day, the prices of the rooms go up to insane prices because everybody wants to be there watching the fireworks and celebrating Singapore's National Day independence. And it's just really amazing. I really love how they've tied the whole Bay Area up together in line with that. I think it's interesting because what many people don't know is that Singaporeans actually get these MBS rooms for free. You can actually get them for free. Which again ties into like the whole, okay, you know, Singapore is really expensive, but at the same time, we take care of our people. There are affordable ways to get around. And I'm sure Matt has found an affordable way to stay in MBS. Yeah. So, it's 100% possible. And if you need any tips, coming to Singapore and living the high life without actually spending that crazy amount of money, you can always check us out.

**Matt Bowles:** Well, that is totally true. You definitely don't want to stay at the Marina Bay Sands during some high-profile event. So, for example, I went there for the Formula one race, which is just incredible. It's the street circuit, they do these night races where they're just driving through the city at 230 miles an hour. I mean, it's unbelievable to see that. But that, of course, is a crazy expensive time to be there. So, what we did, we're like, okay, let's be strategic about this. During the Formula one, we're going to cram five dudes into a two-bedroom Airbnb and split the cost of that so that we can get to the F1. And then after everybody leaves and prices restored to normal, then let's stay at the Marina Bay Sands when it's at its sort of the low price point. And then we'll split that between a couple of people because it is not cheap to do that. But there's definitely ways to hack it and to sort of see the beauty of Singapore. The other thing that is completely mind blowing about your city is the quality of the food. I mean, it's just nuts. I mean, you guys had a street food vendor that won a Michelin star in Singapore. Talk about that. It's insane.

**Sally Yeo:** I think there's a few, if I'm not wrong, a few that's been on beef cumin, a few that has won a few stars. I don't even keep track anymore, okay? Because we don't care about the stars. We just care about who is the hottest new hawker around town. And all of them are helmed by the older generation. Some of them have passed them down to the next generation. So, the heritage there is insane. The amount of craft that goes into each dish of chicken, rice or taco teal, everything is amazing. And the best part is that you can get all the heritage and all the yummy goodness for just like 3USD a plate, right? And this just goes

against everything people have said about Singapore being expensive, because you can really live on decent salary in Singapore. You must come to our hawker centers. There's amazing, amazing amount of food available.

**Matt Bowles:** That's amazing. Well, can you share a little bit now about your personal experience growing up there in Singapore and then sort of the life and career path that you were on initially and then how that eventually diverted.

**Sally Yeo:** So, I think in Singapore growing up, we're still predominantly Asian. We're very Asian. Even though we are a gateway to the world, we're very international. And I think a lot of the Asian cultures are still very predominant in Singapore, especially in the heartlands. So, I was quite lucky to grow up with a family that traveled a lot and opened my eyes up to the world. And I guess what was offered to me was that you don't have to be like a doctor or a lawyer. It seems in Singapore, everybody's gunning towards getting the best education, making sure that you do the best in university, and then going on to become like a banker or a doctor or a lawyer. And that has always been kind of drilled into me when I was young. But I don't know, I was a rebel from the start. So, I always rebelled against that and felt like, okay, I can do well in school. I like school. I actually liked studying and I did well in school.

But it didn't necessarily mean that I have to go into this pigeonhole that the government and my parents put me into. One of the things that I really, really wanted was financial freedom, for sure, and location freedom. Yeah, there was two things that I didn't know the terms at that point before the movement came out, but I knew that I didn't want to be stuck in a 9 to 5 job. I didn't want to be stuck in Singapore, and I didn't want to be stuck having to live paycheck to paycheck and as a result limit the kind of choices that I have as a person and the kind of experiences that I can have. So, I'm really driven by experiences, just new exciting things. And that's when I knew that I could not be location dependent. Singapore is so small. We're a little red dot in the world map. So, I needed to be able to get out and be free, essentially like a bird.

**Matt Bowles:** How old were you when you started having these realizations and you started understanding that you wanted to move towards financial independence and location freedom and see more of the world? And then what did you do to start charting that alternative course?

**Sally Yeo:** I think as early back, if I could really be honest with myself, as early back as I could remember. Because, you know, when you're young, you watch your parents, you kind of see how their lives unfold and you tell yourself, like, okay, this is where I want to be, or this is where I don't want to be. You chart that from your parents. So, I guess it was like that because my dad, even though he traveled a lot, he was very tight to his work, so he couldn't stop working. So that lead to the financial independence and freedom aspect. But at the same time, the location freedom aspect was inspired by him because he traveled so much and when he could bring me, he brought me and just opened my eyes up to the world. Yeah.

So as young as possible. I think that I only really started thinking about its past college, right. Because in Singapore, education is a huge deal. So, I think most of my life, honestly, I was just focused on my education all the way up until the second last year of my college. And I was like, okay, I'm about to get tossed out to the real world now. Where are do I go? What do I do? Because there's been a path for me all the way since I was born and now there's no path. And that just like excited Me so much. And that's when I actually started my Instagram and started my first foray into getting financially free from the 9 to 5 job and location independent. And I started my Instagram in 2016, right in my lecture halls.

**Matt Bowles:** Let's talk about that period and that transition. I'm curious how you navigated, first of all, sort of the cultural pressures that you were talking about in terms of to follow this traditional path. And when you decided that you were going to deviate from that path, how did you navigate those cultural pressures that were on you at the time to stay on that cultural path? And then how did you actually go about doing it? Because you're a student, you're on a budget, how did you start? What were the early days of your influencer life like?

**Sally Yeo:** Right, those were fun days, I think, cultural pressure wise. I'm very lucky. My parents, they're well-traveled and they understand as much as, yes, I grew up in a traditional Asian family. They were pretty much okay for me to break away from like the norms, right. And to be honest, they had their own lies to worry about, their own issues to care about. So yeah, they were pretty much like, okay, you know, go ahead, do whatever we want as long as it makes you happy. My dad wasn't as pleased with me giving up. I actually had law degree that I could have gone into and I gave that up. I did not want to be a lawyer. And he was pissed for a bit. But after coming out and making my own money and all that, he learned the importance of making sure that you're happy. And he understood my rationale behind breaking out of that cultural zone and just doing my own thing.

And I think TikTok helped too, because he's on TikTok a lot now. So, he's like, I saw this girl on TikTok is doing what you're doing and that helps him understand. So really a lot of technology that helped us. And when I first started out, I had no budget. I didn't come from a rich family. My parents were like, okay, you can do what you want, but you got to pay for it yourself. So, I paid for college myself. And after college, honestly, going around the world was a lot of writing in to hotels, trying to work with them, flying budget airlines, scrimping and saving wherever we could. I have a funny story about that, actually. That is one of my favorite places in the world, Santorini. Such a unique place, a little bit over commercialized, but still, still such a beautiful place. And when we first wanted to go to my dream location. My then boyfriend, now husband, and I, we were like, okay, we have to go to one of those infinity pools that's so famous on Instagram and everywhere else. And we realized that they were going for \$2,000 a night, and that's insane. So, we couldn't do that on a college budget, obviously.

And what we did is since that we actually sneaked around some of those infinity pools, went to some very dangerous areas, and we actually made friends with one of the housekeepers that was like tidying up one of these beautiful suites, right? And we obviously tipped her some cash and asked her if we could just take photos very quickly while she was still cleaning up the room so she wouldn't get into trouble for letting strangers in. And that's exactly how we did that. So that's how we got my first photo in Santorini. And that was how we started off doing funny things like that, making friends with the locals. Oftentimes they'll be much happier than the actual staff in the hotels to help you out. And it made for a fun experience and a really great memory as well.

**Matt Bowles:** That is an amazing hack. Can you talk about then from there, how you grew your social media following to over 400,000 people and then eventually monetize that and built your personal brand?

**Sally Yeo:** Yeah. Okay. So, I think that that story has a nice ending, though. It went one big circle because most recently, just last year, I think last September, we were back in Santorini again because we were making a pit stop from Athens to, I can't remember where, another part of Europe. And we actually stayed at one of these hotels that we were. So, we're so desperately trying to get into. And we were paid for that stay, right. Because we're promoting for the hotel post pandemic. And there was just a really nice circle

back into how my audience has grown, how my brand has grown, and how much I have achieved since my college days.

To be very honest, when I started, it was a lot of just trial and error. Instagram was relatively new then. It's kind of like TikTok now. You know, you're trying to figure out how to grow on Instagram. And a lot of it, I realized, was engagement. So, I think pretty much the last two years of college, I was just using my phone throughout my lectures. I was not paying attention at all. I was just trying my best to get gain following on Instagram, trying to find tips and tricks, bond with other travel influencers, bond with other travel bloggers to find out how we can really get our foot in with the bigger brands. Because at that point in time, influencing was still like a pretty new thing, especially in Southeast Asia. People were like, do influencers where they work, do they really have the clout to bring in sales?

So that was a lot of education and I think I'm happy to be one of the earlier batches of influencers in Singapore. And as a result of that marked a path for travel influencers to get to where they are. And eventually that led on to. Even after graduation, I was still honestly looking for a full-time job because I felt like I just wanted to try out, make sure that I have the experience and the knowledge to say that I really don't want a 9 to 5 job. So, I went into a full-time job because of my Instagram and it was a PR agency and that's how I honestly got started in PR and my management consultant experience. And after that it was really just setting up my own agency and I really took off from there.

**Matt Bowles:** So, you mentioned the significance of the timing of when you started and how early Instagram was and you were able to get some prime mover advantage there. If you were to talk to someone today, or for that matter, let's just say if you were starting over today and you had no Instagram followers and no social media followers and you were starting from scratch and you said, okay, I want to be a travel influencer, but you were starting today instead of 2016 and you wanted to go from 0 to 400,000 and build the personal brand, what would be your tips or advice or what approach would you take if that was you today restarting?

**Sally Yeo:** Yeah, I get that question a lot because I think a lot of people want to start, but they don't know where to start. Or they start a little bit and then they don't get much traction and they get to get defeated. But I guess my answer to that is that there's always a first mover advantage, right? Because there's somebody that started before me, there are people that started after me and they are bigger than me. And the real thing is really to understand the industry and to find the little tips and tricks, right? I'm a big believer of the Pareto principle, where 20% of your effort goes to 80% of your success. And you really need to find a quick trick to get you started and really just get the numbers moving, right?

So, for me, it was a lot of engagement and to prove again that I could still do it, I actually started my cat's account. So, I made my cat into our Instagram influencer. So, you can follow her on Instagram. Her name is Cookie and she has, I think about 4,000 followers now from zero. So, my cat has a pretty decent following. My mom regularly complains that my cat has more followers on Instagram than her. And it shows that honestly, in any niche and any industry, it's possible. And you can get started anytime because I started her account like maybe last year and she's a pretty cute cat. But it's really important that you tune into what your audience wants. You know, she regularly mails to other cats and interacts with her audience on Instagram. And that's what Instagram's about.

And right now, if you're telling me right at this very moment, the biggest way to grow on Instagram will be reels, right? So, if you're doing reels, you're doing video content on TikTok Instagram, you got to be posting

at least, you know, on Instagram at least once a day on TikTok, at least three times a day. And these are easy videos. These are like three second videos, seven second videos that you can film on the go, you can film it anywhere you go and make sure you have the correct hashtags and then you can go viral very easily. That's the power and the beauty of the algorithm of social media.

**Matt Bowles:** Awesome. Well, let's talk now about the business that you founded in 2018, Saltine Communications. You alluded to it a little bit, but can you talk a little bit about that decision and your entrepreneurial leap? Because it's very different to build a personal brand on social media and become an influencer versus actually founding and starting a business and growing that and scaling that and hiring staff and all of that kind of stuff. So can you talk a little bit about that entrepreneurial transition for you and give a little more context about Saltine Communications. What is it? What does it offer? Who does it serve?

**Sally Yeo:** Right. Okay, so Saltine is a PR agency that's based in Southeast Asia. Right. So, we serve predominantly startups and SMEs that are looking to increase their media presence in mainstream media or through influencer marketing. So, you can see the link somewhat to me building my personal brand and me being an influencer to that jump to being on the media and connection side of things where I'm the middleman between brands and the media. So, I think that's something that really came from my career. Like I mentioned, I started off in a 9 to 5 job and I fell into PR, realized that it's what I love. It's a lot of writing, a lot of events. And then it gave me the skills, honestly, and the connections to build my own clientele, to be able to service my own clientele.

And I always knew that I was going to go into business, right? Because nine to five, after a while I really figured out that it wasn't going to be my thing. I affirmed that for myself and that's why I'm very fixed on choice that I've made today. So, I think that's important as well, to know that the path that you didn't take is something that you really didn't want. It gives you a lot more conviction to stay on this path. The entrepreneurial path, which can be difficult, can be lonely, but at the same time, you know, that is what keeps you alive and, you know, keeps you passionate every day. And with PR, I get the opportunity to speak with a lot of startup founders and a lot of SMEs as well, which is something I love because it makes that loneliness a lot less lonely at times. And I get to learn from businesses that they've built and have the opportunity to start new businesses myself.

So honestly, PR, I would say it grew from a skill into an agency. I learned a lot about hiring along the way from my clients, from my mentors, but at the same time it was the right path because ultimately it gave me the financial freedom to be able to really just take off from Singapore and be digitally nomadic and not have to stay in Singapore to run my business because it's so service based and because it's so remote friendly.

**Matt Bowles:** What tips do you have for business owners in terms of PR strategies that they should be considering, maybe working with social media influencers and that kind of stuff for business owners that want to start thinking along those lines. As you've run this business for so many years now, what have been some of the most successful or the highest leverage strategies that you've seen businesses use or that Saltine has helped them to do that have been the most successful for them in terms of how business owners should be thinking about that communication strategy, right?

**Sally Yeo:** That's a good question. So, I actually wrote an article about it. It's on LinkedIn and it's on Medium as well. So. And a few other publications have picked it up and it says actually about the three secret strategies that I believe startups and SMEs can use and leverage if you don't have the budget of a big

MNC. One of them is definitely influencer marketing. But the problem with influencer marketing is that you also have to back that up with tracking. So, if you're reaching out to influencers, if you're getting influencers to feature your product and getting them to review your products, you have to make sure that they have a discount code or a tracking link to ensure that this influencer marketing is reliable and it's actually helping your sales.

So, influencer marketing is a huge one. I would definitely recommend quantity in terms of influencer marketing. Just basically seeding anybody that has a following on Instagram and then checking which ones of them actually have conversions and then reseeding those same influencers that have actually driven your sales. So, we've seen plenty of big companies in Singapore and overseas do that. A big one I think is Fashion Nova, I think Ideal by Sweden, which is phone casing. Casetify does that as well, right. So, a lot of small businesses that if you never heard of before, maybe a few years ago, they've gone really, really big just based off influencer marketing. So don't underestimate the power of affiliate marketing and influencer marketing. I think that's one of the biggest strategies that I would really allude to in terms of PR and your overall sales strategy.

**Matt Bowles:** And what should be the approach of a company in terms of identifying the right influencers for them to work with.

**Sally Yeo:** Oh my. This goes into quite a bit of gossip territory because I think there's a lot of talk out there about fake followers, about low engagement rates and how do you identify, like really the ones that are super committed to your brand at the same time, really able to drive real sales. There's a lot of tools out there that can help you, like Social Blade and to ensure that their engagement is real. So, I guess my tip to business owners would be to really do your research. Don't skimp on the research that you do on influencers. You know, make sure that you go through their comments, make sure that it's not the same people commenting all the time, make sure that their followers don't look like bots, right. That's an easy way to find out. And everything's pretty much transparent. You just really have to put in your time and put yourself in the shoes of the influencer to see if it makes sense, if their growth makes sense, if the content that they're posting makes sense, if the kind of engagement that they're getting makes sense for their niche as well.

**Matt Bowles:** Awesome tips. Well, I also want to ask you for some tips on how you have figured out how to run your business as a location independent entrepreneur and for folks that want to build and grow and manage a business while traveling the world. Can you share some of your reflections or takeaways from doing that for many years?

**Sally Yeo:** Right, okay. So, one of my biggest takeaways is you have to do it from the start and you have to be able to let go right from the start. It's interesting. I think it's a little bit counterintuitive because it's like, Sally, how do I build my business if I'm letting go right from the start? Is barely surviving. And I'm like, no go. And that's honestly my approach to building a business. Potentially child rearing as well in the future. But what I started off was that the moment I got my first client, I fought my own instincts to take on the client by myself 100%. And instead, I outsourced that out to, at that point, my first intern. So, I guided her through bringing the whole client through the whole PR process. And then after that, I went into getting more clients, getting more interns on board. And it was always a case of like, okay, clients come in, manpower comes in. Client comes in, manpower comes in. But I make sure that I was not working in the business.

I was always working on the business, right? So that's a huge thing. Because the moment you start being involved in the business, the moment the clients start looking only for you and making sure that the problems are only something that you can solve, that's a big problem. You know, you wouldn't be able to leave your business. You wouldn't have the flexibility of time; you wouldn't have the flexibility of location. You're going to have to be answering to angry clients all the time and making sure that everything runs. So, I guess a lot of people have mentioned that, hey, Sally, you give a lot of trust to employees. And I'm like, yeah, exactly. If I don't trust them, how do I run a company? I really don't. It will really be just me running the company and them helping. But right now, I can comfortably say that, yeah, they're running the team 100%.

And I'm honestly just here to provide feedback, to provide training, to make sure new clients come in, to make sure that everything is working well. Everything's working like a well-oiled machine. And even when I'm gone, they are still able to function. That is a mark of like a true leader as well. Not how well your team does when you're around, but how well your team continues to do when you're away. And that shows how much you've really groomed your team and ensured that, you know, your employees are well equipped to go through the process and be able to run the company by themselves. So, I think that's my biggest takeaway. Very counterintuitive for a lot of business owners, but it would save you so, so much time.

**Matt Bowles:** Totally agreed. I think that's an amazing tip. Well, Sally, I also want to talk to you about some of your travel experiences and one of the things that you've been doing since the very start of this story, since you became an influencer, as you mentioned, is you've been traveling with your now husband this entire time and you recently got married officially and you did it in Dubai. Can you talk about that experience and how that was.

**Sally Yeo:** Oh my. That's a story to tell our grandkids. So, whenever people ask me like, hey, why do you get married? I think that's quite a common question now because we don't actually need to get married. My quick answer to that is, Dubai, four stars. And the story behind that is actually because I think it was like in February, Dubai, if you recall, was one of the first countries to open up to Covid tourism. So very revolutionary, very ahead of the times. And they were hiring a bunch of influencers all around the world to start promoting Covid tourism in the UAE. And I was invited there by the tourism agency, the Tourism Board of Dubai. And they actually wanted to book two rooms for me and my photographer husband. So, we wanted to book two rooms for us and we were like, hey, but could we just have connecting rooms or could we stay in the same room? We would much prefer that.

And then you don't have to waste the money for another room. But they were like, you guys are not married. If you're not married, we can't put you in the same room. And our answer to that was, okay, then, let's get married. So, we literally just got married on a spot and stayed in adjoining rooms. They were still very nice to give us two rooms and a single sweep. And that was our answer to eventually how we got married. We have been talking about marriage for a few years. Don't worry, it's not going to impulse decisions. We have been talking about it and we were kind of engaged, interestingly in Singapore. If we're talking about marriage in Singapore, you have to be married before you can buy a house because housing is so scarce in Singapore.

So, you have to show your marriage certificate before you can buy one of public housing schemes, which is a big part of housing. Nearly 80, 90% of housing in Singapore is under the government to control the prices. And that's why I think most Singaporean couples, at some point, we've already spoken about marriage, and

that was the position that me and my husband were at. Dubai was the one that really, really pushed us over the edge to get married.

**Matt Bowles:** That's so amazing. Well, you've been to so many amazing places, 50 plus countries. You've actually been to a lot of places that I have not been, one of which is the Maldives. Can you talk about your experience in the Maldives?

**Sally Yeo:** Oh, the Maldives. That's like a dream come true for me too. So we went recently for my birthday, and it was just beautiful. I mean, it's exactly like the photos and the videos. There's no filter needed. But I think what I really love most about the Maldives is I'm the kind of person, wherever I'm traveling, I will go towards the nearest animal or cat or even a snail or a crab. I would be like, oh, okay. And I go pick them up, talk to them. Like, I'm a crazy person. I love animals, and I love biodiversity. And that's actually something that I really appreciated in the Maldives because it was just so amazing. We did so many activities that was helping the coral reefs and really just ensuring that we're preserving the seas, preserving the nature and the oceans around us. And it really does snap me out of, okay, yeah. You know, we do have a pretty big carbon footprint traveling. So how do we overcome that? How do we minimize that? And how do we still give back to the environment and mother Earth at the same time while we're traveling?

One of the most interesting activities that we did in Maldives was because there was the El Nino event, I think, back when the tsunami hit, I think, in 2005. And that actually caused a lot of the coral reefs to be bleached. So, there's a lot of damage to the coral reefs. They would die, they would break off. And that's not great for the marine biodiversity deep in the oceans, right. So, what we did was we actually planted these coral reefs that were growing but not strong enough to hold on in the waves yet. We planted them on a little structure. Very cute. It was kind of like the ones that my mom used for, like, her potted plants.

We planted them on, tied them on with, like, some cable ties, and then we dive down to the ocean and place them next to growing coral reefs so that they will attach to them, and then they will be able to flourish well with the structure. So, we had our names on the structures. And then until now, the staff of the resort will still give us updates on how our coral reefs are going. This baby coral reef is growing really well. Unfortunately, this one didn't make it. And it's so cute. Like, I really felt like I left like a little child back in the Maldives. And I'm just glad that my little coral reef is growing and contributing back to the environment.

**Matt Bowles:** That is amazing. Well, another place that you have spent time that I have not yet been that I want to ask you about is Norway. Can you talk about your experience in Norway?

**Sally Yeo:** Yeah. I love Norway. As a result of, I think, our nomadic agents, we try to go during low seasons as well. So, when most people think of Norway, they probably would think of the northern lights going during winter, the dead of winter, reindeer sledding and all that. But when we went to Norway, it was actually in the summer, spring to summer, right around spring to summer, which is not many tourists were there. So, we got to witness their national day with all the Norwegians dressed up in their traditional costumes, just walk around eating their sausages. And it was just amazing to get swept up in the festivities of it, because we literally just opened our window one day, was like, oh, my gosh, it's the national day, because everybody was walking down the street, and we just kind of, like, joined in and sang and danced, got a little bit drunk.

And it was just a really random thing that happened that I really loved. And we didn't plan to be there during the national day. We didn't even know when the national day was. And it was just amazing to witness Norway in spring and summer because the colors are so vibrant. It is like a wallpaper. 100% right. And we went hiking with our tour guide, who brought us hiking, and he was sharing about how education in Norway is completely free. He holds five university degrees, which would be my dream, but, yeah. So, all he does is travel, hike, and study. Yeah. And that's honestly his whole life. He loves it.

It's very interesting to see how the Scandinavian education system works as well, in contrast to the Asian education system, because I think that has been discussed very often about the various benefits of Asian versus, like, Scandinavian, where they're a lot more focused on actually learning rather than rote education, like the Asian system. So, I just love finding out so much about Norway. And, of course, the air was beautiful, clean. Bangkok needs some of that Norwegian air. And it was just gorgeous. We felt so, so, so much better.

**Matt Bowles:** That's awesome. Well, another place that you and I both have a lot of love for is Turkey and the city of Istanbul in particular. Can you share a little bit about your experience in Turkey?

**Sally Yeo:** Well, I mean, obviously I'm crazy about the cats in Turkey. We moved like maybe 500 meters my first day in Turkey because I was just petting all the cats that I could possibly pet. And then I just sat down and started feeding a cat and we just didn't move for the rest of the day. So definitely the cats are one big thing. But I think in line with the cats as well, we have Muslims in Singapore. Singapore is very multiracial and same in Turkey, Muslims. That's why they like cats, because to do with their religion and Muhammad Sultan. So, I think it's something that is very interesting to me how they see cats as not like a liability, like not a pest on the streets, but they actually take care of their pets really well, right?

So, they put out food for the cats. They make sure the cats have little houses to stay in. They make sure that the cats are always safe and vaccinated and neutered at some point. So, it just speaks so much to as a country or as a society or as a person, you would be so nice to animals. How nice would you be to humans? And it's 100% true, right? Because they take that same hospitality and they just bow you over with it. It's insane. You've been invited to at least 50 homes just wandering around Istanbul. We're just buying, there's like this mixed vegetable rice that you can buy in Istanbul. We're just buying it one day and they're like, come, come up to the level above. You know, just drink some tea and you can be not buying anything and they'll be like pushing apple tea onto you. I love apple tea. We had 50 apple teas just walking around because people just keep plying you with drinks.

Even if you're not buying anything, they're not really trying to sell you, honestly. They're struck up a conversation and just really getting to know you, getting to know where you're from. My husband started doing some trading on his phone and then instantly there was a group of like five guys gather on him, watching him trade and asking about what is the next best stock to invest into Cryptocurrency. It's insane. I really love the culture there. And one thing that we like to do in every country is we like to try the Chinese food in every country because we're Chinese, our race is Chinese. And we realized that there's a lot of Chinese people all around the world that have, you know, just taken root in places. And that's what we did in Istanbul as well. And it was a really interesting mix of how they marinated the meats for Turkish style and then they used it for Chinese hot pot style. So, yeah, that was a really cool experience. And Turkey is absolutely one of my favorite places. The mix between Asia and Europe, I could just wax lyrical about it forever.

**Matt Bowles:** So, of all these places around the world that you've been trying the Chinese food, what have been some of the top places in the world that have had some of the best Chinese food and maybe even some places that surprised you where you weren't necessarily expecting it, and it was, like, really impressive.

**Sally Yeo:** Yeah. Oh, gosh. I would say the standard around the world is actually quite high because most of the time the Chinese restaurants there, they're opened by Chinese, right. So, I like to hear about what, you know, made them travel all the way to Austria, to Turkey, to the States, what brought their roots over there. But I would say the best place that we have eaten and you must go if you have. If you are ever in Milan, Italy. So, Milan, Italy, there is this fantastic hot pot place. It is traditional hot pot, Chinese hot pot, and they just do the most amazing meats and the most amazing fish. The fish comes decorated like a sashimi style, like a boat, and then there's dry ice coming out. And the food is just amazing. On top of that, the presentation was, like, top notch. We ate there, I think, three times in our week stay in Milan. So it was that good.

**Matt Bowles:** That's incredible. Yeah. One of the things that I have found, obviously, is that there are so many different types of Chinese food because there are so many different regions of China that do it very differently. And so, when I was living in Los Angeles, one of my absolute, to this day, greatest Chinese food experiences is in Orange County. And it's a halal Chinese restaurant from western China. And it's called Ma's Chinese Islamica. And I would drive an hour plus to get to this place. It was a huge place, tons of seating. There would always be a line to get in. And that particular Chinese food, obviously, because it's in the west of China, has cultural influence from Pakistan and places like this.

And you can see it's more spicy and it has more different types of things that you might not get at other Chinese restaurants. And the food was so insane. When I was in LA, I would drive an hour plus to this restaurant and then we would order literally three times as much food as we could possibly eat so that we could take home and have like two days' worth of this food. Because if we're making a pilgrimage out there, we're just going to have as much as possible. And it was just absolutely spectacular.

**Sally Yeo:** That's amazing. You're making me want to go there now. You have to give me the place for sure.

**Matt Bowles:** That's what I'm saying. Sometimes you just come across these places and they're just like mind blowing amazing. But then you also start learning and then you start researching this stuff about the different cultural regions of China and the different attributes of the culinary seen there and why the food is different in different places in China and all that kind of stuff. So that's completely amazing. But that's very cool about Milan. I definitely want the name of that restaurant. I was in Milan about six months ago, so I definitely would have hit that up if I had known. I try to go through Italy as frequently as possible. It's definitely one of my favorite countries. So, I'll try to hit it the next time that I'm there for sure.

**Sally Yeo:** I love Italy too. Oh my gosh. It's just like a huge booth of surprises. We've all the way down to the summary areas. Italy is amazing.

**Matt Bowles:** It's amazing. I spent a month in Sicily which was completely spectacular. Have you been to Sicily?

**Sally Yeo:** No, we haven't. We stopped around Positano. Yeah, around Positano. So, we didn't go any further down. So that was sad.

**Matt Bowles:** Really special. I mean, also talk about a super diverse and super culturally fascinating country with so many different regions that have so many different histories. And it's just an amazing place to explore there as well. So that is awesome. Well, Sally, I want to ask you also about. You mentioned earlier that one of your considerations very early on as you were sort of charting this course had to do with financial freedom and your aspiration, the importance of that. And you and I have had conversations and I know that that's really important to you, particularly for women. You talk to women about that. And I want to just ask for some of your tips now, especially as you reflect back on your own journey in terms of some of the things that you've done in terms of creating multiple streams of income, in terms of how you think about investing, how you think about business building and generally financial tips, particularly for women that you would offer. And also, maybe even just starting with why that's so important for you.

**Sally Yeo:** I think that's a topic that really hits close to heart. For me, because my mom and my dad are divorced. And I think growing up, my dad was always the breadwinner. And when they got divorced, my mom was honestly left without a lot of income and a lot of cash for her own needs. So, at some point, she was staying out of my grandmother, her mother's place, because she had no place to stay. And I'm an only child. So, I felt really helpless at that point, you know, watching my mom do this and then still being unable to convince my dad to help my mom because they were divorced. So, it's all very complicated. And it came down to the point where I knew that I never wanted to be dependent on a man or anybody really, not just a man like anybody else. I really wanted solely to be dependent on myself for my financial needs.

And that was something that I really have shared many times about, even personally with my friends or even in talks I've been invited to, because that is super, super important for women, even in this day and age. We're literally just talking about it, Matt, where people are trying to take away our human rights to our own bodies with overturning of Roe v. Wade. And even at this day and age where people are still trying to take away our rights, it is important for us to claim back that power. And it seems cliché, money is power. And a lot of that comes from having the financial standing and the ability to be able to feed yourself first, to take care of yourself first, and then be able to fight for whatever else women will have to fight for in the future. So that's something that really, really is very important to me. And I guess my only thing for that is to save. I think this one thing that helped me a lot, saving and of course, multiple streams of income. I know people who earn a ton, maybe 30k a month, and they still don't save, right.

Because I also feel like a lot of consumerism is very much targeted at women. So, we do fall prey a little bit to, you know, pretty bags and pretty shoes and just spending a lot on things that might not necessarily make sense for us financially. So, I think that's something that women in general will need to be a little bit more aware about and make sure that they have the financial backing, the financial sense first before they spend. Another thing is, of course, I mentioned multiple sources of income. Okay. How I define financial freedom is to ensure that even if I'm completely just out of it for one entire month, I would still be able to have income coming in. So that's passive income. So apart from having multiple active income streams, I actively try to turn them into passive income streams. For example, my businesses and my platforms, they're all managed by somebody. So, I rely upon these passive income streams. Even if I'm not actively working on the business, the money still comes into me every single month.

So apart from that, you know, my husband has helped me because he's more financially savvy in terms of the stock markets and all that. So, he's helped me with setting up dividend flowing stocks, help me setting up. We just recently bought our own property in Singapore and just making sure that we have really just a lot of sources of income coming in. So even if one of them is disrupted with the pandemic or somebody

gets laid off, there's no issues with that. We'll always have the other sources of income coming in as well. So that is so super important.

**Matt Bowles:** Awesome advice. All right, Sally, let me ask you one more question and then we'll wrap this up and move into the lightning round. When you think back now about all of the travel that you've done over the years, what impact do you think all of that travel has had on you? And why do you continue to travel? What does travel mean to you?

**Sally Yeo:** I think travel ties in a lot with what I define my life purpose and success to be. Because I think for the longest time with my upbringing and everything, I felt very lost, I felt very untethered in a way and depressed. You know, to a certain extent I didn't know what happiness was. And honestly with traveling, I think what I have come to realize is that a lot about self-discovery and self-love to make sure that you are able to find bits of yourself that you never knew existed. And I think that's one thing that travel does a lot. We often trust into situations when I'm traveling and I realize that, hey, I didn't know I was like that. I didn't know I treated like I had that concept about money. I didn't know I had that concept about people I didn't know. I like stereotypes inbuilt in me and I love finding that up about myself.

So, what brings me joy and what brings me passion is honestly the journey. I wouldn't say it's an end goal because I don't think you ever reach there. But the journey towards self-love and understanding about why I am like a living, breathing human being on mother Earth. What is my purpose here? What do I have to do here? Honestly, maybe 20 years of my life that was lost trying to figure out, okay, do I be like a lawyer like my parents wanted me to, or what do I do? Why do I feel so just floating out in sea? So, I guess my option to that was to go and really float in the sea and take a lot of flights everywhere to try and find myself.

And, yeah, I think that's a process that I fall in love with, and it's always about the journey, not the end goal. And that's something that also is very much illustrated with travel, because most of the time, the funniest things and the most memorable things that happen is what happens in between locations, not actually when you have reached the location itself. That's why travel means so much to me, and that is what travel has given me and something that I want to give back to the travel community as well.

**Matt Bowles:** I love that. So amazing. All right, Sally, at this point, are you ready to move in to *The Lightning Round*?

**Sally Yeo:** Yes.

**Matt Bowles:** All right, let's do it. What is one book that has significantly impacted you over the years you'd most recommend people check out?

**Sally Yeo:** Okay. I'm an avid reader, so I read a ton of books, but I think right now, in this stage of life, the one that has honestly given me the most impact is this book called [Built to Sell](#). And it actually ties back to what I said earlier about building great businesses that can run by themselves, right. Because this book is actually about from the point of view of an agency, an advertising agency, very similar to a PR agency. And he talks about how he transforms his agency into something that is very sellable and that as a site, impact is also an agency that is very much not dependent on him as the founder, not dependent on any one person, actually, and more dependent on processes and being able to run by itself like a machine. So that's something that has really guided me in terms of how I set up my business, like what I mentioned earlier.

**Matt Bowles:** Awesome. All right, Sally, what is one travel hack that you use that you can recommend?

**Sally Yeo:** Travel hack. You know how we needed to poke the phone to change the SIM card each time we search around countries? So, my number one travel hack is using your earring. Take your earring out, poke it, and it just pops right out.

**Matt Bowles:** Okay, I have got to tell you this. I've been nomading for, like a decade, and literally just in the last year, I finally bought one of those things that they use at the phone store to actually pop the SIM card out. And I now carry that with me as one of my most valuable travel things, because for the last nine years. What I would do when I'm landing in a new country is I would turn to the woman sitting next to me on the plane that. I don't know. It's exciting. Excuse me, Can I borrow your earring for, like, just a minute so that I can pop out my SIM card? And eventually I get to the point where I'm like, this is a little ridiculous. I feel like I need to get something that I can carry with me to do that. So, for anybody that doesn't wear earrings, there are actually devices for that that you can get, and they're not very expensive. And I think that's actually a really good travel hack. But to have something with you to be able to insert the new SIM card is a good one.

**Sally Yeo:** Oh, that's a funny hack, though. Yeah, for sure. I thought I was the only one because I've been letting my earring out to, like, so many people. Like, my earring has been to some dirty places, but.

**Matt Bowles:** Exactly. That's amazing. All right, Sally, if you could have dinner with any one person that's currently alive today that you've never met, who would you choose?

**Sally Yeo:** Wow, so many people. If I never met in real life, can I count on you, Matt.

**Matt Bowles:** We're definitely doing a dinner the next time we're in the same city. Like, that is for sure happening. But in addition to our dinner, that's definitely going to happen. If there's any person. Yeah. Maybe somebody that you really admire or look up to or think would be just an amazing conversation, just you and that person for an evening together.

**Sally Yeo:** Probably Michelle Obama. Because I enjoyed her book so much, I appreciate the perspective from her end a little bit more. It's not like I wouldn't want to speak to Obama. Of course, I want to speak to Obama, but I feel like her perspective, especially as a woman, is something that I really, really appreciate. I want to know more about. Yeah, she needs to write more books. Yeah.

**Matt Bowles:** Awesome. All right, Sally, if you could go back in time, knowing everything that you know now, and give one piece of advice to your 18-year-old self, what would you say to 18-year-old Sal?

**Sally Yeo:** Say, start your Instagram earlier. Yeah, I would say just toss out all of the expectations that your parents have for you, that education has for you, and just do your own thing from really, really young. So, I think that's one thing that Singapore really lacks because we don't have the youth to pursue our passions.

**Matt Bowles:** All right, Sally, of all the places that you have now been, what are your top three favorite travel destinations you would most recommend other people should check out.

**Sally Yeo:** Top three; Turkey for one. And then of course I have to slide in my home country, Singapore. And my last one will be where I am right now. Thailand. Yes, Thailand's another amazing, amazing place. I think everybody's in love with Thailand. So yes, definitely a must come.

**Matt Bowles:** Totally agreed. All right, Sally, last question. What are your top three bucket list destinations? These are places you've never been highest on your list you most want to see.

**Sally Yeo:** Okay, highest on my list, Mexico. And then after that followed by Canada. I haven't been to Canada. My plans have been foiled so many times. And after Canada, probably Egypt.

**Matt Bowles:** Amazing. Well, I have been to all three of those and spent a decent amount of time there. So definitely hit me up when you're getting ready to plan those trips. All right, Sally, at this point I want you to let folks know how they can find you, follow you on social media, learn more about what you're up to. How do you want people to come into your world?

**Sally Yeo:** Sure, you can follow me on [Instagram](#) at *verysallyish* and you can also find me on [LinkedIn](#); *sallyyeo* and honestly, you can look for me through Matt as well. Matt will be happy to connect us.

**Matt Bowles:** Amazing. Yes. And in fact, we are going to link all of that up in [the show notes](#) for this episode. So, folks can just go to one place at [themaverickshow.com](#) and go to [the show notes](#) for this episode. And there you're going to find all of Sally's social media handles, the ways to connect with her and everything else that we discussed in this conversation, her book recommendations and all of those good things in one place at [themaverickshow.com](#). Sally, this was amazing. Thank you so much for coming on the show.

**Sally Yeo:** Thanks Matt. This was amazing. I loved it. Thank you so much for having me.

**Matt Bowles:** Absolutely. All right, good night, everybody.

**Sally Yeo:** Good night. a