

THE BLAXIT FORWARD BLUEPRINT FOR MADAGASCAR

BONUS SECTION

# The Money Map

*What Life in Mahajanga Actually Costs*

Real numbers from a real expat. Prepare to do the math on your own situation.

**Lisa B. Lee**

Founder, Blaxit Forward | Expatriation Architect

*Living in Mahajanga, Madagascar since 2017*

**BlaxitForward.com**

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## The Money Map: What Life in Mahajanga Actually Costs

*Numbers don't lie. And the numbers in this chapter are going to do something to you.*

I am a 69-year-old Black American woman who has lived in Mahajanga, Madagascar since 2017. I have a housekeeper who works six days a week. I take spa days at a four-star hotel. I go to the beach regularly. I eat out multiple times a month. I have a full life — a rich life, by any honest measure.

My all-in monthly expenses, including housing, food, staff, healthcare, transportation, fun, and periodic costs like visa renewals: roughly \$775 a month.

Let that sit for a moment.

## The Full Breakdown: Real Numbers from a Real Expat

The table below shows my actual monthly expenses alongside a typical range for a single expat living comfortably in Mahajanga. Your numbers will vary based on neighborhood, lifestyle, and whether you have, say, twenty-five dogs. But the structure holds.

<b>Rent</b>	<b>\$150</b>	<b>\$150–\$350</b>	<b>3BR older home, Tsararivotra. Typical range covers studios to 2BR in most neighborhoods. La Corniche runs higher.</b>
<b>Electricity</b>	<b>\$30</b>	<b>\$20–\$60</b>	<b>Higher with AC running. Mahajanga is HOT — budget up if you need AC to sleep.</b>
<b>Water</b>	<b>\$4</b>	<b>\$4–\$8</b>	<b>City water. One of the most jaw-dropping line items for Americans. Yes, really.</b>
<b>Internet (Orange)</b>	<b>\$51</b>	<b>\$30–\$55</b>	<b>Orange fiber is reliable but premium-priced. Starlink available for less. Other providers offer cheaper packages with varying reliability.</b>
<b>Housing Subtotal</b>	<b>\$235</b>	<b>\$204–\$473</b>	
<b>Food &amp; groceries</b>	<b>\$100</b>	<b>\$100–\$200</b>	<b>Vegan/pescatarian keeps costs low. Meat eaters spend modestly more. Eating out: pizza \$6, Lebanese dinner \$10, beachside brochettes \$2.50.</b>
<b>Transportation</b>	<b>\$60</b>	<b>\$40–\$80</b>	<b>Bus + bajajy (tuk-tuk) combo. Bajajy both ways twice daily = \$2.50/day. Many days you walk or stay home.</b>
<b>Phone</b>	<b>\$5–\$15</b>	<b>\$10–\$20</b>	<b>Basic calls/texts: \$5/mo. Add data for full connectivity: ~\$15. Malagasy SIM cards are inexpensive.</b>

<b>Personal care</b>	<b>\$15</b>	<b>\$20–\$40</b>	<b>Barber \$1/cut (twice monthly). Lotions, hair care, dental, deodorant. Quality moisturizers available locally.</b>
<b>Daily Life Subtotal</b>	<b>\$180–\$190</b>	<b>\$170–\$340</b>	
<b>Housekeeper</b>	<b>\$100</b>	<b>\$75–\$150</b>	<b>Six days/week: cooks, cleans, shops, manages repairs via her husband, cares for animals. This is not a typo. \$100/month.</b>
<b>Night watchman (optional)</b>	<b>—</b>	<b>\$50–\$80</b>	<b>Common in larger homes or compounds. Not universal, but worth considering.</b>
<b>Staff Subtotal</b>	<b>\$100</b>	<b>\$75–\$230</b>	
<b>Pharmacy &amp; supplements</b>	<b>\$40</b>	<b>\$20–\$60</b>	<b>Vitamins, allergy meds, OTC medications. No prescriptions needed — pharmacists help find comparables. German generics (Denk) are excellent and cheap.</b>
<b>Clinic visits</b>	<b>\$5</b>	<b>\$0–\$20</b>	<b>Clinic Fanantenana (Catholic-run, excellent care) charges only for meds and supplies used. Visit cost: essentially free. Budget a small monthly reserve.</b>
<b>Health Subtotal</b>	<b>\$45</b>	<b>\$20–\$80</b>	
<b>Beach days</b>	<b>\$30</b>	<b>\$15–\$40</b>	<b>Chaise + umbrella rental: \$4.50/day. Lunch: \$2.50. Add massage (\$4), fresh fruit, fried fish, and the occasional moonshine. Budget generously — it's worth it.</b>
<b>Spa day (Baobab Tree)</b>	<b>\$75</b>	<b>\$65–\$75</b>	<b>Full day: two massages, chocolate wrap, jacuzzi, two pools. \$65 + tip for Fara = \$75. Once a month or so. Highly recommended.</b>

<b>Frip shopping</b>	<b>\$50</b>	<b>\$20–\$60</b>	<b>Secondhand markets: clothing, shoes, towels, linens, bags, belts. \$50 buys an entirely new wardrobe. You will become a devoted frip shopper.</b>
<b>Electronics/repairs</b>	<b>\$15</b>	<b>\$5–\$20</b>	<b>Charging cables (dogs eat them). Screen repairs: \$75 for iPhone screen replacement while you wait — 10 minutes. 'The Pit' in Mahabibo fixes everything.</b>
<b>Fun Subtotal</b>	<b>\$170</b>	<b>\$105–\$195</b>	
<b>Visa renewal (amortized)</b>	<b>\$30</b>	<b>\$30</b>	<b>300 Euro SWIFT + \$38 local fee. Add travel to Tana if required: Cotisse VIP van \$65 RT (15–17 hrs each way), AirBnB ~\$15, local transport and food ~\$45. OR flight ~250 Euro booked well in advance. Amortized over renewal period.</b>
<b>Outbound shipping</b>	<b>\$5</b>	<b>\$5–\$10</b>	<b>Malagasy Post: inexpensive, reliable, no tracking, ~3 weeks to the U.S. Never lost a package.</b>
<b>Periodic Subtotal</b>	<b>\$35</b>	<b>\$35–\$40</b>	

**Mama Leeza's Note:** *My costs are shaped by my specific life — a large older home that fits my animals, a nonprofit I run, and care packages I send to children I sponsor. A single expat without those commitments could live extremely well for \$600-\$800/month, and luxuriously by any American*

*standard for under \$1,200.*

## **Behind the Numbers: The Details That Will Surprise You**

### **Water: \$4 a Month**

Four dollars. Every month. For all the water you need. I include this not because it dramatically changes the budget math, but because it is the single line item that most reliably causes Americans to stop and reread the page. City water in Mahajanga costs four dollars a month. That's it.

### **Your Housekeeper: \$75–\$150 a Month**

In the United States, hiring a housekeeper for one day a week costs \$100–\$200 per visit. In Mahajanga, \$100 a month buys you someone who works six days a week — cooking, cleaning, shopping, managing household repairs through her husband, and caring for your animals. My housekeeper has been with me for years. She and her husband sat with me through the night when I was treated at the clinic after a bajajy hit me from behind.

I want to be transparent about something: I sometimes feel guilty paying her \$100 a month. I raised her salary from \$75 to \$100 in January, and I know it matters enormously to her family. The economic reality of Madagascar means this wage is meaningful here in a way that requires some sitting with. Most expats navigate this with raises, bonuses, and genuine relationship. It's worth thinking about before you arrive.

### **Healthcare: Essentially Free**

I rarely go to the clinic. When I do, the visit itself costs nothing — I pay only for the medications and supplies used during treatment. Cotton gauze, a syringe, whatever was needed. At most, \$20 for the whole visit.

Clinic Fanantenana is a private, Catholic-run facility with excellent, caring staff. When I arrived after a bajajy accident, they treated me thoroughly and with great kindness. Their X-ray machine was broken at the time — I had to go to a nearby hospital for imaging — and yes, that is the reality of healthcare in a developing nation. It is not what Americans are used to. It is also not what Americans fear when they imagine it. The care is real. The cost is almost nothing.

### **The Good Stuff: Beach Days, Spa Days, and Brochettes**

This is where the Money Map gets genuinely fun. A full day at the beach — chaise lounge, thatched umbrella, table, and lunch — runs \$7. Add a beachside massage (\$4), some fresh fried fish from a walking vendor (\$1-2), and a bottle of the local moonshine if you're feeling adventurous (\$3.50), and you've had a full, luxurious beach day for under \$20.

A full spa day at the Baobab Tree Hotel & Spa — Mahajanga's finest — costs \$65. That includes two massages, a chocolate body wrap (the smell alone is worth it), a soak in a private jacuzzi tub, and access to both the indoor and outdoor pools. I tip my masseuse, Fara, bringing my total to \$75 for the whole day. In any American city, a single 60-minute massage costs more than that.

### **The Bajajy: Mahajanga's Beloved Tuk-Tuk**

Transportation in Mahajanga runs on two wheels and three: buses and bajajys (tuk-tuks). Taking a bajajy both ways, twice a day, every day of the month would cost about \$75. In practice, most people mix it up — bus one direction, bajajy the other, walk when the weather cooperates or the buses are packed. My real monthly transportation spend lands around \$60.

There is no car payment. No insurance. No gas. No parking. No registration. This alone saves most Americans \$500-\$1,000 a month.

### **The Frip Markets: A Wardrobe for \$50**

Madagascar is awash in gently used clothing from around the world. The frip markets — secondhand markets — are where most expats do the majority of their clothes shopping. For \$50 a month, you can walk away with dresses, shorts, shoes, towels, linens, belts, and bags. A full wardrobe refresh. The selection of summer wear in Mahajanga's frip markets is particularly good — better than Tana, which gets cold enough that heavy fabrics dominate there.

***Mama Leeza's Note:** Go with a local friend your first few times. They know which vendors have the real finds, how to negotiate, and how to spot quality in a pile. Frip shopping is a skill, and it's one you'll develop fast.*

### **Electronics Repairs: 'The Pit' in Mahabibo**

In a small corner of Mahabibo, there is a cluster of repair technicians I affectionately call The Pit. They sit at handmade tables with soldering irons, waiting for whoever shows up next with whatever is broken. Cracked iPhone screen? Fixed while you wait — ten minutes, \$75. Charging cable eaten by a dog? Replaced for \$8 (USB-C or Lightning, your choice). Their ingenuity and skill are genuinely impressive.

Seventy-five dollars for an iPhone screen repair sounds expensive by Gasy standards, and it is. In the United States, the same repair runs \$200-\$350. Context is everything.

### **The Visa Reality**

Visa renewals are a periodic cost that needs to be budgeted for, not forgotten. The fee itself is 300 Euro via SWIFT transfer plus \$38 paid locally in Mahajanga. The complication arises if the signature machine used for processing isn't operational locally — in that case, you'll need to travel to Antananarivo (Tana) to complete the process.

The Tana trip options: the Cotisse VIP van runs \$65 round-trip but takes 15-17 hours each way — a commitment. One night's AirBnB in Tana runs about \$15; local transport and food add another \$45. Alternatively, a flight booked several months in advance runs around 250 Euro. Factor this into your annual budget and spread it across the months so it doesn't blindside you.

### **How Does This Compare to Life in the U.S.?**

For context, here is what the same basic categories cost for a single adult living in a mid-tier U.S. city — nothing fancy, no major metropolitan area:

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<b>Rent (1BR apartment)</b>	<b>\$1,500–\$2,500</b>	<b>\$150–\$350</b>	<b>Average U.S. 1BR vs. Mahajanga range including nicer neighborhoods</b>
<b>Utilities (electric + water)</b>	<b>\$150–\$250</b>	<b>\$34–\$68</b>	<b>Madagascar electricity + \$4 water</b>
<b>Groceries + dining out</b>	<b>\$400–\$700</b>	<b>\$100–\$200</b>	<b>Fresh produce, local markets, cheap restaurants</b>
<b>Transportation</b>	<b>\$200–\$500</b>	<b>\$40–\$80</b>	<b>No car payment, no insurance, no gas</b>
<b>Housekeeper</b>	<b>\$1,500–\$3,000/mo or N/A</b>	<b>\$75–\$150</b>	<b>If you could even find someone, this is what it costs in the U.S.</b>
<b>Healthcare (out of pocket)</b>	<b>\$200–\$600+</b>	<b>\$5–\$20</b>	<b>Clinic visit essentially free; pay only for supplies used</b>

The math is not subtle. A comfortable life in Mahajanga costs less than rent alone in most American cities. This is not a compromise. This is not roughing it. This is a full life with staff, spa days, beach days, fresh food, and excellent weather — for a fraction of what you're spending right now to stress about your credit card balance.

### What This Actually Means for Your Life

Here is what the Money Map is really telling you:

- If you are receiving Social Security — even a modest benefit — you may be able to cover your entire cost of living in Mahajanga.
- If you have a pension, a retirement account, or any remote income, you are not just surviving here. You are thriving.
- If you are currently spending \$3,000-\$4,000 a month in the U.S. just to get by, that same money in Mahajanga buys you four to five times the quality of life.
- The money you save each month is money that can fund your nonprofit, your travel, your family, your future — instead of your landlord's mortgage.

This is why people Blaxit. Not because Madagascar is perfect. Not because there are no challenges. But because when you run the numbers honestly, the question stops being "can I afford to go?" and starts being "can I afford to stay?"

### A Note on Transparency

Every number in this chapter came from my actual life. I did not round up for drama or round down to impress you. This is what I spend, what I have observed other expats spend, and what I believe a new arrival can realistically expect.

Your numbers will be different. Your neighborhood, your lifestyle, your dietary needs, your entertainment preferences — all of it shapes the final figure. That's exactly why the Blaxit Decision Engine exists: to model YOUR life in YOUR destination, not a generic expat fantasy.

**But Madagascar? Madagascar is the real deal. And now you have the receipts.**

*Ready to run your own numbers? The Blaxit Forward Blueprint process starts with a full financial modeling session tailored to your income, your lifestyle, and your target destination. Reach out at [BlaxitForward.com](https://BlaxitForward.com).*

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**Ready to run your numbers?**

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