

THE BLAXIT FORWARD BLUEPRINT FOR MADAGASCAR

PART THREE

Building Your Life in Mahajanga

Neighborhoods, Banking, Schools & Daily Life

The insider intelligence you cannot Google — from someone who has lived it since 2017.

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Living in Mahajanga, Madagascar since 2017

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Part Three: Building Your Life in Mahajanga

You've done the research. You've run the numbers. Now it's time to talk about what daily life actually looks like — where you'll sleep, where you'll bank, where your kids will go to school, and where you'll find your people. This is the chapter I wish someone had written for me.

Where to Live: Mahajanga's Neighborhoods

Mahajanga is not a one-size-fits-all city. Depending on your lifestyle, budget, and priorities, you may find yourself in a beachfront villa on La Corniche or a comfortable apartment in the heart of Mahajangabe. Here's what you need to know about each area.

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La Corniche	\$200-\$500/mo	Luxury & expat community	Oceanfront, pools, security, parking. Home to Mahajanga's four-star hotels: Baobab Tree Hotel & Spa, The Fishing Village, and Roche Rouge. Most Western expats live here.	Higher rents. Feels like an expat bubble — less local immersion.
Mahajangabe	\$150-\$400/mo	Dining, convenience & central living	Two large supermarkets (Leader Price, Score), largest Catholic cathedral, strong restaurant/hotel scene, multiple banks (BOA, BNI, BFV, AccessBanc), both post offices including international shipments. Great transport. 15-min walk to the Bord de la Mer.	Lively and busy — not a quiet retreat.
Tsaramandroso	\$100-\$300/mo	Everyday convenience	Baobab City mini-mall: Shoprite/ Super U (with legendary French bakery!), BFV bank, Orange & Telma stores, gym. City water available.	Busier/noisier than residential areas.
Ambondrona	\$100-\$300/mo	Families, students & upscale residential	Vast fokotany with lots of character. University of Mahajanga and College Francais (French elementary/middle). Excellent water pressure near major city pumping station. Luxury apartments, homes, markets.	Large area — explore sub-neighborhoods before committing.

Amborovy	\$80-\$250/mo	Space, quiet & airport proximity	Spacious properties, low density. Good for families wanting room to breathe.	No city water — wells only. Coastal salinity corrodes pipes. Demand proof of regular filter maintenance. Neglected systems can render water uncookable.
Mahabibo	\$80-\$200/mo	Local immersion	Authentic Malagasy neighborhood. Great market access. Warm community.	Less polished infrastructure. Perfect for those who want to truly live like a local.

Mama Leeza's Tip: *I've personally lived in multiple neighborhoods across Mahajanga. Every one of them taught me something different about this city. Don't be afraid to start in one area and move as you learn what you actually need.*

La Corniche: Mahajanga's Crown Jewel

If you want to wake up to the Indian Ocean every morning, La Corniche is your address. This is Mahajanga's premium coastal strip — home to all four of the city's four-star hotels (Baobab Tree Hotel & Spa, The Fishing Village, and Roche Rouge), the highest concentration of Western expats, and amenities that would feel at home in any upscale tropical destination. For up to \$500/month, you can have a pool, a security guard, parking, and a view that will never get old.

Fair warning: La Corniche can feel like an expat bubble. Gorgeous, yes. But if deep community integration is your goal, you may want to weigh that coastal fantasy against the trade-off in local immersion.

Mahajangabe: The Heart of the City

Mahajangabe is where the city does its living. Two large supermarkets (Leader Price and Score), Mahajanga's largest Catholic cathedral, a great dining and hotel scene, and multiple banks in close proximity. If you shop online from the U.S. — I absolutely do — both of Mahajanga's post offices are here, including the one where international packages arrive for pickup. That detail alone has saved me many an unnecessary moto ride across town.

Rents run slightly cheaper than La Corniche, despite being just a 15-minute walk from the Bord de la Mer waterfront. For the value, it's hard to beat.

The Bord de la Mer: Mahajanga's Living Room

The Bord de la Mer — Mahajanga's waterfront promenade — deserves its own mention. This is not just a scenic backdrop. It's where the city breathes. In the evenings, families spread out on the grass, vendors set up food stalls, children run along the seawall, and the ancient baobab tree that has stood there for centuries watches over it all.

You will go to the Bord de la Mer. Everyone does. It's free, it's beautiful, and it will very quickly become

one of the things you love most about living here.

Ambondrona: University Town Energy with Upscale Options

Ambondrona is a vast fokotany — a township — with enough variety to deserve its own exploration. It's home to the University of Mahajanga and the College Francais (French elementary and middle school), which makes it naturally lively with students and families. It's also where some of Mahajanga's nicest apartments and homes are found.

One practical note that matters more than you'd think: Ambondrona is located near a major city water pumping station, which means consistently strong water pressure. For anyone who has lived through a low-pressure shower, this is not a trivial detail.

A Note on Water in Ambovo

Ambovo has no connection to the city water system. Every drop comes from wells — and the closer you are to the coast, the higher the salinity. Salty water corrodes pipes and appliances faster than you'd expect.

That said, a well-maintained filtration system changes everything. If the owner or property manager cleans the filters regularly, you can counteract most of the salinity issues. The problem arises when systems are neglected — I once rented a home where the water was so compromised I couldn't even cook with it. My housekeeper brought me jerrycans of city water from her own home just so I could boil pasta.

Before signing any Ambovo lease, ask to see the filtration system. Ask when it was last serviced. If the owner hesitates or can't answer — walk away.

Mama Leeza's Tip: *Even in neighborhoods with city water, I still use bottled water for drinking and cooking. I never drink tap water in Madagascar — period.*

The Water Rule — And Yes, That Includes the Ice

Let me be very direct: do not drink the tap water. This applies everywhere in Mahajanga, regardless of your neighborhood, regardless of how nice the restaurant is, regardless of whether you're sitting in a four-star hotel.

And here is the part that gets people: the ice.

You would assume that a nicer hotel or restaurant uses filtered water to make their ice. You would be wrong. I have learned this lesson more times than I care to count. Unless someone you trust has explicitly confirmed that the ice is filtered, assume it is not.

In the Peace Corps, we had a name for what happens when you ignore this rule. We called it 'Double Dragoning' — projectile liquids from both ends, simultaneously, for approximately three days. It is exactly as unpleasant as it sounds, and it will derail your week entirely. It is also completely preventable.

Important: *Skip the ice. Always. Drink bottled or filtered water. When in doubt, order something hot or something sealed. Your digestive system will thank you for the entire duration of your stay.*

Essential Resources for Expats

The American Corner Mahajanga (ACM) — Your Secret Weapon

If you are relocating to Mahajanga and you speak English, the American Corner is the single most valuable free resource in the city. Sponsored by the U.S. Embassy and completely free to use, this is not just a library — it's a community hub, a workspace, and a launching pad.

What's available at the ACM:

- Lending library of English-language books (many donated by the expat community — including me!)
- Computers, printers, and 3D printing
- Three small recording studios — excellent for making videos and content
- Meeting space for community events
- Sunday English Club and Operation Smile meetings — native English speakers are always warmly welcomed
- English Practice Mahajanga (EPM) Facebook group for connecting with the broader English-speaking community

The Coordinator, Andry, is an advanced English speaker and — full disclosure — my former Peace Corps Malagasy language instructor. He runs the space with professionalism and genuine warmth. The ACM is open Tuesday through Saturday.

Mama Leeza's Tip: *The ACM is where I work most days. The internet is reliable, the staff are wonderful, and I've met more community members through events there than anywhere else in the city. Find their Facebook page before you even land.*

Education: Schools in Mahajanga

Families relocating with children will find more options than they expect. Mahajanga has a growing number of English-language schools — a reflection of the Malagasy community's recognition that English fluency opens more global doors than French.

English-Language Schools

There are many English-language elementary and middle schools in Mahajanga. Many Malagasy families actively choose these schools for their children because English proficiency significantly improves career prospects. I am still confirming whether a full English-language high school (grades 10-12) exists — I will update this section once verified.

French-Language Schools

French elementary and middle schools are available — including College Francais in Ambondrona — but there is no French high school in Mahajanga. This is more than a footnote for Malagasy families: it means many parents relocate their teenagers to Antananarivo (Tana) or Toamasina (Tamatave) for three years of high school specifically to earn a French-recognized diploma, which carries significant weight for university admissions in France and French-speaking academic systems.

For expat families, this French high school gap is worth factoring into your long-term planning if a French-language educational path matters to you.

Finding and Securing a Rental

Renting in Mahajanga is straightforward once you understand the system. There are two main paths: formal agencies (Immobiliers) and independent agents, often found through Facebook. Both work. Here's how each operates.

Option 1: Formal Real Estate Agencies (Immobiliers)

Immobiliers are the traditional route and the one I recommend for newcomers. Here's how it typically works:

- Contact the agency — I walked into a local office, told them my requirements, and they put me in their car and drove me around to available units. Zero fuss.
- They show you properties across your budget and neighborhood preferences.
- Once you find the right place, the Immobilier handles all paperwork.
- Leases are always in French and typically several pages long — but agents who work with expats are accustomed to translating and will walk you through everything.
- Upon signing, you pay: first month's rent + deposit (called 'Caution') + agency commission of 75% of one month's rent.

On a \$500/month rental, that's \$375 to the agency. For a \$200/month rental, \$150. It's not nothing — but you get professional handling, translated paperwork, and someone to call if something goes wrong.

Option 2: Independent Agents (Facebook)

These agents are informal, but don't let that put you off. They are honest, hardworking people who only get paid when you find your home — which means they are highly motivated to find you the right one.

- They often show you the same properties as the Immobiliers.
- Commission is typically 50% of one month's rent — on a \$500/month home, \$250 instead of \$375.
- Once you choose a property, they connect you directly with the owner.
- Payment is often requested before the lease is signed — but if you prefer to pay after signing, that's completely acceptable to ask. They're flexible.

Mama Leeza's Tip: *The difference between 75% and 50% commission on a \$300/month rental is \$75. For some, the formality of an agency is worth that. For others, the savings add up. Go with what makes you comfortable — both paths are legitimate.*

Banking in Mahajanga

Opening a local bank account is one of the first practical steps after arrival, and your choice of bank will affect your daily life more than you might expect. But first — a reality check on the process itself.

What to Expect When Opening an Account

Banking in Madagascar is not like banking in the U.S. In America, you walk in, they run you through ChexSystems, you hand over some money, and you walk out with an account. Same day. Done.

In Madagascar, plan for approximately one week from start to finish. Here's how the process works:

- You visit the bank and complete an IRS form for foreign account holders (likely related to FBAR/FINCEN reporting requirements for Americans with foreign accounts).
- The bank makes a copy of your passport and visa.
- You sign multiple forms — then leave. No money changes hands at this first visit.
- The bank reviews and approves your application, then calls you when it's ready.
- You return to fund the account.
- Once funded, you can order your ATM card. Two options: a card that works internationally (monthly fee around \$8), or one that works only within Madagascar (monthly fee around \$3).

Mama Leeza's Tip: *If you're still relying primarily on U.S. debit or credit cards — which work fine here — skip the international ATM card and save the \$5/month. The basic Malagasy card will cover your local needs. U.S. cards are widely accepted.*

One more thing worth knowing: many Malagasy checking accounts come with a free savings account attached — no minimum balance required, no fees. Given the recent slide in the U.S. dollar, keeping a portion of your funds in a Malagasy ariary savings account is at least worth discussing with a financial advisor. I am not one, but I mention it because the option exists and costs you nothing to explore.

Which Bank to Choose

Here is my honest breakdown of the major banks in Mahajanga, based on years of personal experience:

BFV (BRED)	3	Multiple + in-branch	Excellent service — staff know you by name. Located in Baobab City mall alongside Shoprite, Orange, Telma, and a gym. Mama Leeza's personal bank. Highly recommended.	Still called 'BFV' by everyone despite official rebrand to BRED.
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BNI	3	Standalone ATMs citywide	Best ATM coverage in Mahajanga — standalone machines spread across the city give you maximum flexibility. Personal experience confirms good service.	No particular cons. Solid choice.
MCB (Mauritius Commercial Bank)	1	1 (frequently broken)	One of the few banks that charges no ATM fee.	Single branch, single ATM often out of service. Limited convenience.
Bank of Africa	Multiple	Few	Widely known, established presence.	Nearly every Malagasy person banks here. At month-end (salary day), ATM lines are incredibly long and the lobby often fills completely. Not recommended as your primary bank.

My Personal Recommendation: BFV (BRED)

I bank at BFV — still called that by everyone in Mahajanga despite the official rebrand to BRED. Three branches, excellent service, and my branch is conveniently located in the Baobab City mini-mall alongside Shoprite/Super U (with that legendary bakery), Orange, Telma, a gym, and more. I go to that mall essentially every day. If you're going to be in Tsaramandroso regularly, the combination of banking and shopping in one stop is hard to beat.

Best ATM Coverage: BNI

I had an account at BNI and can speak from personal experience: three branches plus standalone ATMs spread across the city gives you more cash-access flexibility than any other bank in Mahajanga. If convenience to your wallet — literally — is your top priority, BNI is your bank.

The One to Avoid: Bank of Africa

Bank of Africa is a legitimate institution. The problem is that nearly every Malagasy person in Mahajanga banks there. At month-end, when salaries are paid, the lines for their few ATMs stretch out the door and the lobby fills completely. I have walked away without being served more times than I can count. Unless you have a specific reason to bank there, start somewhere else.

You're More Ready Than You Think

None of this is insurmountable. In fact, most people who make it to Mahajanga are pleasantly surprised by how much support exists — from the expat community, from the ACM, from helpful agents and bank

staff who are genuinely glad you're here.

Madagascar rewards the curious and the patient. Come with a sense of humor, a willingness to ask for help, and a filter — literally, for the water — and you will find your footing faster than you expect.

In the next section, we'll talk about daily life logistics: transportation, healthcare, communication, and the rhythms of the week that will eventually feel like home.

THIS WAS ONE DESTINATION.

The BDE covers 120 countries.

Madagascar is where I live. Your destination may be Portugal, Costa Rica, Colombia, Thailand — wherever the BDE says you will thrive, belong, and be safe.

Every section you just read gets rebuilt from scratch, for your country.

Your neighborhoods. Your banks. Your cost of living. Your life.

Ready to run your numbers?

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