



# Nicaragua

By Liz Daube ('05)

## How to surf and fish all day ... oh, and run a business, too



"We work 5 a.m. to 9 p.m. every day, but since we're doing exactly what we want to be doing, it doesn't feel like work."

### Flagler alumni Lance and Kristin Moss share stories of success in Nicaragua.

At Surfari Charters, the workday itinerary goes something like this: Surf. Fish. Have lunch and a siesta. Surf or fish some more. Soak in natural hot springs. Relax in a hammock.

If you long for a career outside a cubicle, read on for some perspective from Flagler College graduates Lance and Kristin Moss. They went from waiting tables to operating a successful surfing and fishing charter business on the Pacific coast of Nicaragua and, as they put it, "living in an unbelievable place doing what you love."

#### 1. Get really lucky.

Writer E.B. White once said no one should move to New York City unless he is "willing to be lucky." The same thing might be said for Nicaragua.

When Lance was a junior at Flagler, he started dating Kristin. He also pooled together money with friends and entrusted it to a guy who was "on a mission to build the first surf camp in Nicaragua." Investors got an acre of land and a two-week stay at the camp for buying 1,000 shares of \$5 stock.

"We bought the property site unseen and probably should have lost all our money," Lance said. "Turns out, when we went down a few months later, we could not believe

our luck. It was paradise: beautiful land, offshore wind all day, great surf, friendly locals and nobody around."

#### 2. Plan, invest, commit.

After he graduated with a major in accounting and business in 2000, Lance waited tables to save up \$4,000. Cash strapped to his stomach, he promptly went to Nicaragua to build a house on his property; when he got there, he spent a summer washing dishes at the camp, surfing and realizing there was an opportunity to start a business guiding people to the best waves.

When Kristin graduated with her major in Spanish and Latin American studies in 2002, the couple moved back to Nicaragua and

launched Surfari Charters. They had no competition or business plan: "It was just a way to stay in Nicaragua and surf and fish every day." The couple got engaged in 2003, and Lance decided to use his graduate school money to buy a 25-foot boat that would allow Surfari Charters to take people fishing.

"With myself doing all of the boat trips and Kristin handling all of the organizational aspects, we made an awesome team," he said. They provided guided transport and tour services for guests at the surf camp, and business kept growing.

#### 3. Be tough.

Lance and Kristin's success attracted some attention. A corporate surf travel agency offered them a lucrative contract that would mean

working directly for the agency and giving up their independence. "The money was tempting," Lance said, but they wanted to "not have to be part of the whole corporate routine."

"The agency was furious ... [they] told us, 'If you don't accept our contract, we'll find someone else who will, and we will put them in your area.' We were stunned."

It was a turning point for Surfari Charters. The owner of the surf camp decided to take the corporate contract, so Lance and Kristin had to build their own facilities. Today, their guests sleep in cabanas with beds, televisions, hot water, private bathrooms and, in some cases, air-conditioning – amenities not taken for granted in Nicaragua. The Mosses also maintain a Web site with photos, videos and detailed

information about Surfari Charters' services: [www.surfariarters.com](http://www.surfariarters.com).

"We decided that our goal was to remain a small operation," Lance said. "The whole experience taught us to be true to ourselves, and that even down in the depths of Nicaragua, the corporate monster could come and hunt you down."

#### 4. Have fun.

The Mosses will likely face even more competition in the coming years; tourism recently bumped coffee to become Nicaragua's highest-earning industry, according to a market report by Euromonitor International. But Lance and Kristin are still managing to love their jobs.

"We work 5 a.m. to 9 p.m. every day," Lance said, "but since we're doing

exactly what we want to be doing, it doesn't feel like work. If we get a day off, we usually take the boat out."

Of course, life in the Third World isn't perfect. The Mosses have encountered some problems, most of them related to Nicaragua's super-slow pace.

"A lot of things just take forever," Lance said. "The biggest dangers are probably getting pounded while you are surfing ... the hospital is a two-hour car ride at best."

For more on Surfari Charter's, visit: [www.surfariarters.com](http://www.surfariarters.com)

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