

Matt Bowles: My guest today is Mujtaba Saifuddin. He is a recovering aerospace program manager and newly minted digital nomad. Originally from Los Angeles, California and raised in a Pakistani immigrant family, much of a has a degree in mechanical engineering and an MBA and a fixed wing pilot's license. After an extended career in the aerospace industry, he is now the fully remote director of corporate partnerships for a logistics company that helps businesses reduce their shipping costs. And he has been to over 60 countries and is now in his first year of being a full-time itinerant nomad with no base.

Moj, welcome to the show.

Mujtaba Saifuddin: Thank you, Matt.

Matt Bowles: Man, I am so excited to have you here. First of all, we got the west coast in the building. California represent.

Mujtaba Saifuddin: That's right. Throw your dubs up.

Matt Bowles: Throw the dubs up, baby. We have been teaching our local friends here in Cali, Colombia how to throw up the west side and represent for California in advance of their trip to California.

Mujtaba Saifuddin: Absolutely. And it's been a lot of fun.

Matt Bowles: So, let's just set that scene here. Talk about where we are today. You and I are doing this interview, interview in person in Cali, Colombia. We have just poured some Colombian coffee for this interview. Very appropriate, I think. And we have been here now for a couple weeks and I want to just get your take in general on Cali, Colombia. It's both of our first time here. And let's just start off with what did you and I see on Friday night?

Mujtaba Saifuddin: Oh, man. So, it's this special kind of this amalgamation of high-speed salsa dancing with American pop culture sprinkled in and this crazy aerial acrobat show all in one. And the Highlight for me was all of a sudden you start hearing that beat from Michael Jackson classic songs like Thriller, Beat It. And all of a sudden, we're watching these amazing dancers on stage dancing traditional salsa and mind you, at like 2x the speed of normal salsa that I've ever seen. And then all of a sudden, Michael Jackson pops in. Wow. Mind blowing.

Matt Bowles: It was unbelievable. So, let's give some more context here for folks. We went to the Delirio Salsa Show here in Cali, Colombia, which is regarded as the preeminent salsa stage show here in Cali. And Cali, Colombia is really widely regarded as the Global Mecca for salsa dancing. This is where they have the annual salsa dancing championships. And salsa calena, which is the Cali style of salsa, as you just mentioned, is so far beyond any other salsa. I've ever seen in terms of the. Speed and the footwork and the techniques. It's just incredible to watch. And this is the preeminent show. But the show is not just a salsa dancing show. It's imagine you sort of integrate like a Cirque du Soleil, you know, full scale acrobatics, people coming down from the ceiling, doing stunts in the air, in addition to some of the top salsa dancers in the world performing on stage. And then as the show went on into the night, they just started integrating all of these unbelievable elements and they do a Michael Jackson song and then integrate that beat into a salsa rhythm and then do a salsa performance to Michael Jackson in costume, like a whole tribute. I mean, it was next level.

Mujtaba Saifuddin: Absolutely. And I think what struck out to me as very interesting as well was anytime there was an intermission and man, there were like three intermissions, it seemed like it was a long show,

but every time the public had a chance to get up, they did and they would dance. And so, you see couples salsa dancing on the side, you know, where you'd walk in, even on the little stage in the middle that was kind of just for regular, that not part of the actual stage, but there was an area where people can just dance and it would be crowded. Everyone there exudes dance and passion and energy and it was great.

Matt Bowles: And you and I as well with our dates were out on the dance floor in the middle of it all doing the best we could to, I don't even want to say keep up, but, you know, participate anyways. But what an incredible crowd, what an. Incredible night, what an incredible energy. And yeah, we were there till like. Two in the morning at least.

Mujtaba Saifuddin: Easily.

Matt Bowles: Yeah, it was unbelievable. So how else has Cali been for you? We've been here for a couple of weeks. We've done a lot of other incredible stuff. Do you want to share for folks. Have never been to Cali, what it's been like and what folks might want. To check out if they come?

Mujtaba Saifuddin: Yeah, sure. I mean, we've been spoiled in that we've had the privilege of having other nomad friends that you and I both know, Santiago and Vicky, who are happen to be in Cali while we're here. And uniquely, Vicky, Santiago's wife, is from Cali and her grandfather is here and they took us to this wonderful place called Lake Calima. So, our first real weekend here was not even spent in Cali proper. We were at Lago Calima, which is about two hours away from the main city. And we spent an awesome 4-day weekend in the hills overlooking this beautiful lake and kind of enjoying this co working co living arrangement and just, you know, doing our jobs throughout the day and then at night just putting our heads together and scheming about, talking crypto, talking about just, you know, personal development concepts and just bonding, for lack of a better term.

Matt Bowles: It's been really awesome, man. And our Airbnb that we're at right now is in such an incredible area of the city. We can just walk to everything. The street art on our block is like incredible. Every time I get to our street. I just love the vibe of just. Walking down the street that has all of this beautiful, gorgeous street art on both sides of it. And you know, the whole vibe is. Stream that runs through town and all of these open-air cafes and you sit out in sculpture gardens and you're just walking around and the weather has been incredible. Everything about Cali has just completely impressed me.

Mujtaba Saifuddin: Yeah, absolutely. And I feel like my big takeaway from even Medellin. But Cali. I went for a walk yesterday morning. I literally happened upon at least three different groups of people just dancing on the sidewalk, literally just getting together and having a good time with the radio. In one case, there was a group of people with some drums and just making their own beat and people dancing to it. And people who were passersby would stop and start dancing. And I love that everyone just literally exudes passion in the form of dance. It's amazing.

Matt Bowles: It is amazing, man. Well, you mentioned Medellin, which is where you and I spent the last month together before we came to Cali. I had been to Medellin before, but it was your first time there. We also got to hang out with Santi and Vicky in Medellin, which was amazing. So, can you share a little bit about your reflections on Medellin? How did you like it? What were the highlights?

Mujtaba Saifuddin: Oh, man, Matt, the list is long. How much time do we have? My main takeaway from Medellin is just how really warm the people are from my local barista, the Starbucks I'd go to, which I'm embarrassed to admit that I was going to a Starbucks and not an authentic Colombian coffee shop. But all

my little micro interactions with people were all with warmth. So that's the big takeaway for me, is just how pleasant people are.

Matt Bowles: Yeah, it was amazing, man. You did get to some legit Colombian. Coffee shops, though, because I sent you to a couple of them.

Mujtaba Saifuddin: So, yeah, I'm thankful for that.

Matt Bowles: And you had your first V60. You're starting to step up the coffee. Game a little bit and all of that good stuff, man. So, Colombia is a really fun place to do that. But yeah, man, the Medellin trip I felt was so amazing. Like, our Airbnb was in this high. Rise building with this unbelievable balcony just overlooking the entire valley. And we would just leave the sliding door fully open all day long and just sit on the balcony and just work from up there and have the breeze coming through. And it was just such an amazing place. And then, of course, you can walk. To everything, all the nightlife's, restaurants, everything is right there. And super, super special thing. But we also took a weekend trip with Santiago and Vicky and their friends and their family and a whole big crew, and we went for the weekend to Guatape. What was your impression of Guatape?

Mujtaba Saifuddin: The Guatape was just absolutely gorgeous. I mean, it was literally like taking an image off a painting and putting it into real life. It was spectacular. I would say the best part is, and this is again, a tribute to Santiago and Vicky. They were kind enough to welcome us in into their family trip. So, we were in Guatape with Santiago's brother Che and his wife Natasha, and they are the two most lovable people, and they made that trip epic. I mean, Natasha took me in under her wing and encouraged me to partake in some of the local food and drink. And Che chartered a little boat and we spent a whole day on this speedboat just enjoying the lake and just enjoyed bonding with a group of great Colombians. It was a great weekend.

Matt Bowles: It was amazing, super, super special experience. And I feel like also at this point we should mention that you and I have been traveling now together for. A total of three months. And this entire Trip began with a conversation in a taco shop in Mexico. So, you and I met up in. Playa del Carmen in January. You being now in your first year of fully remote, itinerant nomad with no base, we're like, we'll meet up in Mexico. You and I have been homies for like five years probably, and we were going to see each other in Mexico. For the first time in a while since the pandemic. We meet up, we go to this insane local taco shop.

The food was ridiculous, and you and I are just sitting there catching up, and we were just like, this is sort of a quintessential nomad moment. I was like, what are you planning to do for the rest of the year? You're like, oh, I got some ideas, you know, maybe here, maybe there. What about you? I got some ideas too. Maybe here, maybe there. What are your ideas? And we started talking about it and we're like, yeah, well, that sounds good. Why don't we plan a trip together and go to some of our top priority places? So, we're like, oh, neither one of us have ever been to El Salvador. Let's go to El Salvador for a month and then after that let's go to Colombia for a couple months and let's do this. And so, we were like, okay. And we just walked out of the taco shop with a three-month plan and then we executed.

Mujtaba Saifuddin: Well, one thing you forgot is that you turned me on to the FEIE concept, that foreign earned income exclusion provision in our tax code.

Matt Bowles: Right. There's an incredible tax provision for Americans, which obviously not tax advice, consult your CPA. But if you do it properly, there are ways that if you stay outside the United States for

about 11 months of the year and you're in the United States for a month or less. Around there, then you can get this. Enormous tax breaks on your earned income. Over \$100,000 on your earned income. You can get tax break on that. So really, really incredible incentives for doing that. A lot of American nomads do that. And so, I know you looked into that and consulted about it and all that kind of stuff. And yeah, man, from there we just planned a separate trip, but we started in El Salvador and a lot of interesting stuff about El Salvador. We'd love to hear your impressions of. That because it was both of our first time there.

Mujtaba Saifuddin: Yeah, I mean, well, I started off in Santa Ana, kind of closer to the Guatemala side. And to be really honest, I was really lonely. I felt like for some reason brought some of my head trash with me about the safety in El Salvador. So, I took this preconceived notion of what it would be like and let that kind of dictate the pace of what I did in Santa Ana. It took me a while to just go out at night. I was a bit hesitant. And of course, when I did, it's just as warm of a place as Colombia, quite frankly. I loved the fact that very few people in Santa Ana spoke good English. So, I was really forced to step up my Spanish game to an extent. And it's a beautiful part of the country. And one of my favorite parts of that particular part of the trip was I took this bus route called La Ruta de la Flores and did this. Did a local bus, they called it a chicken bus.

And literally took the bus for about, gosh, eight hours, if you add up all the different stops and saw this entire beautiful route in the hills and stopped in different little cities along the way. And each city has a unique draw. One particular spot, and I forget the name of it, but they had this giant park where you could literally do a bicycle on a zip line. And you're bicycling with the bike, balancing on a zip line, so you're like 100ft up in the air. It was really epic. And then there's this giant swing, like a pendulum swing that you can do, which I had a great time doing. And there was one city, they had this giant food festival, and. And it was just on fire. Everybody was just out and about. Great weather in the hills, great breeze, beautiful flowers. I mean, it's literally, there's all colors of flowers everywhere. It's absolutely gorgeous. And the subsequent weekend, I went to the Santa Ana volcano, and, man, it was grueling to go up this pretty gnarly terrain. And it was really windy.

And there was a risk that because it was so windy that we would not even be able to go all the way to the top, because the local authorities were kind of keeping an eye on. Because at the end of the day, when you get up to the very top, you're literally overlooking a crater. And there isn't a big barrier at the crater. So, you could theoretically be blown into the mouth of the volcano if you were foolish. So, it was quite dodgy heading up there. But once we got up there and they allowed us to go actually to the lip of the volcano and you peer over the edge and you just see this beautiful sulfur green lake, like an emerald just glistening below. And it's like, wow, this was. It made it all worth it. It was an epic, epic hike.

Matt Bowles: That's amazing, man. And then you came down to San Salvador, which is where I met you. And we spent a month based in. The capital city of San Salvador. Super cool area, near a bunch of. Amazing coffee shops and all that kind of stuff. But it was also really interesting because one of the things that has happened. In El Salvador is that they have made bitcoin legal tender in the entire country. And so, you can go to whether. It's a local shop or whether it's Starbucks, McDonald's, that kind of thing, and. You can just pay in bitcoin, which. Was super, super interesting, right? So, you have to learn how to get the right wallet on your phone and use the Lightning network and get your bitcoin into your wallet. And then as soon as you do that, you can just literally walk into Starbucks and say, I want to pay in bitcoin. And they just show you a QR code and you just scan your phone and it immediately transfers into their wallet.

It's literally faster than using a credit card. And one of the places that we went that was very interesting is called Bitcoin beach, which is really sort of the center of where they're really trying to advance this experiment with bitcoin and see if they can provide real value to particularly unbanked working-class folks that don't even have bank accounts, right. And so, the sort of proposition that they're trying there is to get even. Just like the local streetcar vendors who don't have a bank account, but they have a smartphone, to be able to take bitcoin, just by having a QR code, people can scan and pay them in bitcoin. And one of the ideas of this is that, you know, for example, when people, let's say the relatives go to work abroad, say in the United States, for example, and they try to send money back home.

Well, if those local folks that work at the streetcars don't have a bank account, in order to receive the money from their folks in the United States, they have to send it by Western Union. And then there's fees, obviously, that Western Union takes and all that. And then the local person has to pay to ride the bus probably an hour to go pick up that fee and pay to ride the bus an hour back to get that. And that's the literally the process for them to receive money. And so, part of the concept that they're experimenting with here is if everybody could get onto this bitcoin lightning Network, their relatives could literally just put money into their wallet through the bitcoin lightning network in a second without all those fees, without all that time and everything else, right.

Plus, they could accept bitcoin from anybody, you know, tourists or otherwise that were coming through that wanted to do this. And so, I tried that. And I would just buy something very inexpensive, buy a bottle of beer for a dollar from a streetcar vendor, and just scan the QR code and then boom, they've got the money in their wallet. I take the beer and keep going, right. So, it was really interesting. Bitcoin beach, I think, is really the place where they're trying to advance that as much as they can and get as much of those different vendors and folks in the community to sort of accept bitcoin and then see how that micro economy can operate. So, it's a really interesting experiment.

Mujtaba Saifuddin: Yeah, I mean, I happened to meet a local dude while I was just frolicking along the beach and talked to him briefly about his experience with bitcoin and he made some interesting points. At one point he said that by virtue of it being kind of introduced to society through the Chivo Wallet, which is their government mandated ecosystem, that there was a lot of trust issues. Like they didn't trust that the government had their eyeballs and they can see the transactions that were going on between citizens. So, there was some fear there. And I think there that has translated, at least for him, into a weak understanding of bitcoin itself as a technology and a decentralized network and a robust network. I don't think he understood that you can't equate the Chivo Wallet and that ecosystem with bitcoin technology and that they're almost decoupled to an extent.

Matt Bowles: Right, exactly. Yeah. So that is a really important distinction, I think. And definitely one of the things that impaired the rollout of this, right. Is that the government was introducing the concept of bitcoin to people and then simultaneously introduced this custodial government wallet, which not only has the potential to monitor people's transactions in a way that is not good, but also had some bugs in it when it first came out and things like that. And when anything goes wrong, people aren't able to distinguish between bitcoin itself and the Chivo Wallet. Then they're like, oh, the whole bitcoin thing, like there's its problems, it doesn't work out, or it allows the government to spy on us or stuff like this. Whereas there are of course, other wallets like the one that I was using, which is a non-custodial wallet. That the government has nothing to do with. And it just. You buy the bitcoin from an exchange, move it into your non-custodial private wallet and then you can just use that, right. But these are the educational distinctions. And we met

with, actually we went to a meetup one night. We met with a nonprofit organization, an NGO that's doing education about bitcoin with kids that are in school.

Mujtaba Saifuddin: School still.

Matt Bowles: Right. To teach the younger generation about how it works and all this kind of stuff. So, it was interesting. I mean, the other major concern obviously is the extent to which the adoption of bitcoin would impose the volatility of bitcoin on the population, who. Many of whom, of course, especially if we're talking about working class people and unbanked streetcar vendors, cannot absorb any downside volatility because they are paycheck to paycheck. They spend all the money that they get every single week as soon as they get it. So, they don't want to be absorbing risk and stuff. So, what some of the wallets allow. You to do is to choose if. You want to hold your money in US dollars or if you want to hold it in bitcoin and you can switch back and forth between the two instantly. So that's a way that people are empowered then to say, okay, I'll hold it in US Dollars and absorb like the inflation of the US Dollar, right. As my downside, or I'll hold it in bitcoin and absorb the upside potential, but also the downside volatility. And they sort of have that choice is what they were explaining to us, that it's not an imposition of forcing people to absorb the.

Mujtaba Saifuddin: Right.

Matt Bowles: The cryptocurrency volatility. But I think a lot of these. Things are still being worked out and a lot of there's a huge amount of education to do about it and stuff like that. So. But it is interesting to go to some of these places where that's really taking place in a concerted way and just to talk to both the people that are doing the educational work about it and trying to use it as an empowering tool, but also talk about, talk to the people you know and see how are you perceiving this? Yeah, like what is your take on it? And you get a massive wide range of answers. And it's so early in this that it's, you know, it's just interesting to watch and see.

Mujtaba Saifuddin: Yeah, I mean, you and I had a difference of approach using bitcoin. Like I was making fun of you for considering using any bitcoin to buy something. Because I was like, why would you want to use an asset that I believe is going to be worth a million bucks in 10 years? Right. So why give up that fraction of bitcoin to buy that beer? Or after the gym, you went and got some Asian food, that ramen, right. And you paid for the first time you actually use bitcoin to buy that ramen dish. And I was like, man, I can't believe he's spending bitcoin to buy ramen. I wouldn't do that. It's just testament to the fact that I, as somebody who understands bitcoin and believes in it, use it more as a store of value than as a means of daily transactions. And you were okay with making it used as a daily transaction?

Matt Bowles: Well, but the other thing that was interesting about that particular example is what I explained to you. That's okay. Let's say each week I have my budget for food in U.S. Dollars, and we each have whatever we're going to spend in a week. Let's say we just have a hundred dollars, and we're going to spend it on food over the course of the week, right. And it's in dollars for both of us. And so, at the beginning of the week, you can just keep it in dollars and just use your ATM card or your credit card or whatever and just pay for it in dollars and pay your hundred dollars and dollars and all that. Or at the beginning of the week. Which I did one week, I could convert the \$100 to \$100 in Bitcoin. And what happened when I did that, I'm absorbing the risk of that right now. It could go down in value and be worth less than \$100, or it could go up in value, right. So, I'm absorbing that risk in the short term. But what happened that week that I did that is it went up to like, \$150 by the end of the week or something crazy, right? And I was like, well, now my weekly budget for food is \$150 and yours is 100. So how you like me now?

Mujtaba Saifuddin: Yeah, that's why I was at Burger King and you were at the gourmet burger shop.

Matt Bowles: But, yeah, man, these are all of the nuances and complexities of using bitcoin as an actual currency to transact commerce and all the things that go along thinking through it and experimenting with it and trying it and the risk levels and stuff like that. But a super interesting place to be nonetheless, for sure. So, all right, bro, with that, I want to go way back now and talk a little bit about where you are from, where you grew up, your cultural background, and how your interest in travel initially started to develop as you were growing up. Can you share a little bit about that?

Mujtaba Saifuddin: Yeah, sure. So, my dad is actually Indian. My mom was Pakistani, and my dad came to the US for graduate school and started off in Oklahoma and went to Oklahoma University. And we were born, the three of us, myself and my twin sisters. And incidentally, we're just 10 months apart, so we're very similar in a lot of ways. We grew up in Oklahoma, but then we moved to LA proper when I was four years old, and we kind of hopscotched around parts of LA, including Glendale, but we ultimately ended up in the Inland Empire. And, you know, I had a really great childhood, and it was a good mix of East and West. So throughout junior high and high school, I was able to go to homecoming dances in prom. And, you know, I had a girlfriend. And my parents were okay with all that.

A very good mix of the Western kind of style and a lot of Eastern influence, too, with going to the mosque, you know, all the time for major events. Also having Sunday school as a big part of my childhood, we taught how to read the Quran and pray and learned about Islam as practicing Muslims. And because we have strong ties with both India and Pakistan, my parents would take us almost every summer to Pakistan or India or both. Sometimes in the same trip, and sometimes even during winter vacation for two weeks, we go to Pakistan. So, in my early formative years, had a lot of experience spending time in those two countries and kind of getting exposure to the abject poverty that's rampant in those developing countries, and also being in tune with the language and seeing my grandparents and speaking Gujarati and some Urdu, which was our mother tongue.

So, we were just traveling a lot. And my dad, he loves to travel. We did an epic trip once. We did an Amtrak train, I'll never forget, from LA all the way along the Bible Belt up to, like, I think it was Chicago where we ended up. So, from an early age, when you're young, you're traveling overseas, you're traveling on trains, you start to develop this agility, if you will, of being able to just live out of a suitcase for a while and kind of let go of some of the creature comforts of home and kind of be on the go. And I think that stuck with me for years.

Matt Bowles: I love that man. Well, as you know, I also, before I started nomading was living in Los Angeles. I spent about seven years full time based in LA and that was the last city I lived in before I became a full-time tournament nomad as well. But we both love Southern California too. I mean, let's represent and give some love, man. Because I loved living there every day. And I love going back and I always encourage people to go and check it out. Can you make some recommendations for folks. That either have never been to Southern California or haven't really kind of immersed and spent time there? What are some of the top things that you would totally encourage people to do when they come to SoCal?

Mujtaba Saifuddin: Oh man, this is a long list. But I love the outdoors and I love Catalina Island, which is about 26 miles off the coast of LA. So, one of my new 'go-to's' for if any good friends come to visit is taking them on this epic jet ski trip where you take a jet Ski with a group of like 20 people. It's a structured program and this company will take you via jet ski from Long beach harbor all the way to Catalina Island and back.

And you are encouraged, if not ridiculed. If you go slow, you're encouraged to just haul ass and you full throttle that jet Ski from Long beach all the way over to Catalina. And you're dodging these ships, you're dodging. I mean, there's pods of dolphins that you encounter, which I've done this three times already. And every time we've encountered dolphins, like literally within touching distance. Epic. And you get to the island and they have this cool experience where you can jump off a 30-foot cliff into the water. Then they have this other part of the island that has. It's this giant tunnel whereby the current kind of pushes you through the tunnel and you come out the other side of this tunnel and you're literally just being thrust through this long cave in the rock out the other side just from the force of the current and you just jump back on your jet ski, you head back to the island and then you spend a few hours enjoying the island, get some food, recover, rest, and then you head back for 26 miles across the Channel back to LA. It's epic.

Matt Bowles: I love that, man. So, another thing I have to ask you about in terms of LA is your acting experience. I got to ask about this man, because I want to hear the story. You told me that you were on an episode of 24 and the first thing I said was, please tell me you didn't have to play the stereotypical caricature of a Muslim terrorist on the show 24. And you said, no, I didn't at all. And I was so excited to hear that. So can you share a little bit. Just about your background in acting and what the experience with the show is about?

Mujtaba Saifuddin: Yeah, sure. So, there was a time in my life, in my late 20s, kind of early 30s, where I thought with Hollywood kind of trying to be more diverse and inclusive, that people of my skin tone would be sought after. So, I was living in San Diego. I had an agent and she encouraged me to audition for some roles and one of which was 24. And I didn't actually have to audition for this one. She just told me that, hey, 24 is looking for "ambiguously Arab looking actors". So, she had submitted my headshots to, I guess, the folks who were casting for 24. This isn't like a main cast member. I was a featured background, which is a cut above being an extra. So, you actually get some direct screen time, purportedly.

So, what happened was, so I get booked on 24, I go to Chatsworth for where they shoot the show, and I actually played the bodyguard for Anil Kapoor, who's a famous Indian actor. He was a guest star on the show. He played a president; I think it was President Hassan from a fictitious country. And I'm his bodyguard at the UN that's the set that we were on. But it turns out that that same time, while they were shooting scenes with me in him, Kiefer Sutherland, the main actor of the show, Jack Bauer, he canceled the show. It stopped. It was the last season. My understanding is they kind of rewrote the ending and certain things happened that weren't originally supposed to happen in the storyline. So, a lot of the scenes that I was in got deleted. So, in fact, I had a viewing party with some coworkers when I thought that my scenes would show up on TV. You could literally just see a blurry outline of me on a few occasions. And it was so embarrassing because my colleagues are looking at me like, dude, we came over for this.

But it was fun. And I did some print ads, I did some commercials. I was on this commercial for the W Hotel in Hollywood for their residences on the top floor. So that was fun. I actually got to play a husband with a fake wife and as if we were living in the residence at the W. So, it's kind of fun to be somebody you're not. I mean, it's fun to role play and I had a great time. Looking back, I wish I actually took it more seriously, I kind of just did it as a really, really low priority hobby with my normal engineering career taking most of my time. But I kind of wish I had given it a fair shake because it would have been a lot of fun to see where I could go.

Matt Bowles: That's a fun LA experience, man. The other thing that I definitely want to ask you about, one of your major passions that I have known about you is that you are a pilot. And not only do you fly planes,

but you've done aerobatics. Can you explain what that is? You've flown helicopters. I mean, all of this kind of stuff, man. Share a little bit about that experience.

Mujtaba Saifuddin: I got my pilot's license during undergrad. In fact, kind of my last two years of college. I was actually up in the air more often than in class. And so, I got my pilot's license out of Oakland Airport in 2000- and 2002-time frame. I mean, I love to fly. I love the freedom that it affords. I love kind of getting my heart rate going when you're out trying to not just navigate the aircraft, but fly the damn thing, communicate your intentions to air traffic control. It's a lot of things going on in the cockpit, so I find that multitasking exciting, but also kind of scary sometimes. The day I got my license, I went to celebrate with my flight instructor. We had a great dinner. And the next day I took my girlfriend at the time to fly and I told her, look, whatever you do, it's going to be choppy up there because it's the Bay Area, so don't eat, keep it light, and we'll have a nice flight. It's my first flight with a passenger, and it would be great. What does she do on the way to the airport? We get McDonald's and she gets orange juice, Egg McMuffin and all that.

And we get to the airport, we take off, everything's normal at this point. I'm so rigid in my flight training that I knew everything was like clockwork. And I just. I was so in it. We're airborne and I look over and we're flying over Alcatraz. And she's like, this is kind of boring. Let's do something interesting. Because we're just flying straight and level. I'm making sure she's comfortable, so I'm like, okay, all right, that's how you want to play. Let's do this. And so, I did a power off stall where you kill the engine. You pull up and you kind of climbing, but you're losing momentum, because you don't have any lift, because you'd have no power, no thrust, because my engine is off or idling. And so, all of a sudden, the nose starts to dip because you've lost lift, and you start falling. And because your nose heavy, your nose tips over, and you kind of go into a free fall, right? And as you start losing altitude and you start gaining airspeed, you recreate lift, and you can recover from a stall.

And so, I did that maneuver, and I look over, and she's flush, like, pale, like, completely. All the blood from her face is gone. She's really, really pale. And she got really nauseous. So, I'm like, okay, we better head back to Oakland Airport. So, I'm beelining it back for one of my checkpoints, which is the Oakland Coliseum. And mind you, there's a game that day. So, it's a full crowd at the Coliseum. I can sense that she's really uncomfortable, so I declare it priority landing. All of a sudden, even though we're at a very high rate of speed, she opens a window and pukes out of the aircraft, or tries to, but naturally, with the airflow and kind of just the way vomit flows when you're at high speed. It came all over me and all over the instrument panel so that I start getting nauseous and feel, like, completely disoriented. I'm not focusing. I said, screw the checklist. I declared an emergency and got priority to land at Oakland Airport.

Mind you, air traffic control has to kind of tell other aircraft that are in the pattern to give way for my little dinky Cessna to come in and land. And so, we land at the airport. There's a fire truck, there's an ambulance waiting, as per protocol, because they don't know the extent of what's happening. And my girlfriend's crying puke all over her. All over me. I don't know how I landed the plane. I was just so interested in just getting to the ground that I didn't follow checklist. And when they give you priority to land, you can kind of just do what you have to do without really going through all the protocols, because you're just getting on the ground. And so, we broke up after that flight. I remember we got back together later on.

But my point is, it was my first flight as a certified pilot and probably the worst flight I've ever had. And I remember calling my instructor when I landed and said, hey, Karim, look, dude, this is what happened. I'm sorry. What do I do? There's Puke on the aircraft. So, my girlfriend is cleaning the airplane with tissues and crying and just all messed up, and I'm mad at her. And my instructor's like, you idiot. You as the pilot in

command, you need to know that your responsibility is your passenger. So, A, I was chastised for doing maneuvers I should not have been doing with a passenger, right. And two, you always keep a barf bag, and I didn't have one. So, I broke every major rule of engagement when you're flying people. So, big lesson learned.

Matt Bowles: Well, the only thing that you have done is skydiving. You've done paragliding, and you are planning to do something which I had never heard before you told me about, called wing walking. Can you share a little bit about. Your upcoming plans to do wing walking as well as the paragliding training that you want to do? And just explain for people also that aren't even familiar with paragliding, just what that is and what you're planning to do with your training.

Mujtaba Saifuddin: Yeah, sure. So, on the wing walking front, I have a good friend named Elaine. Shout out to Elaine. And she is one of the best friends you could have for anything that requires adrenaline. So, she got me turned on to this idea of let's go do a wing walking course in Oregon. So apparently there's this small outfit up there that has some vintage aircraft with which you can learn how to wing walk. And they strap you on to different parts of the aircraft, and the pilot will do some fun maneuvers with you literally affixed to the airplane, to the wing or the fuselage, and you get to enjoy a wild ride being attached to an aircraft. So, she brought the idea up to me and I said, hell, yeah. Like, when? The problem is because I'm on this nomad journey and trying to spend as much time outside the U.S. to meet the provisions of that FEIE tax rule.

We decided that this year may not be the best time to do it. So, we're going to do it probably next year when I know I've got some days I could afford to spend in the U.S. to do the wing walking adventure. And then paragliding is just something where I feel like flying a Cessna is fun and all, but it's not that real kind of sensation of flying. I want to feel like a bird where there's no engine propelling me. It's just me in the wind. And there's also, to be frank, I'm afraid of heights, which is ironic. And I feel like one good step in the direction of overcoming that fear is jumping off a cliff or running off a cliff with a parachute attached and navigating the wind and learning to appreciate the wind and respect the wind and understand how it works to then fly myself back to ground.

Matt Bowles: Yeah, I've done it once and it. Was of course in tandem with a professional pilot that I was strapped to. But I did it in Medellin, Colombia, actually. Not the month that we were there, but my previous time in Medellin, which is an unbelievable world class place to do it. The view is just insane over the valley of Medellin. But what you do is you're in. Front and the professional pilot are behind you. And so, they just tell you to run and you need to run fast enough and you're literally running off of a cliff and you better run fast enough so that the parachute picks up. And catches in the wind. Because if you don't run fast enough, that's not a good thing. And so, the guy just keeps telling me to run faster. And you're literally running off the edge of a cliff and you're the one that's in front. So, it is really quite an experience. The first time you do it. But you're going to go do a training so that you can do it solo without a tandem professional pilot and you. Can just go do it yourself in all these places.

Mujtaba Saifuddin: Yeah, there's this place called Valle de Bravo outside of Mexico City. I think it's about an hour or so south west of Mexico City and it's like a mecca for paragliding. And it's a giant kind of man-made lake and it's got just the weather patterns that are ideal for year-round paragliding. And so, the idea is, and I haven't really thought about what dates yet, but I am planning on making it a point to go there and spend a couple weeks. Well, there's a couple options. I could do three weekends back-to-back intensive

or during the week as well. But I haven't quite figured out the logistics yet. But I definitely do want to go there and learn how to paraglide on my own without a dude strapped to me.

Matt Bowles: And great incentive to go back to Mexico City. Did you love it there, Matt?

Mujtaba Saifuddin: The food in Mexico City is beyond compare. Every dish I had, from a basic breakfast dish to lunch to dinner, to even a midnight snack at the local churrería, everything was a plus grade. It's fantastic.

Matt Bowles: Agreed, man. Mexico City is one of my favorite cities in the world. Recommend it to everybody and super excited to get back there soon myself. I want to talk to you a little bit about some of your other travel experiences. And I want to start with your extended trip back to India that you did on a Clinton Fellowship. All the way back in 2005, you went to Delhi. And I want to ask you a couple things about that. I mean, one, as you mentioned, in terms of your heritage, you were born and grew up mostly in the U.S., right? But now going back to live for. An extended period in India and reconnect with that culture in a more extended and immersive type of way, I want to learn about what that was like for you at that age and then also maybe just share a little bit about the context for what you were doing there.

Mujtaba Saifuddin: Yeah, sure. So, 2004, I was at this point in Connecticut. I was working as a fuel cell engineer. And I just decided to leave that job and do something altruistic. And I'd come across this American India Foundation (AIF), and they had a program whereby they'd select 20 people from the U.S. of varying backgrounds, mostly legal, medical or health background, and they would send them to India to do development work at different NGOs. And I really had no business doing this as an engineer, but I remember reaching out to the program coordinator a few times and essentially begging for the opportunity to do this. And I was finally accepted into the program. And I had initially been earmarked to do earthquake retrofit pro bono work in India, but turns out that NGO didn't have the funds to see support me.

So, I was assigned to a slum school in Delhi. So, it's a large slum in Delhi called Sanjay Colony, and there's a school called Deepalaya. It's an NGO school, and they serve primary education to the local children. And I was assigned to the disability unit of that school. So, this was a very humbling experience for me. So, what they do is they send 20 of us to India. And you're at different NGOs around India. I was in Delhi, right. And they put us up in a relatively nice part of town, right? So, I'm living in Delhi at this place called Panchsheel Enclave, which is an upper-class neighborhood, and then taking a rickshaw or taxi to the school site, which is literally on a landfill, there's a trash everywhere. It's quite difficult to navigate that area. So, it was very humbling because, you know, I was living these two worlds. And my students were not only the very poor, but disabled. Some of them had cerebral palsy, several had hearing impairment, a few had vision impairment, they were legally blind. Many had polio as children, so they were missing their legs, you know, below the knee.

And so, some of my students would literally crawl to class and it was very difficult to learn that. The parents of these children were almost embarrassed of the condition of their children. And so sometimes they would keep their kids hidden at home and locked up in a proverbial cage, and we'd have to go out and retrieve them from their homes to bring them to school. So, I spent the bulk of 2004 to 2005 with this fellowship in Delhi and spent most of my time literally interacting with the children one on one, because they needed that much attention to learn basics of how to count, how to use a computer. And a lot of them just needed some love. I literally spent many hours in the day just playing soccer with them, just playing, not even trying to necessarily teach them stuff, because A, they didn't have much of an attention span. And

it was very challenging to teach these children a, in a form foreign language, you know, for me, because my Hindi wasn't that great and a lot of them were hearing impaired.

So, I had to learn basic sign language, like very rudimentary. This is house, this is food, this is how to say water. So, stuff like that to communicate to them. And there was one kid who I'm really touched by, and his name was Cyril. And he had cerebral palsy, couldn't control his limbs, couldn't control his communication. But he would follow me everywhere, all around campus and just want to observe me doing what I did. How do I use the computer when I talk on my phone? And so that interaction with him was very touching and humbling because he wanted to do basic things that I took for granted. And then my boss was Mr. Raja Shikran, who I'll never forget. He was completely blind. And he was the principal or school master, if you will. And I would help him write fundraising proposals and help him with just giving him a lay of the land of what's happening that day on campus.

And a lot of times I'd have to hold his hand and walk him around the campus to tell him what's happening so he can kind of keep track of what the kids are up to. And I remember when I first met him, he actually sat me down and would just touch my face to kind of get an idea of what I look like by feeling my face, which was quite interesting. And he had a son, and I remember his wife at the time. His wife and his son came to campus and he asked me to describe with my eyes what his own son looked like. And in that moment, that experience was very difficult for me to be a part of. It was just very humbling. It's to this day, it makes me a little emotional because here was a man who has never seen his son. When you think about how much you love your children, your nieces, your nephew, but imagine not being able to put a face to their name, right? And so, yeah, that was a very, very cathartic experience.

Matt Bowles: When you reflect back on that entire year and all of those experiences that you had over the course of the year, what would you say that the overall impact was on you, that you took away from that and terms of Mujtaba before that experience than Mujtaba after that experience?

Mujtaba Saifuddin: I think before that experience, all I cared about was getting a BMW or Corvette, looking at my 401k plan every few weeks to see how much value it had amassed. That was my priority. It was what kind of clothes I wore, what kind of car I drove and what kind of stuff I had. And then coming back from that experience, I'd like to think I was a completely different person. And I was in a lot of ways. But of course, I reverted back slowly to my some bad habits. But for a long time, even to this day, I do cringe at the idea of somebody older than me, like my father's age, serving me food, especially when I go to shoe stores. I hate the concept when, like, an older guy or gal would get on their knees to fit a shoe on my foot. I find that uncomfortable because I don't feel like I'm worthy of that kind of respect. And I feel like on the flip side, I should be serving them well.

Matt Bowles: You have done some really incredible, epic travel stuff since then. One of the things that you and I both did, although not at the same time together, we have both done the Nomad train, where you take the Trans-Siberian Railway from Moscow all the way across Siberia and end up in Ulaanbaatar in Mongolia. Can you share a little bit about. That experience, what your experience was like in Russia and going through Siberia and just being on arguably the single most famous train in the world. And what that was like.

Mujtaba Saifuddin: Yeah, it was epic. I think there's a certain romance with trains that we have, at least that I have. And I find that just that rhythm of the train track beneath you and the beauty of the countryside going by at a relatively slow pace, so you can actually observe it and enjoy it, versus if you're in an aircraft, it's just whizzing by. So, it was great to be in Moscow for the start of the journey. I met with 10 other

nomads and it was a small enough group where by the end of the two-week trip you're best, best friends. So, we meet in Moscow and a Moscow just blew me away. It is a top-notch city. I was expecting it to look like behind the Iron curtain of being a bunch of disheveled buildings and that whole dark industrial kind of vibe, but it made like Paris and New York look like. Moscow was amazing, breathtaking from the architecture to just the way people are dressed to the pace.

Anyway, so we start in Moscow and then we head off to Kazan. Then we go to Novosibirsk with the middle of Siberia, and then off to Irkutsk, which is where Lake Baikal is the biggest freshwater lake in the world, which in and of itself is spectacular. And then finally off to Ulaanbaatar, Mongolia. And I found the trip to be a good mix of bonding with my fellow nomads on the train and also just having a lot of periods of just being alone in my cabin and looking out the window and just thinking about holy. I'm in the middle of Siberia on a train and watching the countryside evolve from the concrete jungle to then you see these giant fields of gold, of wheat and God knows what else is growing out there. And then slowly as you start getting towards Mongolia, you start seeing these wild horses galloping in the distance and you just develop an appreciation for just how huge this expanse of land is and how breathtaking it is. And there were times where I felt really small, like trivial because you're just one little tiny life form in this giant landmass cruising along. And yeah, it was just a very humbling experience.

Matt Bowles: Man, I learned so much on that trip. I thought it was just incredible. I mean, Kazan, for example, before going on this trip, I knew so little about the history of Islam in Russia. And then you go to Kazan, which is the capital of the semi-autonomous, Autonomous Islamic Republic of Tatarstan, which is inside Russia, but it is super majority Muslim and they have some of the most beautiful mosques I have ever seen. I mean, banging like turquoise blue colored. I mean the types of pictures that. I associate with like Uzbekistan and like those kinds of parts of the world. Which I've not been to, right. So, seeing this, I was just totally blown away by the architecture. The Tatar people recounting their history of Islam in Russia, in Tatarstan. I mean, it was so incredible. I was just blown away by Kazan.

Mujtaba Saifuddin: Same here. But for me, the highlight had to have been Lake Baikal. As a lover of all thing's natural beauty, and I found the expanse of the lake and when I read about some of the details of the lake, how deep it is and just the volume of water, and it's just spectacular. And one of my favorite experiences from Lake Baikal was doing this sauna at night next to the water, whereby we'd all cram into this little wooden box with the heat turned up. And it's super-hot, you're sweating. And then there's this giant, some sort of a tree branch with. I forget what kinds of tree it was, but the person who ran the sauna would say, smack us with this branch to kind of get the aroma of the plant onto our skin. And then we would be sweaty hot. And then we'd run outside and jump in the water. This is at night at Lake Baikal, you know, and it's freezing outside and the water is ice cold, but you're trying to escape a sauna, so you jump in the cold water at night, then you just freeze your ass off and then run back in the sauna back and forth. And it was just fun with 10 nomads huddling in the sauna, having a good time, a good laugh, freezing our asses off in the water back and forth. And it was just a great bonding experience, man. Loved it.

Matt Bowles: That's amazing, man. I also think any preconceptions that people. Have about Siberia just get completely. I mean, you just go through there. And a lot of Americans in particular, I think, have this perception of Siberia as this sort of arctic barren land. We were there, we were wearing T-Shirts the whole time. It was like summer, fall type of weather. We go to cities like Novosibirsk. Novosibirsk has the largest theater in all of Russia. It's larger than any theater in Moscow. And St. Petersburg is in Novosibirsk. We go to a town like Irkutsk, right in the middle of Siberia. They've got espresso shops. I found a Daisy restaurant

in Irkutsk. The chef was from Delhi, and I was like, what is like? I mean, this is why we travel though, right? I mean, we just. Whatever perceptions we come in with, we're like, okay, in Siberia and I'm wearing a T shirt and I'm having espresso. From this coffee shop and Daisy food for dinner, right? And I'm like, wait, what's going on? It's crazy, man. But once you get to Mongolia. Talk about that, man. For people that have never been to Mongolia, wow.

Mujtaba Saifuddin: I mean, first of all, Ulaanbaatar is a popping city. There is traffic, there's buildings everywhere. It's a proper metropolis. I was expecting it to be a lot more run down than it was. And mind you, again, it's kind of late summer, early fall. The sun is just piercing through this vivid blue sky. The city is absolutely spectacular. And I just remember it being very bright because the sun is super intense. Tents and the markets. I came across this giant market of people selling recycled used goods. And it was huge as far as the eye could see. Just this giant market of people selling their wares. And the energy, the pace of life there was not what I expected at all. And then the food was fantastic. I mean, there's some great restaurants out there in Ulaanbaatar.

Matt Bowles: And then you went through the Gobi Desert.

Mujtaba Saifuddin: Yeah, dude. The best part was climbing these sand dunes. And when you get to the top of this one giant sand dune, it was so windy. You got the sand piercing your clothing and getting into your eyes. And it was uncomfortable but spectacular at the same time. And at one point, we got these little toboggans and we went tobogganing down the sand dunes, and that was a blast. We happened to get a driver who took us around those four of us nomads who went to the Gobi Desert. And he took us in his SUV around the desert, and he insisted that at night, we spend the night at his place with his wife and kids. So, me and a few other nomads are spending nights with his family in the living room on the floor. And it was just nice to experience how the locals lived.

And again, the warmth with which they received us was bar none. And it was great to, like, literally, we wake up in the morning and his kids would be romping around with us while his wife made breakfast. And then some of the best memories I have was spending time in the gers, those yurts, right? And, you know, it'd be late night in the yurt, and we'd be cooking on this kitchen stove, this little stove in the middle of the yurt and making spaghetti and beans. And outside there's wild horses' kind of, you know, roaming around. And it was just, wow. We are living in a tent in the middle of the Gobi Desert. And it's epic, you know,

Matt Bowles: It's amazing. The landscape of the Gobi Desert was just mind blowing. I mean, it was just incredible. Every single day, just getting up and going through it and just seeing all the different desert scape there was just really extraordinary.

Mujtaba Saifuddin: Yeah, absolutely.

Matt Bowles: So, you are also a scuba diver. And I want to ask you. I know you've done a number of pretty epic dive trips, but I have never been to the Maldives. It is widely regarded as one of the top scuba diving destinations in the world. So, I want to ask you about the dive that you did in the Maldives and how that was.

Mujtaba Saifuddin: Yeah, so I went there twice for work and we were actually selling some corrosion resistant latches for the Trans Maldivian Airlines that were based out of the Maldives. So, on my second visit there to kind of close out the deal, I ended up taking a day off and went scuba diving. And the boat operator and the scuba diving outfit, it was just me as the guest on the boat going out. So, there was a guy

who captained the boat and another guy, the dive master was also a diver, would come with me on the dive. I remember going out on this boat, like out in the middle of nowhere, where we're out in the middle of the ocean. There's no island nearby, no land mass at all. So, I'm wondering why the hell we're stopping here. But we stop the boat and we just go underwater.

And as we descend, the water gets darker and darker. Were quite deep and we're just hovering there for a while. And I can't talk to my tour guide, my fellow scuba diver. So, I'm not really sure what we're doing there. But all of a sudden, kind of out in the distance, I noticed this giant object, this life form, coming towards me. I'm like, oh shit, what is that? It's not something I've ever seen before. It's not a shark, thank God. But it's something really big coming towards me slowly. Turns out it's a giant manta ray. I swear the wingspan of this guy was probably 6 or 7ft huge.

And behind this giant manta ray is another manta ray, a bit smaller, I presume to be the female. And then there's three or four little manta rays behind her. So, it was a family of manta rays that were just literally coming towards me as if it was all planned, as if the tour guide's like, hey guys, you need to be at this location at this time. So Mujtaba could see you. So, this manta ray family comes right towards me and they start circling me. And just you could see their eyes kind of moving around to fixate on me. And it was one of the most amazing scuba diving experiences I've ever had.

Matt Bowles: That's so incredible, man. I always love hearing about scuba experiences. I try to do them in epic. Locations whenever I can. I had the super incredible fortune of scuba diving in Thailand. And similar to your story, a whale shark just rolled up and hung out with us for like 10 minutes, you know, or, you know, things like this. And the more of these dives you do and you put yourself in the. Places where, you know, this stuff can happen, it's a stroke of luck to be there at the right time on the right day. But when it happens, man, it is very special.

Mujtaba Saifuddin: Absolutely. By the way, you asked me about LA and some go to things to do for visitors, and I mentioned that jet ski trip to Catalina. But when you're in Catalina, one hotspot is Casino Point. And scuba diving from Casino Point because the currents there and the way the coral is kind of laid out, that it's a great spot for the local Garibaldi. The fish that's native to California hang out and they're very friendly. And there's just a lot of great wildlife down there at that particular location off campus, Catalina. And so, I highly recommend that spot for any of your listeners who are scuba divers.

Matt Bowles: Well, there's a lot of really epic stuff to do inside the United States. You've traveled it pretty extensively. One of the places I want to ask you about, though, is Alaska and the time that you spent there and what your highlights were from that trip.

Mujtaba Saifuddin: Yeah, man. It's funny how a lot of our nomad friends talk about these exotic locations around the world, but what's in our own backyard in the U.S. is no different. So, yeah, Alaska was probably the most epic landscape I've seen so far, actually. And we hiked up these large glaciers. At one point, we took a small airplane and flew to a very distant glacier and landed on it. And it just so happened that that particular day that we went flying, it was one in five days throughout the year that the weather is that good. And we happened to be there on one of those five days where it was just calm winds, clear skies, perfect visibility. And so, the pilot took us out to a glacier that's the least traveled, least visited, one that they don't go to very often.

We're kind of threading the needle and flying around between these large mountain peaks. The pilot, he does his downwind, flies his base turn, and then lands, does final approach onto this beautiful white Runway, which is the glacier. And we jump out of the aircraft, and it's just perfect white powder. And we're nestled between these big rocky peaks. We're at like, gosh, I don't even know, 7,000ft in altitude, 8,000ft or something ridiculous. And the blue sky is beautiful above, it's freezing cold, but we don't give a shit because it's just amazing landscape. And we're making snowmen, we're throwing snow at each other and just goofing around and just reveling in this beautiful landscape that we have the pleasure of seeing that not many people get to see.

But the highlight of our trip was one night where my buddy and I are making a bonfire while the rest of the group is in the house at the Airbnb just making dinner. So, we're making a bonfire and I look up and I happen to see this weird kind of blue glow in the sky. It's right after sunset, so there's still some light, but it's starting to dissipate and it's getting darker, but there's a weird blue hue. And I kind of dismissed it. But as I start looking up periodically, that blue hue became more vivid and weird looking. And the light was dancing. So that I'm like, oh, that's the northern light. Like that's aurora borealis. So, we run inside, we grab everyone, we're like, guys, get out, shut off the stove, stop what you're doing. We're going to jump in the car and we're going to try to chase that blue orb. We jump in the SUV, we start driving around, trying to find a spot that's higher above ground or a higher elevation and where there's less light pollution. And we come across this clearing in the woods that's on a hill.

And as the night gets darker, we've got the sunroof open, we're peering our heads out, we're freezing, our eyes are watering and we've got the heater on full blast and the car and we're just observing what starts off as a small orb of light becomes this giant sliver of dancing light. And it goes from light green to dark green to reddish purplish. And it starts dancing and we're like, oh my God, this is the most surreal, most epic thing I have ever seen. We got emotional, we're like, oh my God, the heavens are opening up. And you know, those of us who aren't spiritual all of a sudden became spiritual because you're like, dude, God is talking to us right now. Because, like, it was literally just a sliver of light everywhere else. It was just a regular sky. It's almost like it was just a show for us, Matt. It was spectacular, and I recommend every listener to make it a point to try to see the northern lights.

Matt Bowles: Well, you've certainly motivated me to prioritize the that I have not done a lot of travel in the places from which you can see the northern lights. And so that is definitely going super high on my list. Well, I know one of the other. Travel experiences that really impacted you was a dirt biking trip through Mexico. Can you share a little bit about that?

Mujtaba Saifuddin: Yeah. So, a couple colleagues of mine and I, we started off in this port city called El Golfo on mainland Mexico. Not the Baja side, but Mexico on the Gulf side. And we rode motorcycles from El Golfo to Puerto Penasco. And it was amazing because it was my first time on a dirt bike. So not only am I trying to figure out how the hell to stay on the damn bike and not fall off and eat dirt, but we have to make it to our destination by nightfall. So, we have one day to get there, and it's about 200km, so it's a pretty long haul. So, the adrenaline was high. I'm scared about getting hurt. I don't want to fall. But I'm also excited about this adventure and we have to haul ass, and we're going at high speed to get down to our destination.

And so, imagine you're cruising along on these dirt bikes. You have the ocean, the Gulf next to you on one side. Then you have this beautiful desert terrain on the other side. No cars, no pedestrians, no buildings. So, imagine cruising along the beautiful beach, you know, and then at one point we start going inland because the terrain wasn't conducive to riding the motorcycle. So, we went a bit inland, and now we're

riding along a giant salt flat and everything from terrain full of rocks to sand to, again, salt flats. It was like the Nomad train, where you're going through this amazing countryside, and every few hours are a whole different kind of scenery and different kind of terrain that you're trying to navigate. Imagine you're literally just going full speed on a motorcycle with the wind blowing past your face, and you're like, if anything happens, you are screwed. There's no hospital nearby. There's no reception. I've got a backpack with first aid kit. My buddy has a backpack of fuel, and then the other buddy has a backpack of food and water for basic survival, right?

So, we're very vulnerable on this adventure, trying to make it to our destination and don't have room to accept anything that were to go awry. But what happened was at some point down on the journey, I crashed and got road rash and all the skin on my arm and my back was torn off and bleeding and I broke my nose because I went headfirst into a rock. But all that to say it was as painful as that was, it was such an amazing adventure that I would do it again in a heartbeat with the exact same events that happened. If they happen again, so be it. And I think the big takeaway from that was just not saying no to an adventure. There were a lot of reasons why I could have said no. I don't know how to ride a bike. You know, I've never done a dirt bike. I don't want to go to Mexico. It's not safe. We're going to be alone in the wilderness and God knows, if anything happens, who are we going to call? God. Cause there's no reception. So, there's a lot of reasons not to do it. But I did it and it was by far the most amazing experience I've ever had.

Matt Bowles: That's awesome, man. Well, another thing that you just recently. Did is you made the decision to become a full-time itinerant nomad with no base. And I want to ask you a little bit about that transition because you. Traveled a lot before you became a nomad. I mean, you've been to 50, 60 countries before deciding to become a nomad. You're very established in your professional career and all that kind of stuff. Can you talk a little bit about. For you, what was that decision making process like?

Mujtaba Saifuddin: Yeah, I mean, I really believe in the mantra that life is just dying in slow motion. And that's something that my dad has inculcated to me and us and the kids, his children, since we were very young. So, embracing life and building a bank of good memories is more important than building a bank account of money and having tangible things. So, we value memories more than anything else. And so, I remember like there were how many days I'm sitting on the 91 Freeway in LA, in traffic, going to a job. Even during the pandemic, I had to be on site. It was a location independent job in every sense of the word. And I just hated the drawl of the monotony of commute 9 to 5 job and then commute back home, have dinner, watch TV, go to bed, rinse, repeat over and over again.

So, I wasn't building my memory bank that for years have taught that that's what's important. That's beautiful to do. So, I decided, you know what, it's now or never. I'm 40 and I've been spending the bulk of my energetic years with a location dependent job. Granted, I got to travel here and there, but it was only two weeks here and there for vacation. So finally, I said, you know what, at the end of the day, I'm not married, I don't have any kids. I've got the financial means to even if I don't have a job that lets me be remote, to still take some risks and do become a nomad. So. But luckily, I got a job with this company called Logistic and they're fully remote and I took the plunge, left aerospace and joined them back in November of 2021. And yeah, they've given me the opportunity to be fully remote and I can make money while living overseas. And it was a great decision.

Matt Bowles: Let's talk a little bit about transition. And mid-career slash life transition, because for me, and you know my story, I worked in the nonprofit advocacy space, what my entire academic background is, all my professional work experience right up until the age of 30. And then at 30 I transitioned to becoming a

location independent entrepreneur, although still in the United States. And in 37, I became a full-time itinerant nomad and have been traveling the world ever since. But those transitions were really not the easiest thing, right, in terms of mentally and emotionally and all that. And I want to ask you about. How you made the transition mentally and emotionally, because I feel like there's a lot of people that they get into. A particular track in life and they get into a particular career path and they get in a particular journey that they're on and then there's a lot of things sort of preventing them from taking that pivot, right from making that transition and going in a different direction. And then sometimes if they get up the courage to do it, there's a lot of difficult things in terms of your identity, right. That's wrapped up. And this is my job, this is what I do professionally and this is what I'm good at. And this is me or this is my comfort zone. And these are the things that I know how to do really well. And that's kind of a deep seated. Part of our identity. It becomes so right. Particularly when we get into our 30s and 40s, if we've been doing it our whole life. So, when you make a major transition, how did you sort of approach that mentally and emotionally?

Mujtaba Saifuddin: Yeah, it's a good point, good question. I feel like I was defining myself by my aerospace career. And I was proud of the fact that, yeah, I get to work on jet engines and other complex aircraft systems and it gave me a sense of pride and a sense of value. But at the end of the day, it's not worth living a life where you're miserable. So, I felt like, you know what, at the end of the day, I could continue this lifestyle of being an aerospace guy and maybe enjoy some of the sex appeal that that would afford at the bar. When you're telling a girl, hey, I'm an aerospace guy, it's really cool. Or you could not have that be your defining characteristic, but have your travel, your relationships, your family, your friends, your international network be what defines you. And I decided that it wasn't worth pursuing a lifestyle that really wasn't happy just for what the image it afforded. But to go the nomad route and tickle that interest of forging an international network of friends and having really cool cultural experiences and seeing landscapes that most people have never seen before, that was more valuable to me and was worth the transition, worth the change.

Matt Bowles: I love that man. I agree 100%, exactly the same for me. So let me ask you this now that you are a number of months into your full-time nomadic journey. What are some of the things that you have learned? Obviously, it's different, but being a full-time itinerant nomad without a base than it is just going on a trip and coming back home. And so, in this lifestyle, both in terms of the work life stuff, but. Also, in terms of just being itinerant for an extended period of time and just living in different places around the world. What are some of the top sort of takeaways or lessons that you've learned?

Mujtaba Saifuddin: Yeah, I mean, in the past, when I had a two-week window to go travel, I would try to cram as much as I could into that two week. But now that I know in this particular lifestyle or paradigm that I'm not beholden to a certain timeframe, I don't have to spend every evening, every weekend doing something adventurous or doing a tour or sightseeing, that it's okay to take a breather, spend a weekend at home and just enjoy even watching TV and just living as if I was a local, you know, in this case a local Colombian. So it's just the idea of having a slower pace of travel and really immersing myself in the country I'm in and not being bogged down by making decisions for the next destination and buying tickets and figuring out the Airbnb and all that decision fatigue that comes with having to plan the next journey. So, it's been really nice to just slow it down.

Matt Bowles: So, when you were planning to set out for this first part of your nomad journey, this first part of the year, what is going to be different. About the way that you head out to the second part of your year based on all the stuff that you've experienced, learned, absorbed in the first half of your first full year as a

nomad? How is that going to impact the way you structure things in the second half of your first year as a nomad?

Mujtaba Saifuddin: Well, dude, I'm lucky because I've got the primo nomad benchmark in front of me. That's you. So having been able to live with you and observe you and learn the tricks of the trade, number one is I'm not going to travel with a giant frickin' suitcase. So, I've been the running joke here is that I'm literally traveling with a rather large suitcase and a large backpack and have a lot of extraneous items that I really don't need. And so, kind of borrowing a page from your playbook, getting a new wardrobe of like merino wool for example, that's got antimicrobial and its anti-wrinkle and stuff like that. So having my wardrobe with optimal clothing and taking just what I need and trying to trim the fat in terms of what I travel with is important. I think I'm definitely going to do round two with a more leaner approach. And also, Matt, you've taught me the virtues of being smart with what credit card I use and leveraging a certain credit card like the Venture X card that you got me onto, to enjoy some great points benefits and the airline lounges. And so, I'm going to be traveling in style, traveling lean and looking good.

Matt Bowles: I love it, man. That's amazing. Well, one of the other things that I think has been a really central part of our few months traveling together that you and I have just shared and discussed a lot together is cryptocurrency investing and NFT investing. And I wanted to make sure that we included some reflections on that in this podcast as well, because I think we've definitely spent a lot of time both learning about it independently and discussing it with each other, and we've kind of prioritized that on this trip. I had never invested in cryptocurrency before this year myself, so I'm still in this fire hose kind of, you know, trying to learn about all of this. Kind of stuff, but I'd love for you to share some of your reflections just on your personal take on cryptocurrency investing and NFT investing. And obviously disclaimer this is not financial advice, of course, and crypto and NFTs are of course risky and you could lose any money that you put in and all that disclaimer stuff. But with that out of the way, I'd love to get your take in. General on the asset class and some of your investing approach.

Mujtaba Saifuddin: Yeah, I mean, so I kind of got turned on at Bitcoin a few years ago and that was my first kind of gateway into crypto as an asset class. But on this particular trip with you and I, it's been great because being nomadic and being kind of away from my home and my social community, my network, there's less distraction. So, we've literally been able to curate a lifestyle here on this trip whereby we enjoy the culture and the day we work, we do our 9 to 5 whatever, and then in the evenings we find time to read about crypto and watch documentaries and you know, look over our laptop and figure out some new strategies. So, it's been great to literally carve out dedicated time to this space. So, in general, I'm a big believer in Bitcoin and all the principles thereof, right. As sound money and as a store of value and Ethereum as a great tool with smart contract capability. And so all that's, I think a lot of your listeners already know that piece of it.

But one piece that was new to me on this four-month journey so far is the NFT world and that you happen to put a lot of time into understanding and identifying some of the blue-chip projects and you got me turned on to NFTs. In fact, now a proud holder of a VeeFriends, which is Gary Vereshchuk's NFT project that up until February of this year I knew who Gary Vee was but really wasn't in tune with his different projects. But now, I mean, having spent the last three months going down that VeeFriends rabbit hole and talking about NFTs with you, I've now pulled, gosh, maybe five different projects. So, there's the VeeFriends, there's Women in Weapons, there's World of Women, there's the Ben Mezrich Rocket NFT, there's a whole slew of

them that you have been gracious enough to do the research and then get me turned onto them. So, I appreciate that

Matt Bowles: And it's really cool because all of these different NFT projects have different types of utility or different types of cool value around them, I think in addition to, to the art. And so, the Ben Mezrich project, for example, that you and I both hold an NFT for Ben Mezrich is an author who's written a number of books that I have read and so I've been following him. Some of his books have been made into major Hollywood films like [The Antisocial Network](#), for example, was a film made from his book. The film 21, which was about the MIT blackjack team, was made from one of his books and things like that. And so, he writes these really successful bestselling books and then a number of them have been turned into films.

And so, he decided what he was going to do was create an NFT project where if you hold all three of the ones that are going to come out, you would then get a fourth one which would give you a fractional ownership in the forthcoming screenplay that he is going to try to sell and get produced into a movie. And so, you would own a fractional interest of that, right. And would have that little investment piece. Which for me is just really a cool thing to own a fractional interest. In a screenplay whether or not it be gets sold or becomes a big movie or doesn't or whatever. You don't know. But it was just a cool thing. But. And it's also cool just because it's. An author that I've been reading for so many years and I'm just happy to support his work because I appreciate what he's done and there's been no way to do that before other than just buying the book. Right. So that was really cool. And then Gary Vee, obviously I've been following for many years. And the really cool thing about owning this VeeFriends NFT, which you and I both own a VeeFriends NFT now, is. That in addition to having the series.

One of what he is attempting to build into a massive intellectual property empire over many decades and owning that, it. Also grants us access to his VeeCon. Event, which he is going to do once a year for the next three years, which is this massive web 3nft and beyond super conference that he is. Going to do this year, you and I are both going to go together. Which is going to be super fun. We're going next month and it's just. Going to have all kinds of extraordinary people there. Hasan Minhaj is going to be there, Snoop Dogg is going to be there, tons of these NFT creators from these different projects are going to be there. But you and I have also bought into NFT projects which are run by incredible women of color artists who are also going to be at the VeeCon event and hosting private parties for those NFT collection holders, which we're going to be able to go to in the evening on the side and connect with people from all these different communities. A lot of these NFT projects are also not just by women of color.

But they're actually socially conscious projects that are donating a portion of the proceeds to charitable causes and things like that that we believe in and that are important. And so, there's a lot of levels to this whole NFT investing thing, which has just been really cool. And then once you own the NFT, you get into the discord community and. You can start chatting and interacting with other people that chose to invest in that same community, you know, and all that. And then we're going to get this, see him in person at the VeeCon event. Not just the VeeFriends, holders, but a lot of people from these other communities too, which is going to be super cool.

Mujtaba Saifuddin: Yeah, I agree. And I think one thing that you mentioned, actually, Matt, recently, that helped me really understand this NFT landscape was to consider it under the framework of like owning a stock, like a class A share in a company, but before a company has a product, necessarily, we're basically buying the brand. The way I kind of liken it to is buying the Nike logo that swoosh before Nike has made their first shoe. So, to me, like, owning a VeeFriend is akin to buying that Nike swoosh. And anything that

happens there from all the shoes, the apparel, the Nike affiliations that come out of that, we own a piece of that. And that framework to me was like the aha moment. We're like, okay, I get NFTs now where I get at least this particular type of NFT, I get the value prop. And that's why I'm all in with VeeFriends, for example.

Matt Bowles: Yeah, I mean, and there's a lot of different types of NFTs, right, because. They're basically digital contracts on the blockchain, right, that represent or convey your ownership rights to something. And so, at the very broad level that's what it is, right? And so, there are things like music NFTs where an art artist will sell. A fractional ownership interest in a song, and then you have a fractional ownership interest to receive a portion of the streaming rights forever as passive income, right. And you can do that with NFTs. There's all of these various different use cases, right. Which come down to being able to prove digital ownership on the blockchain of a certain set of rights that are ascribed to you for a digital asset. And it can be a piece of art, it can be a song, it can be any number of things. But in the case of VeeFriends, yeah, absolutely. We're talking about something that is being launched as an intellectual property enterprise, right. A brand that is being built out from this, right. That is the plan and that is what Gary is doing. And we are in on the ground floor of that. So, it's going to be very cool and exciting to see where this goes, and very cool to go to the event and see who we meet and how that goes.

Mujtaba Saifuddin: Yeah, I can't wait. It's going to be a great way to end our three-month journey in El Salvador, now Colombia, and it's going to be a final hoorah in Minneapolis at VeeCon.

Matt Bowles: I'm super, super excited for that. Anybody that, by the way, happens to. Be either in Minneapolis or going to VeeCon, feel free to reach out to us and we'll try to connect up when we are both in town in Minneapolis. That'd be super fun. You can just DM me on Instagram at *maattbowlsmaverick*. Let me know if you're going to be there. And we'll definitely make it a point to have a little Maverick Show meetup as well when we're out there. Mooj, let me ask you one more question and then we'll wrap this up and move into *The Lightning Round*. When you think back on all of your travel experiences that you've had over the years before you were a nomad, after you were nomad, and you think about them all together. The experiences you've had, the places you've been, the people that you've met. What has been the impact of all of that travel on you? Why are you still so passionate about continuing to travel? What does travel mean to you?

Mujtaba Saifuddin: I spend a lot of time in my head and I relive memories over and over again. And I feel like travel to me is just creating this really awesome highlight reel or epic memory reel that I could relive often. And so, I just want to collect such a rich, dense collection of memories in my memory reel so whenever I have a moment of downtime, I can lean back and just enjoy and relive that again. And I feel like if I do it right when I'm on my deathbed and I just revisit those memories. I'm going to smile and be like, holy. I did some really cool things along the way. And this life, this one chance that we get, I didn't squander. And that's really important to me.

Matt Bowles: I love that man. That is the perfect place to bring. The main portion of this interview to a close. And at this point, Mooj, are you ready to move in to *The Lightning Round*?

Mujtaba Saifuddin: I'm ready. Bring it.

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

Mujtaba Saifuddin: It's actually three books. I'm going to cheat a little. It's the Century Trilogy by Ken Follett. Ken Follett is an amazing author. His books are very well researched and the detail and what he does is he presents world history in this particular trilogy. From the Russian Revolution in 1917 all the way through World War II, the Cold War, the Kennedy era, Nixon. He kind of takes you through all these amazing world events through the lens of five different families and how they're intertwined. And it's a beautiful fictional story, but you learn a lot of history along the way. So highly recommend this trilogy.

Matt Bowles: Awesome. If you could have dinner with any one person who's currently alive today that. You've never met, who would you pick?

Mujtaba Saifuddin: So, I would say Cathie Wood. I really respect her. Well, a, I have a crush on her because she's just very graceful, very confident and has great demeanor on stage when she's giving her talks. But she's Irish immigrant born into a middle-class family. She's risen through the ranks of the investment world and it's a very male dominated world, but she's risen through the ranks and basically earned the respect, respect of Wall Street. So, she's created this amazing fund called the Ark Fund and she's of the mindset where she wants to have all of her detailed research public. Whereas most hedge funds and fund managers keep their research and their intel private, she's very upfront about what her investment thesis is and she's really big about investing in disruptive, innovative technologies, which I respect. And while most ETFs and investors are going to indexes or benchmarks, she is counterculture and puts her money where her mouth is and invests in companies that are very volatile. She has a 5-year, 10-year horizon for investments. And yeah, she's just a really graceful, very eloquent and very disciplined investor and I respect her.

Matt Bowles: All right. I also want to ask if you. Can share one travel hack that you use.

Mujtaba Saifuddin: Yeah. So, when I was traveling a lot for business, my company had a policy that they would send us business or first class if we were going overseas. And what I would do is I would tell my boss, look, I'm not going to fly business class. I'm going to save the company money. But I'd like for the company to comp me if I flew economy. But when I get to the destination, I want to stay a few more days and have my hotel and food comp. And normally the cost of the hotel and the additional food and all would be far less than that business class ticket. So, my boss would be, yeah, like, why not? You're saving the company money and you get to, you know, have a little bit of fun on the side. Why not? We're, we're happy with that. So, yeah, I saw a lot of countries in Europe, especially on the company dime, just because I chose to fly economy instead of sitting business. My opinion is once your eyes are closed and you're sleeping on the plane, doesn't matter what class you're in. And I pass out pretty quickly on a flight, so I don't care where I am.

Matt Bowles: All right, 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 Mooj?

Mujtaba Saifuddin: Man, there's a lot of advice I would give, but I would say it doesn't matter. And I know this sounds kind of defeatist or it sounds a bit morbid or whatever, but at the end of the day, everything that we do in life, it's kind of insignificant. We're just a small speck in the grand scheme of things. And I feel like if I had just really embraced that perspective, my grades, some of the different mishaps in life, it really doesn't matter. So, you just do the best you can and enjoy the experience and not care so much about what people think. You know, how much money is in my account, what my grades are. Just let all that stress and anxiety go and just enjoy life.

Matt Bowles: Awesome. All right. Of all the places you have traveled up to this point, what are your top three favorite travel destinations you would most recommend? Other people should definitely check out.

Mujtaba Saifuddin: Yeah. So again, I would say Alaska is spectacular breathtaking. I really liked Costa Rica. I thought the number of adventure activities that are available in Costa Rica, from ziplining over a volcano to doing a nighttime hike to a hot spring, rappelling down a cliff, bungee jumping off a rickety old bridge, did all that in Costa Rica. So, I loved it, highly recommend it. And I think Tibet, I think Lhasa Tibet was pretty spectacular. It's not a country that or a territory that most people visit. And I feel like the idea of flying into the world's highest airport in Lhasa is interesting and breathtaking and almost nerve wracking. Approaching Lhasa, you're literally flying through very narrow canyons on an aircraft. So, it's very, very harrowing. But the spirituality of that area of Lhasa with the different temples and the monks and it's a very quiet, very peaceful place. There's a lot of pilgrims who travel for thousands of miles on foot to visit Lhasa and some of the temples there. So, it's a very beautiful place to visit.

Matt Bowles: Amazing. All right, last question. What are your top three bucket list destinations, places you've never been highest on your list you'd most love to see?

Mujtaba Saifuddin: Well, you have turned me on to Bolivia and kind of seeing your Instagram posts from Bolivia, the salt flats of Luni and the Rainbow Mountain, all that is definitely number one on my list. And I'm happy to say that I'll be checking off Bolivia later on this year. That's one. Number two would be Antarctica. It's be my seventh continent, right. So, I really want to check that off the list and see the penguins and hopefully some whales and just experience the beauty of Antarctica. And number three, I have not done South Africa and I hear a lot about it and I feel like that would be another great place to visit and experience some of the history of that region and the natural beauty of it as well.

Matt Bowles: Awesome. I love that. All right, first of all, let's talk about what your company actually offers to other businesses and how you've been able to help other businesses. If there's any listeners in the show that would be potentially could get some value from your business.

Mujtaba Saifuddin: Yeah, sure. I appreciate that. Right now, the climate is such that shipping rates are at all-time highs and so a lot of companies big and small are feeling the pinch of high rates. So, our company has a free platform that's web based that they could use to plug in. If they use FedEx, UPS or DHL, they can use our platform to identify where they're overspending with the carriers. So, our platform will identify what kind of rates that they're getting and it'll help them identify if there's room for improvement to get better rates with those carriers. But also, our platform will identify a bunch of perspectives and business rules that they may be following that aren't optimal. And if they just do some course correction with their business practices, they could save more money. Like for example, a common one is a lot of companies tend to send parcels via air when they could have gone via the ground network for a much lower price and arrive at their destination at the same time or even earlier than had they gone air. So, there's a lot of room for improvement there.

Matt Bowles: Awesome. So, we are going to link that up in [the show notes](#) so folks. Can just go to one place at themaverickshow.com go to [the show notes](#) for this episode and there we'll have the link for how they can go directly to the website and check all of that out. And then if folks want to connect with you, follow you on social media. What's the best way for folks to come into your world?

Mujtaba Saifuddin: Yeah, I'm at [Instagram](#) at *wheredidmujgo?* And also, [Facebook](#) and [LinkedIn](#). So, under *mujtaba.saifuddin* and you can't miss me. I'm if you type in my name, you'll see me.

Matt Bowles: All right, we are going to link all of that up in [the show notes](#) as well along with everything else. That we discussed in this conversation. So just go to one place at [themaverickshow.com](#) go to [the show notes](#). But this episode and there you will see it all. Moog, this was amazing brother. Thank you so much for coming on the show.

Mujtaba Saifuddin: Thanks for having me, man. It was a great walk down memory lane. I appreciate it.

Matt Bowles: All right, good night, everybody.