

LIFE IN ARMENIA

FOR DIGITAL NOMAD FAMILIES

BREAKING NEWS

THE LAND OF APRICOTS

A STORY OF AN UNFULFILLED MOVE TO PORTUGAL

THE ESPRESSO ECONOMY EFFECT

ARMENIA'S PATH TO ADVANCED TECHNOLOGICAL PROGRESS AND ECONOMIC PROSPERITY

THE ARMENIAN TECH BASECAMP

RELOCATING TO ARMENIA TO REDEFINE THE GLOBAL MATERIAL TESTING INDUSTRY

CUTTING TIES, EMBRACING ARMENIA

THE TRANSFORMATIVE POWER OF LIVING IN ARMENIA FOR RELOCANTS

DIGITAL NOMAD VISA IN ARMENIA

TOP 6 ADVANTAGES OF THE ARMENIAN RESIDENCY PROGRAM

ISLAND TO HIGHLANDS

THE JOURNEY OF A DIGITAL NOMAD RELOCATING FROM BALI TO YEREVAN



MATHEW ZEIN

EDITOR'S LETTER

In 2024, I've set some ambitious yet realistic goals for both Life in Armenia magazine and the digital nomad scene in Armenia. For the magazine, my priority is to double our readership while nurturing our existing readers with even more engaging content and insightful discussions.

The other focus is taking concrete steps to cultivate the Armenian digital nomad community. This includes launching a dedicated mobile app for digital nomadism in Armenia and launching the first digital nomads program in Ijevan City of Tavush province.

Another goal is to highlight the potential Armenia holds for remote workers and entrepreneurs from diverse backgrounds, not just the tech industry. This includes artists, musicians, fashion designers, and many others. Armenia has proven itself a welcoming destination for individuals with creative pursuits across all fields, and I want the magazine readers to learn more about that.

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Explore the transformative journey of those who cut ties with the familiar and embraced Armenia as their new home. Join us as we delve into the experience of Arin, a former restaurateur and business development professional who found a second home in Armenia.



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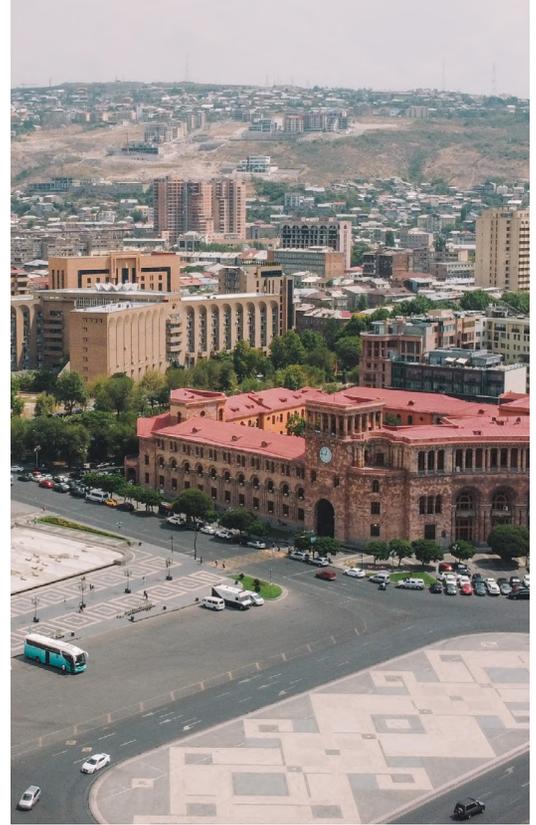
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Learn about the reasons behind Paul's unexpected move from Bali to Yerevan and explore how Armenia's unique blend of culture, business opportunities, and supportive environment fueled Paul's transition from a digital nomad to a successful entrepreneur.

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Step into the shoes of a digital nomad in Armenia with Vahram's insightful journey. From the thriving cultural scene to transportation tips and hidden gems, Vahram shares his personal experiences and practical advice for navigating life in this vibrant country.



AMADEE-24 Mars Analog Simulation in Armenia

In 2024, from March 5th to April 5th, the **AMADEE-24 Mars analog simulation** will take place in Armenia's Ararat Province, a region carefully chosen for its resemblance to the Martian landscape.

Six "analog astronauts" will live and **work inside a simulated Mars habitat** for four weeks, conducting experiments on resource utilization (e.g., water extraction), communication, and scientific research (e.g., astrobiology).

The mission aims to test and optimize technologies like spacesuit simulators, robotic assistants, and life-detection tools, identifying challenges and solutions for **future human-robotic Mars missions**.

The Austrian Space Forum, the Armenian Aerospace Agency, and international researchers are involved.

For a month, Armenia will transform into a hub of Mars research, capturing the global spotlight. International experts, researchers, and astronauts will gain a unique perspective on life in Armenia, experiencing it from a lens very different from our own. However, I have no doubt that they will enjoy their time in the country, and we might even see them dancing in the streets and savoring their Armenian experience to the fullest.

For more information about the AMADEE-24 Mars simulation, you can visit the official website of the [Austrian Space Forum](#) or review our article "[Armenia Goes Interstellar](#)" published in the April 2023 issue of Life in Armenia.



BIG

NEWS



THE LAND OF APRICOTS

A STORY OF AN UNFULFILLED MOVE TO PORTUGAL



**MATHEW
ZEIN**

EDITOR IN CHIEF

INTERVIEWING



**EVGENY
KOTELEVSKIY**

HEAD OF SOCIAL MEDIA AT SELZY



THE LAND OF APRICOTS A STORY OF AN UNFULFILLED MOVE TO PORTUGAL

How my wife, our little child, and I left Russia for Armenia, worked tirelessly to relocate to Portugal, earned enough money for the move, obtained visas, and bought tickets, but in the end, **we never actually went anywhere.**

We Set Off

On March 5, 2022, my wife, our two-year-old son, and I boarded a plane from Vnukovo without return tickets. A couple of days before, I had quit my job, packed all our belongings in our Moscow apartment, and, like many others at that time, we left.

When I resigned, they offered me the option to work remotely “until things calm down.” However, when I inquired about how to send my laptop back from Armenia upon resignation, HR suggested it would be better for me to resign altogether. Thus, in Yerevan, I found myself without a job, and the idea of what I would do here was quite vague. **We had about seven thousand dollars with us,** saved from our wedding, and according to our calculations, it should be enough for the initial period.



Earning Money in Armenia

In Armenia, considering my previous experience, I saw two options for earning a living: working with wine or working in internet marketing. In one of the interviews at a winery, they explained to me that \$700 was the maximum I could expect. In internet marketing, the situation was not much better – they offered \$1,000. This didn’t suit me at all, as considering our expenses, we needed at least two thousand dollars, if not more, to live.

Deciding not to waste time, I focused on LinkedIn and even started [a Telegram channel](#) in Russian, where I shared my experience of job hunting on LinkedIn and what worked and what didn’t.

The Dream Job, Found

My strategy of sending personal messages to people whose companies I liked yielded results. Exactly two months after moving, I landed a part-time job as a paid media specialist at the English advertising agency FirstPour. I was running ads for wineries, so my two favorite things coincided: wine and internet marketing.

In general, I was fortunate with the job. Instead of working four hours a day, I worked 10-12. I was enthusiastic about my work! Apparently, the boss liked it, and after three months, he decided to increase my salary.

Almost in Portugal

Since our arrival in Yerevan, **we dreamed of Portugal**. However, money to live in Armenia was not abundant, so the prospect of a real move seemed out of reach. I set a firm goal - to **relocate my family to Portugal by the end of 2023**- the key requirement for that was money.

By the summer of 2023, I suddenly realized that the total amount in our accounts had not only stopped decreasing but had started to grow slowly. At that time, I worked every day from 10:00 to 23:00 with a one-hour lunch break, as I had done for most of 2023.

Occasionally, the intensity of the work took its toll, but thoughts of Portugal served as the best stress relief. We began preparing for the move - researching the areas where we would live in Portugal, exploring methods of legalization, and taxes, and even started learning Portuguese. In early October, **we bought plane tickets and applied for visas**. Portugal was turning from a dream into a reality, within arm's reach.



Just a Meeting

We got the visas. All that was left was to figure out what to do with our belongings, and then we could go. I had one planned meeting that kept getting postponed. Matthew Zain - a fairly well-known author on LinkedIn who writes about Armenia. In November, a month before our departure, we were finally able to meet.

It turned out that he had been traveling the world for the last 10 years and settled with his wife in Armenia seven years ago, where he found **the perfect blend of traditional values and modernity**, as he expressed it.



I also heard from him that the idea of having a child came to him precisely here, seeing how safe it was and how much children were loved. We spent a whole hour talking about what we liked in Armenia, our professional plans, careers, and development. I remember thinking how well he had arranged everything: organizing exhibitions in Dubai to attract digital nomads to Armenia, writing articles in English for clients in Europe, and publishing an English-language magazine about Armenia supported by the Armenian diaspora. Meanwhile, Matthew was choosing a suitable Ph.D. program in a remote format at a British university. From Armenia, of course.

Let's Talk Frankly

On that same evening after arriving home, I suddenly realized that, for the first time in two years, I doubted the necessity of moving to Portugal. I simply couldn't find a single compelling argument in favor, except for the fact that our son expressed a desire to go to Portugal because there were many olives and inexpensive Hot Wheels cars.

However, I found many more drawbacks - taxes, at best, were 33% under a special regime, which might be abolished with uncertain probability in the coming years, leading to a progressive tax scale with deductions up to 48% for an income of 80,000 euros per year (plus social contributions).

The Armenian 5% for individual entrepreneurs seemed like a gift in

comparison. I also understood that I would be working 10-12 hours a day, and sitting in front of a computer from Armenia or Portugal made little difference. And obviously, in almost two years here, we had achieved a certain standard of living.

Moving to Portugal would mean giving up all of this and returning to the point where we were when we arrived from Russia. I decided to voice my doubts to my wife that evening, and to my surprise, she also said that she didn't want to leave; she liked our home, our son enjoyed going to daycare, we had friends here, and everything we needed.

A couple of days later, unable to find arguments in favor of the move, we decided to return the tickets and cancel the visas.



Chain Reaction

This decision set off a chain reaction: I suddenly realized that 70% of my current job involved doing tasks that didn't fulfill me, and my professional development would progress faster if I quit. So, that's exactly what I did. Instead,

I focused on projects where I saw my real professional value, such as Email Service Provider [Selzy](#), where I manage all the social media. We remembered that we hadn't taken a vacation anywhere in the last five years, so we booked a hotel for two in Turkey for the summer.

All this time in Armenia, I dreamed of riding a bicycle in Portugal. In the end, I got myself a bicycle for my birthday and installed a seat on the frame for my son, and we are the only ones who ride like that here.

The dream of a comfortable workplace with a wide monitor instead of a 13-

inch laptop, which caused eye strain, also easily came true - I bought myself an excellent LG Ultra Wide monitor. We always wanted an apartment with an oven. It turned out to be quite simple - we bought a standalone oven. It turned out that **we didn't need to go anywhere**; everything was available here and now.

Armenia is not our limit, and we deserve something more

Throughout the past year, I reasoned: "Armenia is not our limit. We deserve something more." It seemed like we should move somewhere in Europe because the standard of living is higher there, and for that, we need to work a lot and save on everything. But what if, along the way, we felt that we liked our

life here so much that we didn't want to give it up without necessity?

The concept of limits was also intriguing. It turns out that it's not in the country but in your own mind. Working remotely, you build a circle of people around you, completely disregarding borders. And it becomes

unimportant whether you're working from Armenia, Portugal, or Indonesia. It's like a global village. Wasn't this the original essence of the internet?

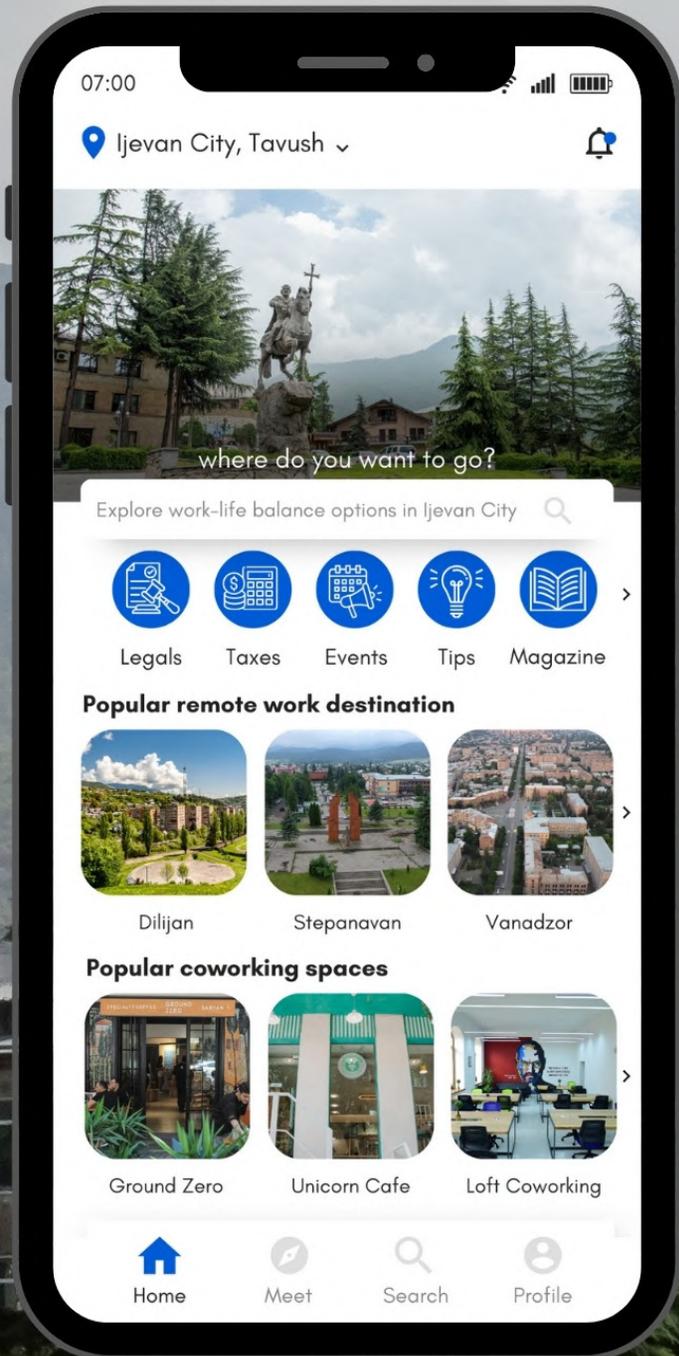
Feel free to connect with me on [LinkedIn](#) to talk about Armenia, remote work lifestyle, or anything else.



COMING SOON

LIFE IN ARMENIA

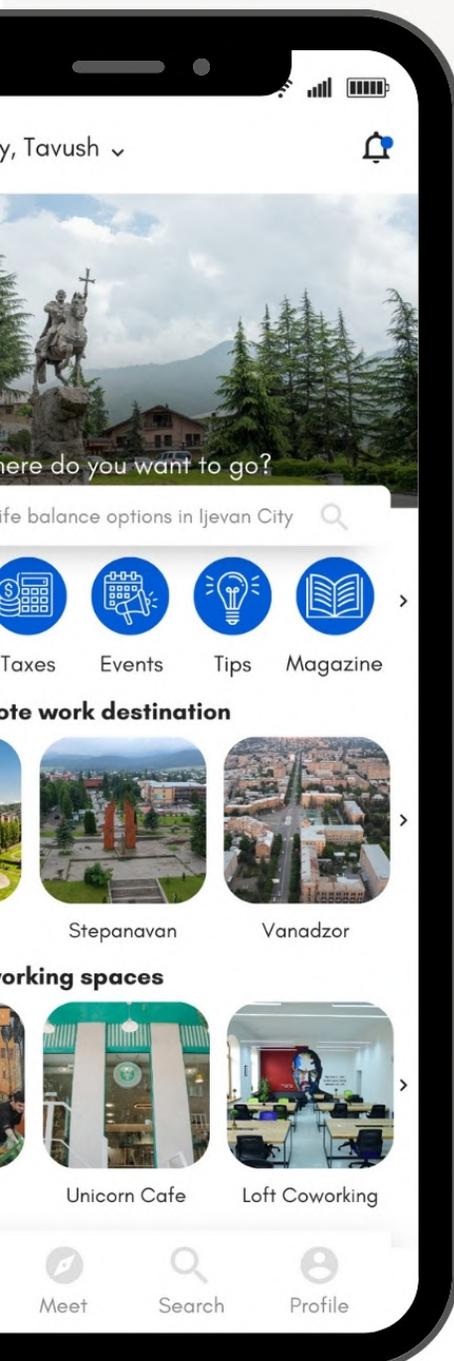
FIRST MOBILE APP FOR DIGITAL NOMADS AND
REMOTE WORKERS IN **ARMENIA**



COMING SOON

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FIRST MOBILE APP FOR DIGITAL NOMADS AND
REMOTE WORKERS IN **ARMENIA**



- Remote-work-friendly towns in Armenian regions
- Selected remote work facilities in Armenia
- Answers to all FAQs about remote work and digital nomadism in Armenia
- Legal and tax information for international remote workers in Armenia
- Tips about local mobile apps, internet packages, and banking solutions, etc.
- Information about upcoming events interesting for the app users
- Healthcare and insurance information for international remote workers in Armenia
- Access to all Life in Armenia magazine articles
- Share and read personal experiences about working remotely in Armenian regions
- Meet other digital nomads traveling at the same time to Armenia

**SIGN UP TO GET NOTIFIED ONCE
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CUTTING TIES, EMBRACING ARMENIA

THE TRANSFORMATIVE POWER OF LIVING IN ARMENIA FOR RELOCANTS



**MATHEW
ZEIN**

EDITOR IN CHIEF

INTERVIEWING



**ARIN
MANASERIAN**

BUSINESS DEVELOPMENT SPECIALIST
AT THE CROWDFUNDING FORMULA



CUTTING TIES, EMBRACING ARMENIA THE TRANSFORMATIVE POWER OF LIVING IN ARMENIA FOR RELOCANTS



Traveling the world, hopping from one city to another, was my life. You soak up the sights, sounds, and smells and move on – always chasing the next adventure. But sometimes, a place **grabs you by the heart**. You find yourself saying, “Maybe here.”

That’s what happened to me in Armenia. My wife and I planned a quick 7-day trip, but something clicked. The warmth of the people, the beauty of the mountains, the buzz of Yerevan’s streets – Armenia wrapped its arms around us and wouldn’t let go. **Seven years later, we call it home.**

It’s a unique feeling settling down in a place that wasn’t on the map. You leave behind familiar faces, friends, and routines. But in a new land, you build new connections, discover hidden gems, and **become part of something bigger**. There are challenges, sure, but also unexpected joys.

If you’ve ever traded your backpack for a lease, you know what I mean. The unspoken understanding between people who’ve dared to leap – to **leave the known for the unknown**.

Fate sometimes works in curious ways. Take my encounter with Arin, for instance. We'd known each other online for a while, but it wasn't until a marketing marathon in Yerevan last October that we finally met in person. That brief encounter led to a more relaxed coffee meeting on Abovyan Street, a special place for me ever since I landed in Armenia in 2017. By the way, this is one of the advantages of living in Armenia: you meet someone today, and **you're grabbing coffee tomorrow.**

Arin, a Biomedical engineer by education, a former restaurateur & a sales and business development professional, took the leap from Iran to Armenia almost a year ago. His quest? **A brighter future in this resilient country** - His second home. He now works as a business development manager at The Crowdfunding Formula, a global leader in the crowdfunding industry. That's **another advantage of living in Armenia:** The country, despite being relatively small with a small population, hosts many international companies and industry-leading firms, particularly in the tech and public relations sectors.

As we sipped our coffee, Arin shared his initial plan for Armenia: He always wanted to live between Tehran and Yerevan, and for the past four years, he had planned to set his personal and professional life accordingly. He and his brother ran a popular small restaurant and cafe in Tehran. But **with each visit to Armenia, something shifted.**



After 2019, considering the global and regional economic shifts and the events affecting both Armenia and Iran in the following years, the plan of living between the two countries no longer appeared to be realistic. So he began severing ties with his past life, not out of dissatisfaction, but with a growing conviction that fully embracing Armenia meant a clean break. He sold his shares in the Tehran business and embraced new opportunities in his adopted home.

Tehran's culinary scene may have lost a rising star, but Armenia's tech world gained a business developer. The professional community in Armenia, as Arin described it, is a **vibrant hive of passionate dreamers and doers**, all buzzing with ideas that could change the world. Arin fits right in, using his knowledge & experience from his background as a medical representative and restaurant manager to build valuable connections. In his new job as a business developer, he's building relationships and making things happen.



You might be picturing Arin's life in Tehran as quiet, but trust me, it was anything but! Based on his stories and the videos he showed me, his life was an exciting one. Music and cooking nights at his place and launching a successful restaurant with his brother in a historic neighborhood- he was always on the go. It wasn't just Tehran, though. His friends kept him buzzing. A thriving and caring community of friends profoundly impacted his life by providing support, fostering a sense of belonging, and creating a positive and vibrant environment that actually nourished his emotional well-being.

Sure, there were some reasons that pushed him towards considering Armenia, but it's **the country itself that kept him here**.

If you are looking for a new place, a new challenge, or a new venture in your life, welcome to Armenia. As I always say, **give the country a 7-day visit**; it will do the rest to keep you in.

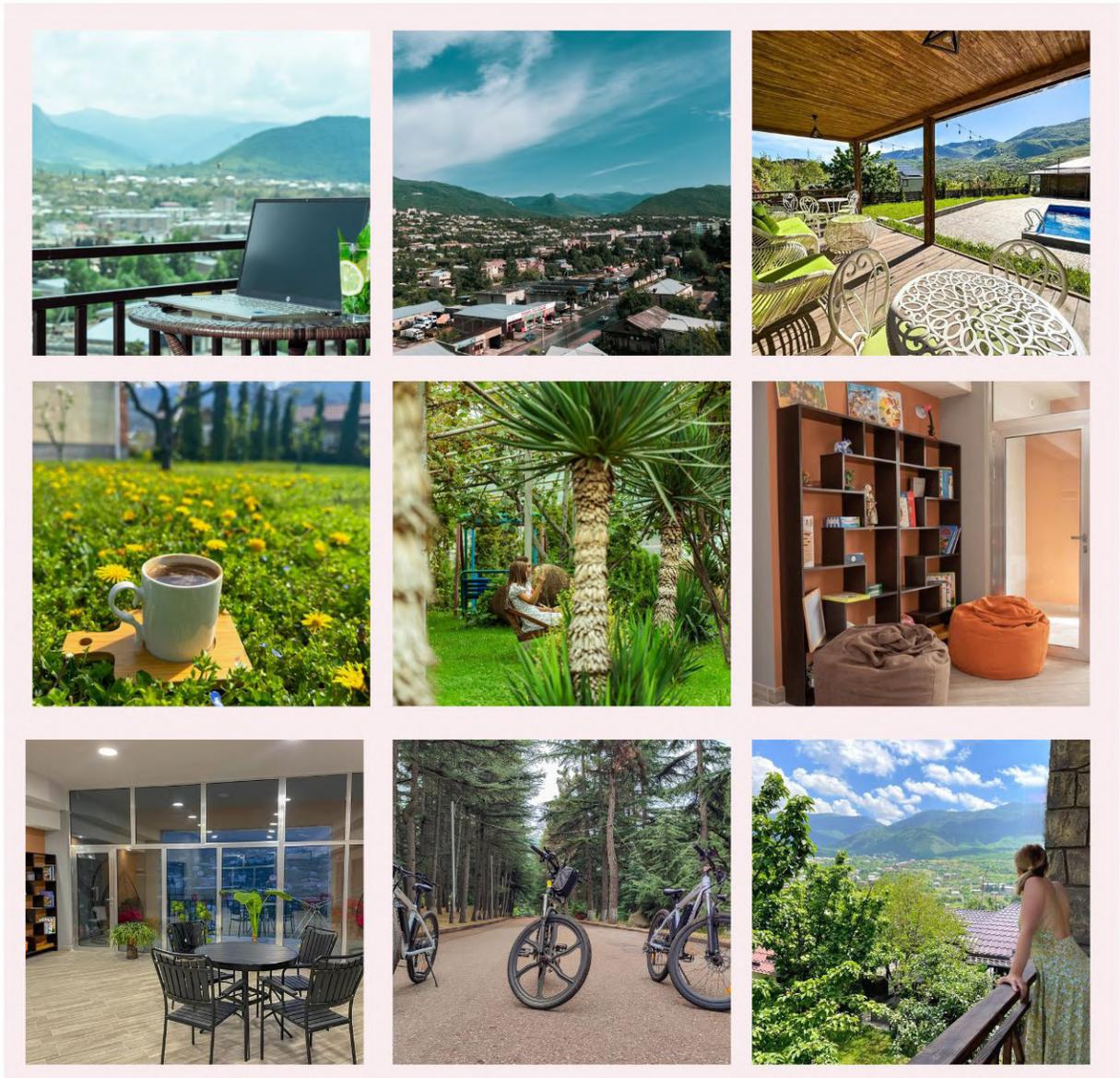
Advertising Collaboration

with Life in Armenia

HOTEL KAMAR

IJEVAN CITY, TAVUSH, ARMENIA

Why scroll through Instagram photos when you can achieve work-life balance in reality?



Remote workers visiting Ijevan City in Tavush, Armenia, are welcomed at Hotel Kamar to enjoy flexible bookings, a serene location, and fast Wi-Fi. Our ergonomic workspaces provide comfort, while family-friendly accommodations and the city's best mountain view make work-life balance effortless.



THE ARMENIAN TECH BASECAMP

RELOCATING TO ARMENIA TO REDEFINE THE GLOBAL MATERIAL TESTING INDUSTRY



**MATHEW
ZEIN**

EDITOR IN CHIEF

INTERVIEWING



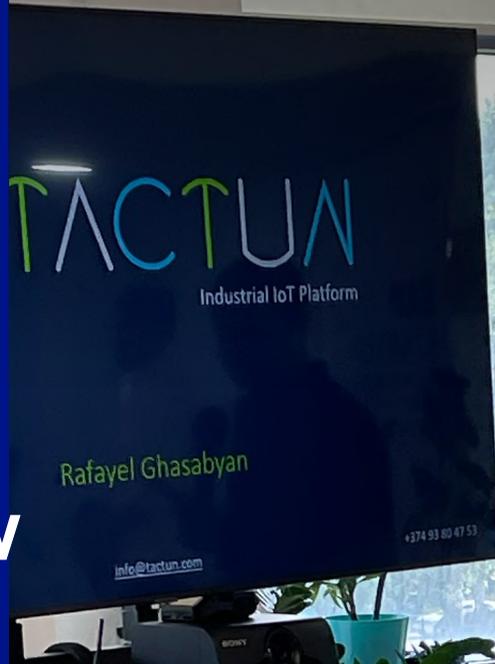
**RAFAYEL
GHASABYAN**

CO-FOUNDER AND BDM
AT TACTUN



**VAHE
MOMJYAN**

CO-FOUNDER AND CSO
AT TACTUN



THE ARMENIAN TECH BASECAMP RELOCATING TO ARMENIA TO REDEFINE THE GLOBAL MATERIAL TESTING INDUSTRY

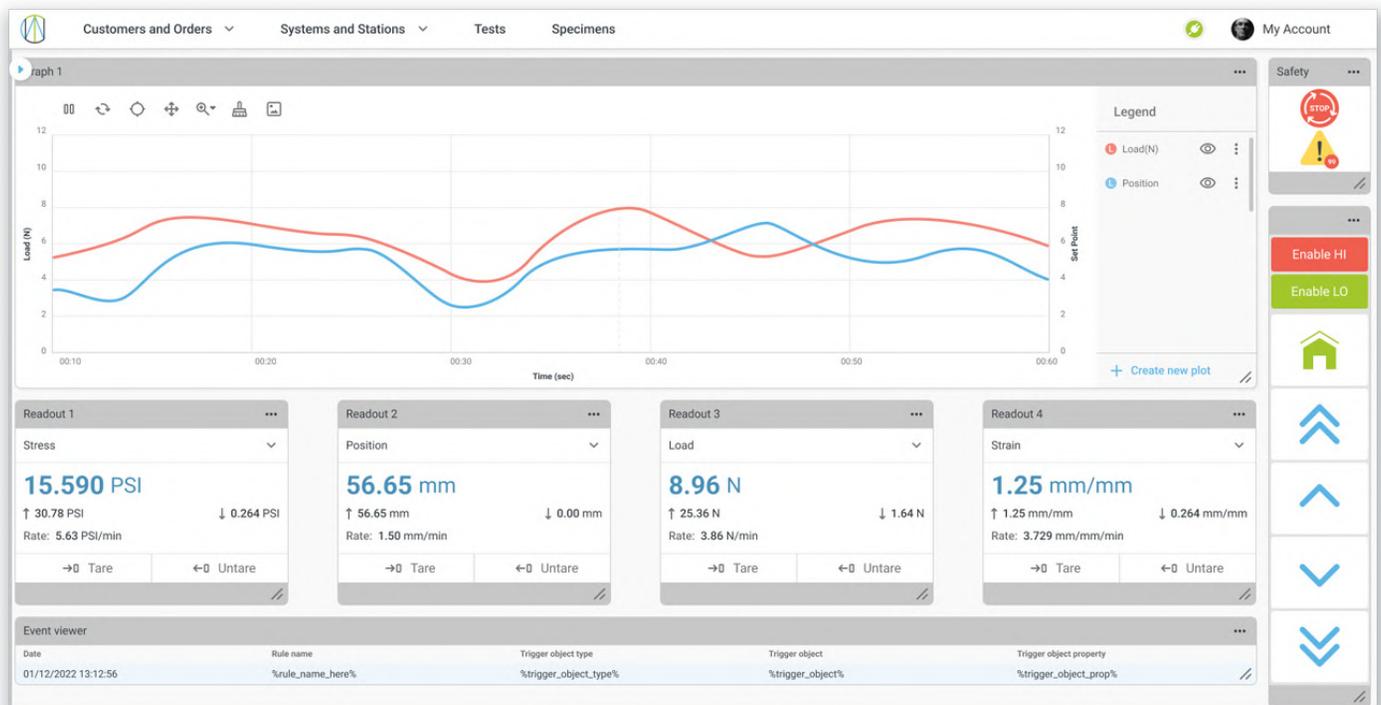
Over the past year, I've had the opportunity to interview many entrepreneurs and founders in Armenia, representing a diverse mix of backgrounds both within the country and abroad. The majority, if not all, of their startups and businesses, belong to the tech industry, with a primary focus on software products and mobile applications. However, my path crossed with two exceptional individuals, Vahe Momjyan and Rafayel

Ghasabyan, in Yerevan last November. What set them apart wasn't just founding a venture in Armenia but rather their bold choice to launch an innovative business aimed at [redefining the global niche of material testing machine controllers](#), all from Armenia.

If you haven't heard about material testing machines before, you're not alone (including me until recently!). Think of them as the silent guardians of

product quality, ensuring everything from your office chair to a car's tire can withstand real-world pressures.

Material testing machines are specialized tools used to determine the mechanical properties of materials. These properties can include things like stress, stiffness, elasticity, toughness, and fatigue. These machines are used in a wide variety of industries, such as manufacturing furniture and automotive.



Picture a pendulum or falling weight slamming onto a chair. This impact tester evaluates the chair's ability to withstand sudden shocks, which is crucial for preventing catastrophic failures in case of accidental drops or bumps. The controllers that Vahe

and Rafayel are manufacturing are the ones responsible for **reading data from sensors and controlling different actuator motors**; they act like the **brains of these machines**, as well as many other types of material testing machines.

From Hardware to Software

I know what you're thinking at the moment: **aren't there already enough suppliers** for these controllers globally? Indeed, a handful of "big players" control the market with their established brands. So, what could two entrepreneurs from a **relatively unknown country in this industry** possibly achieve?

Before delving into the specifics, it's important to note that Vahe and Rafayel didn't join the material testing industry with the sole intention of **competing based on pricing** simply because they're launching their business from Armenia. They have an innovative solution that could **change the face of the entire industry**.

The material testing machine controller industry has always been a hardware game: suppliers build, and clients buy. But **Vahe and Rafayel dared to rewrite the rules**, flipping the script to a software-centric model. They give away the controllers – the cost of entry is the subscription that unlocks access to their network-

connected devices. This revolutionary concept **earned them a US patent, with another coming soon**. Clients, they claim, reap the benefits of both cost-effectiveness and unmatched productivity, making their solution the best on the market.



Furthermore, they are going to scale the same technology to other industrial machines, such as oil well pumps, MRI machines, Scientific instrumentation, and maybe even excavators or other heavy machinery.

This is precisely why I've chosen to feature their story in Life in Armenia: to encourage digital nomads worldwide

with innovative entrepreneurship ideas to [consider paying this country a visit with their ventures in mind](#). Armenia offers a supportive environment that fosters creativity and encourages forward-thinking. This is one added value the country offers besides many other advantages in terms of cost-efficiency, safety, tax reasonability, and many others.

The Dynamic Duo

Let's turn the spotlight on Rafayel and Vahe. I'm sure you're curious to know who these founders are, what led them to Armenia, how their business model works, and why they haven't gone global yet.

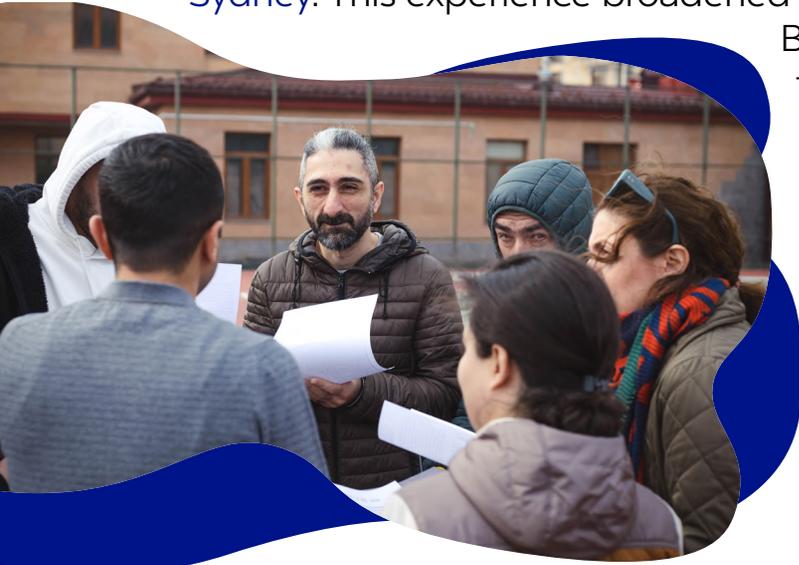
Rafayel has a bachelor's degree in microelectronics from the National Polytechnic University of Armenia. He worked for various international firms like Synopsys (3 years) and National Instruments (5 years) before launching his own business, RAFA Solutions, specializing in systems integrations. Among the several startups he co-founded was a coworking space, [the first of its kind in Armenia](#).



Vahe, on the other hand, graduated with a degree in applied mathematics from Yerevan State University. He started programming at the early age of around the 5th or 6th grade. By 2011, he had a team of 17 developers working for him on several projects. He was also pursuing a Master's degree from the American University of Armenia.

TACTUN's Global Journey

At one point in their careers, their paths crossed when both Vahe and Rafayel were introduced to collaborate on a project for someone in the United States who had launched, by that time, the first Armenian mobile phone. However, Vahe later relocated to Australia with his wife, where he landed a job at AWS Amazon in Sydney. This experience broadened his horizons and taught him a great deal. But in 2019, he decided it was time to return to Armenia permanently with his family.



Intrigued, I interrupted him: “Why back from Australia to Armenia? Just one reason.” He answered with a smile, “My productivity in Armenia triples. In Australia, I could only accomplish one thing a day, while here, I can get three done. The Armenian lifestyle fosters a drive to be competitive, pushing people to achieve more in the same timeframe.”

Later, Vahe and Rafayel's career paths converged again when they met and launched TACTUN together, an Armenian company producing materials testing machine controllers, which now has 15 senior team members.

The hardware design is done in Armenia, with manufacturing split between China and the United States. TACTUN's team members travel to be there during the assembly process for testing purposes and quality assurance. Notably, they use the top-of-the-line parts available for their controllers.





I asked how they managed to reach potential clients around the world. Rafayel explained his unconventional but **effective cold-visiting approach**. He travels directly to potential clients' factories, sometimes waiting hours just for a chance to pitch his concept in a brief meeting. This classic salesmanship tactic, **rarely seen in today's digital age**, has proven remarkably successful for TACTUN, highlighting the power of old-school confidence and persistence.

During our conversation, I noticed both **Rafayel and Vahe spoke English fluently**, so I asked where they learned it. I assumed they may have studied abroad at some point, but to my surprise, their English proficiency comes solely from what they learned in public schools growing up in Yerevan. Even more impressively, Vahe also learned German in school.

Rafayel and Vahe are redefining the entire global landscape of materials testing machine manufacturing. Their innovative controllers are the key to **pivoting the industry from hardware-centric** to software-centric in a subscription-based model. This shift is nothing short of groundbreaking, especially in a field with **only 350 manufacturers worldwide**. From their Armenian base, they're proving that innovative thinking and bold execution can rewrite the rules of the game, even in established industries.



THE ESPRESSO ECONOMY EFFECT

ARMENIA'S PATH TO ADVANCED TECHNOLOGICAL PROGRESS AND ECONOMIC PROSPERITY



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THE ESPRESSO ECONOMY EFFECT ARMENIA'S PATH TO ADVANCED TECHNOLOGICAL PROGRESS AND ECONOMIC PROSPERITY

In the [August 2023 issue of Life in Armenia](#), we explored the concept of [brewing entrepreneurship in Armenia](#) through the lens of Karén Gylbudaghyan, a seasoned architect of global ecosystems, and his founded Ground Zero Specialty Coffee (Ground Zero), the leading venture café in the EMEA and the APAC regions. We discussed the [similarities between entrepreneurs and specialty coffee drinks](#), portraying startup founders as diverse coffee brews, each possessing distinctive characteristics and unique flavor profiles.

In this issue, we continue our discussion by delving deeper into Armenia's recent economic surge and exploring the broader concept of the "[espresso economy](#)". This is a pivotal time for the country to actively embrace this innovative model, which holds the potential to significantly drive the national economy and position Armenia as a key global player in advanced technology in the coming decade.



Mathew Zein and Karén Gylbudaghyan at Ground Zero Specialty Coffee

From Unroasted Beans to Premium Brews

Espresso isn't just a morning pick-me-up but a metaphor for economic development.

Cultivating scientists and skilled tech professionals only to see them emigrate to wealthier nations is akin to growing coffee beans and then exporting them unprocessed at low prices - losing the chance to enhance value through artisanal roasting and crafting high-quality espresso.

The true economic gold lies in fostering a vibrant domestic tech ecosystem where these talented individuals can create and innovate, brewing their own software and hardware solutions and digital products. This transformation from an unprocessed coffee bean exporter to a premium espresso maker unlocks a

nation's full potential, generating not just jobs but also sustainable economic growth and global recognition.

This "espresso economy" requires more than just affordable labor. Like specialty roasting and blending coffee beans, it demands investment in advanced infrastructure, intellectual property, and marketing. In developed nations, the seasoned baristas of the tech world excel at this, brewing innovative products and specialized services that command premium prices.

Developing countries often find themselves trapped in the "unprocessed bean" dilemma. By primarily offering inexpensive labor and outsourced IT services rather than high-tech and

advanced solutions, they inadvertently limit their growth potential and expose themselves to intense price competition. In this context, multifaceted collaboration becomes vital. Engaging in diverse cooperative models - one-to-one, one-to-many, and many-to-many - among industries, governments, and capital sources is key. Furthermore, on another level, developed nations have the opportunity to serve as mentors, sharing their wealth of knowledge and technology. Concurrently, developing countries can provide fresh perspectives and a pool of untapped talent. Such cross-pollination of ideas and resources fosters innovation and yields benefits for all involved.

Guided by a visionary objective, Karén Gyulbudaghyan has been passionately engaged in designing, crafting and expanding unique ecosystem models tailored for the region, with an **emphasis on scalability and global replication**. One of the models is a trailblazing cross-border bridge, fostering innovation and entrepreneurship by linking the prestigious University of California (UC) Berkeley SkyDeck ecosystem in Silicon Valley with the dynamic tech landscape of Armenia.

Complementary to this is his second model, Ground Zero venture café, strategically positioned in Yerevan, Armenia's bustling capital. This venture café does more than just align with the cross-border initiative; it significantly bolsters it, **creating a synergistic and mutually reinforcing**

relationship that magnifies the efficacy of both models. His ambition was to cultivate a unique framework for collaboration, melding Armenia's burgeoning scientific, deep-tech, and entrepreneurial prowess with the more established and sophisticated ecosystems of the United States and Europe.

Ground Zero exemplifies this ambition, having welcomed a greater number of startups and advisors from the UC Berkeley SkyDeck ecosystem than any other location globally outside of Berkeley, California. Beyond its function as a specialty coffee shop, Ground Zero emerges as a pivotal platform, enabling Armenian professionals to both **disseminate their expertise internationally and assimilate critical global insights**.



One of the Breakfast Series business and networking events at Ground Zero Specialty Coffee

Armenia's Entrepreneurial Espresso

Just as different coffee origins and types of roasts affect espresso's look and taste, the talent pool in the country and the existence of entrepreneurship support and funding create a nuanced entrepreneurial landscape. The innovation and entrepreneurship centers, venture capital, and angel investors, besides others, play the role of roasting methods, shaping the acidity and flavor profile of the ecosystem.

“ Much like the crucial 9-bar pressure required for perfect espresso extraction, **the dynamic duo of global market trends and effective local regulations forms the necessary “pressure” and incentives in the country’s economic development landscape**”

Karén Gyulbudaghyan

GROUND ZERO
BREAKFAST SERIES

JUNE 30, 2023
10:00 AM
1 SARYAN ST. YEREVAN

Ask Me Anything
with Senior Executives from Silicon Valley

CHRISTINE SOUSSA ALEX SAGHATELIAN LUSINE YEGHIAZARYAN ARA DIRTADIAN LAURA DIRTADIAN

SALES MONETIZATION FINANCE ENGINEERING RISK

STRATEGIC VALUE VENTURES GROUND ZERO THE COMMUNITY YOU BELONG TO

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GROUND ZERO
BREAKFAST SERIES

AUGUST 16, 2023
8:30 AM
1 SARYAN ST. YEREVAN

25-year Sales Career at Oracle, Cloud Native and AI

ARA ARCHOUNIANI
AREA VICE PRESIDENT OF SALES

ORACLE

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GROUND ZERO
BREAKFAST SERIES

AUGUST 4, 2023
8:30 AM
1 SARYAN ST. YEREVAN

Navigating Career Pivots in Tech

LILIT YENOKYAN
DIRECTOR OF ENGINEERING

NETFLIX **Meta** **Microsoft**

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GROUND ZERO
BREAKFAST SERIES

NOVEMBER 14, 2023
8:30 AM
1 SARYAN ST. YEREVAN

From Swiss Alps to Silicon Valley: Cross-Pollinating Data, AI & Cultures

CHRISTIAN POSSE
VP, Data & AI @ ServiceTitan

Google CISCO salesforce LinkedIn

Brought to you by: STRATEGIC VALUE VENTURES GROUND ZERO THE COMMUNITY YOU BELONG TO ServiceTitan

In collaboration with: GLOBAL ENTREPRENEURSHIP WEEK HOSTED BY THE COMMUNITY YOU BELONG TO

While global market trends often dictate the pace and scale of opportunities, local regulations play a critical role in maintaining fair competition and environmental stewardship, thereby fostering a healthy ecosystem for businesses to prosper.

The Armenian government has been developing a nurturing environment for startups. Streamlined business registration processes, work permits for foreign talent, and access to high-speed internet infrastructure lay the groundwork for rapid growth. **Tax incentives tailored for tech**

companies and investors further sweeten the deal, attracting investors and entrepreneurs alike. As a result, the number of venture capitalists and accelerators has skyrocketed. **Local startups are no longer “local”**; they’re tackling global challenges in Artificial intelligence (AI), blockchain, and fintech, garnering international recognition and investment.

Armenia’s high-tech entrepreneurship ecosystem holds the potential to brew a world-class “espresso.” By capitalizing on its talented workforce, leveraging the untapped capabilities of the

Diaspora and government support, and actively seeking collaboration with established players, **Armenia can move beyond exporting raw coffee beans** and claim its rightful place as a skilled “roaster” and “brewer” in the global high-tech landscape.

In one of Ground Zero’s business and networking events called Breakfast Series, Karén Gyulbudaghyan hosted Christian Posse, Ph.D., the Vice President of Data and AI at ServiceTitan, one of the global Unicorns. Christian Posse talked about the Swiss mentality, highlighting their strong aversion to failure. Considering that the global average for startup failure is around 90%, it’s understandable why many Swiss are hesitant to take the entrepreneurial leap. In contrast, **Armenians embrace risk and readily explore innovative ventures.** This adventurous spirit, Christian Posse suggested, is a key driver behind Armenia’s rapidly growing and dynamic entrepreneurial ecosystem.

Attracting Western and Gulf Investors

Although Armenia is a relatively small nation, Western investors have shown growing interest in the country in recent years. However, neighboring regions like the Gulf Cooperation Council (GCC) countries are also **starting to take notice**, with an increasing interest in collaborating with Armenia's thriving startup ecosystem.

Karén Gyulbudaghyan told me about his recent invitation to Doha, the capital of Qatar, to explore the prospects for partnerships, aligning with Qatar's local culture and the new focus on **embracing innovation as a long-term strategy** beyond its dependence on oil.

While oil may have fueled the rise of Gulf nations, the future lies in diversifying beyond black gold. And what better brew to invest in than the thriving high-tech potential of Armenia?

“ If further developed, Armenia offers **competitive talent, cultural fit, and distinct opportunities lacking in Silicon Valley**”

Karén Gyulbudaghyan

These advantages can be a game-changer for Gulf companies and investors looking to expand their tech prowess. Furthermore, it's a unique opportunity for Gulf investors to **make early investments in Armenian startups** before they experience significant growth and take the global stage.

Tech Titans in the Making

In Armenia's rapidly evolving “**espresso economy**”, the key role of visionary leaders who build vital bridges with global ecosystems cannot be overstated. By fostering a cross-border environment of support and collaboration, these leaders pave the way for emerging tech titans, showcasing Armenian ingenuity on the world stage.

In this context, the contributions of Karén Gyulbudaghyan as the strategic advisor, venture capitalist, founder of Strategic Value Ventures, and Ambassador at UC Berkeley SkyDeck are invaluable. He has been instrumental in introducing and actively **supporting over two dozen Armenian startups**, ranging from AI, computer vision, marketplaces, and biotech, through this premier university accelerator program in the world, **significantly contributing to the growth of Armenia's innovation and entrepreneurship ecosystem**

and establishing UC Berkeley SkyDeck as a crucial gateway for Armenian companies entering the global high-tech arena.

Take **Krisp** (formerly **2Hz**) as an example. This company has risen to global leadership in background noise cancellation and AI-powered assistance for meetings and calls, with millions of users worldwide. Krisp's transformation during the 2017-2018 UC Berkeley SkyDeck acceleration program (Batch 7) was pivotal. The program **enabled them to refine their product, attract top talent, secure funding from renowned investors, and build a strong network of advisors.**

Today, Krisp is on the brink of achieving global unicorn status, boasting millions of downloads, expanding into enterprise solutions, and collaborating with companies like Twilio, Dolby.io, and Prevail, while continually innovating with AI-powered features.



2019 Reunion in Yerevan: Pictured are Caroline Winnett, Executive Director of UC Berkeley SkyDeck, and Karén Gyulbudaghyan, alongside the inaugural five Armenian startup alumni of UC Berkeley SkyDeck - Krisp, SuperAnnotate, Netris (formerly XCloud Networks), Grovf, and AppearMe.

Another remarkable example is **SuperAnnotate**. As the leading platform designed to assist businesses in building, fine-tuning, iterating, and managing high-quality data for AI models and Large Language Models (LLM), their journey is equally impressive. Their six-month tenure at UC Berkeley SkyDeck in 2018 (Batch 8) marked their evolution from a scientifically and technologically proficient team into a globally leading startup. Catering to diverse customers that range from major corporations like IBM, Samsung, and LG Electronics to smaller firms, SuperAnnotate's significant role in the dynamic AI landscape positions them for substantial valuation increases.

So, there you have it. Krisp and SuperAnnotate stand as two shining examples of how **Armenia's "espresso economy" is brewing something truly special**. With the right blend of innovation, guidance, and the Armenian entrepreneurial spirit, these startups are transforming from specialty coffee beans into exquisite, globally recognized espressos.

“ As Armenia continues to champion groundbreaking companies, it not only secures its position on the global high-tech map but also establishes a proven, replicable model for emerging tech hubs worldwide. In fact, we have developed such a model for Armenia and successfully applied it globally ”

Karén Gyulbudaghyan

Remember, Armenia's innovation and entrepreneurial ecosystem is still young, and many more success stories are sure to emerge in the years to come. So, **keep your eyes peeled for the next specialty Armenian "espresso"** that takes the world by storm!



Davit Baghdasaryan, co-founder/CEO of Krisp and Karén Gyulbudaghyan at 2018 UC Berkeley SkyDeck Demo Day

DIGITAL NOMAD VISA IN ARMENIA

TOP 6 ADVANTAGES OF THE ARMENIAN RESIDENCY PROGRAM



**NERSES
ISAJANYAN**

CO-FOUNDER OF VARDANYAN
& PARTNERS

DIGITAL NOMAD VISA IN ARMENIA TOP 6 ADVANTAGES OF THE ARMENIAN RESIDENCY PROGRAM

While Armenia lacks a formal government-organized digital nomad program, its existing residency permit program offers many advantages that are highly competitive with international

digital nomad visas. This streamlined program makes it an ideal choice for remote workers and digital nomads seeking a flexible and advantageous base for their global lifestyle.





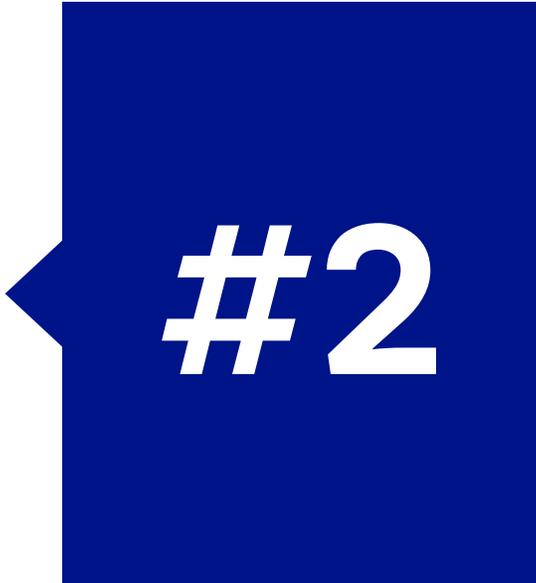
#1

No Income Restrictions to Enter Armenia as a Remote Worker

Armenia's residency program **doesn't specify income restrictions** for remote workers. This distinguishes it from several digital nomad visa programs that stipulate minimum income thresholds for digital nomads and remote workers.

No Restrictions on Working with Local Armenian Companies

While some countries prohibit digital nomads from working for local companies, requiring income to come from external sources, Armenia's welcoming residency program **enables remote workers to collaborate** with both Armenian and international clients.



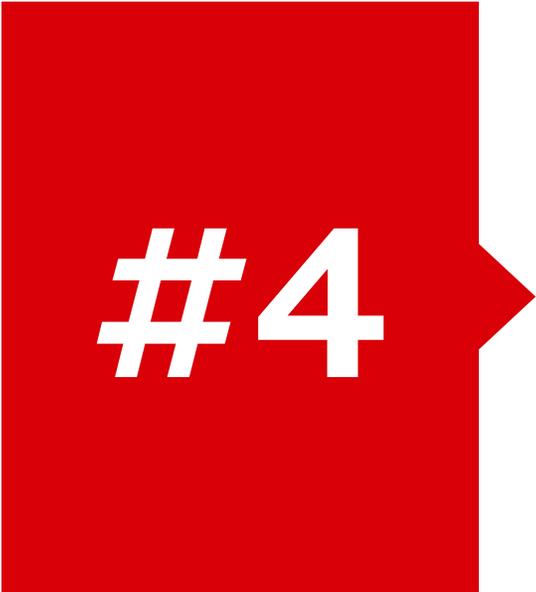
#2

Digital Nomads Have 183 Tax-Free Days in Armenia

According to the Armenian Tax Code, an individual is considered a tax resident of Armenia if they spend more than 183 days in Armenia during a calendar year. As a result, digital nomads can enjoy the benefits of residing in Armenia **without immediately becoming subject to tax obligations**.



#3



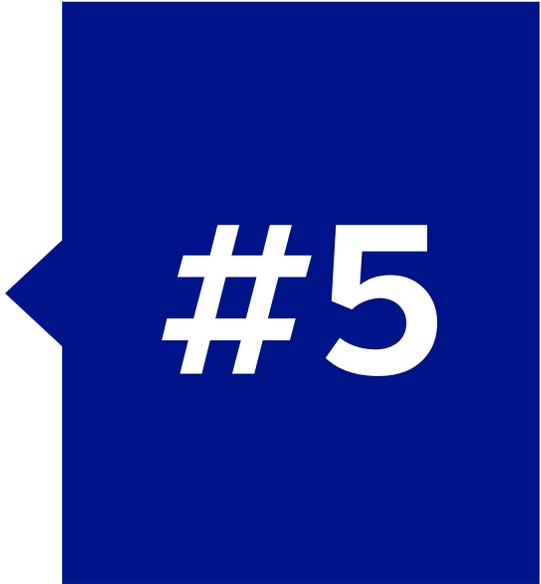
#4

Armenia has Double Taxation Treaties with Around 50 Countries

If you're considered a tax resident of Armenia, you will be subject to taxation on your worldwide income. In some cases, exemptions may be available under international agreements to avoid double taxation, which **Armenia has with around 50 countries.**

Reasonable Income Tax Regulations as Low as 1.5%

Armenia offers a simplified tax scheme for small businesses with an annual turnover below AMD 115 million (approximately \$290,000). This turnover tax applies a flat rate, **normally ranging from 1.5% to 5%**, depending on the business sector.



#5

Seamless Visa and Residency Permit Application Processes

Citizens of numerous countries, including many European nations, the U.S., Australia, and others, can enter **Armenia visa-free for up to 180 days per year.** For extended stays, digital nomads can easily apply for a temporary residence permit.



#6



What's Holding You From **Nomading to Armenia** in 2024?

Advertising Collaboration

with Life in Armenia



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RETIREMENT PLANNING FOR US DIGITAL NOMADS IN ARMENIA

UTILIZING TAX ADVANTAGE ACCOUNTS AND LONG-TERM HEALTHCARE PLANNING



**ANNA
BRUNO**

SENIOR U.S. FINANCIAL
ADVISOR



RETIREMENT PLANNING FOR US DIGITAL NOMADS IN ARMENIA UTILIZING TAX ADVANTAGE ACCOUNTS AND LONG-TERM HEALTHCARE PLANNING

In the [September and December 2023](#) issues of Life in Armenia, we discussed retirement planning for American digital nomads considering relocating to Armenia. Today, we delve deeper into finances and continue on the same topic to learn more about utilizing tax advantage accounts and long-term healthcare planning for American digital nomads in Armenia.

Investigate the Feasibility of Contributing to an IRA While Abroad

If you earn 100% of your income abroad in Armenia and have no U.S. source income, your ability to contribute to an Individual Retirement Account (IRA) in the U.S. may be limited. The key factor in determining your eligibility to contribute to an IRA is whether you have earned income that is considered “U.S. source income” or “foreign-earned income.” Here’s what you need to know:

Foreign-Earned Income: Generally, to contribute to an IRA, you must have earned income in the U.S. or from U.S. sources. Earned income includes wages, salaries, self-employment income, and certain other types of income generated in the U.S. However, the foreign-earned income you earn while living and working abroad is typically not considered U.S. source income.

No U.S. Source Income: If you earn 100% of your income abroad in Armenia, and none of it is considered U.S. source income, you may not meet the requirement for contributing to a Traditional IRA or a Roth IRA in the U.S.



Possible Exceptions: There are certain exceptions and circumstances in which U.S. citizens living abroad can still contribute to an IRA:

- If your spouse has earned income from U.S. sources, you may be eligible to contribute to an IRA based on their income, even if yours is entirely foreign-earned.

- If you have income from part-time work or self-employment with U.S. sources, you may be eligible to contribute to an IRA based on that income.

- Income you receive from a U.S. territory, such as Puerto Rico, is generally considered U.S. source income for tax purposes.

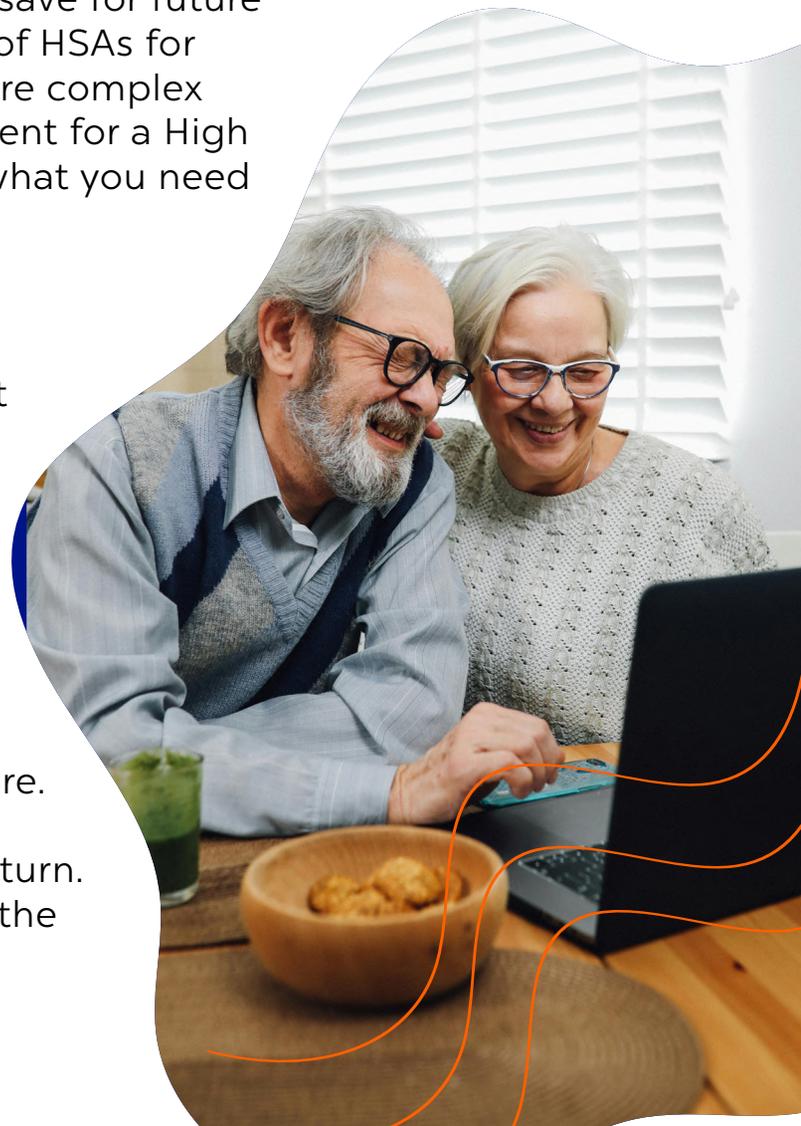
Explore the Benefits of Health Savings Accounts (HSAs) for Expats

Health Savings Accounts (HSAs) are tax-advantaged accounts designed to help individuals in the United States save for future healthcare expenses. However, the use of HSAs for expatriates living in Armenia can be more complex due to eligibility rules and the requirement for a High Deductible Health Plan (HDHP). Here's what you need to know:

Eligibility for HSAs

To contribute to an HSA, you must meet several eligibility criteria:

- 1- You must be covered by a High Deductible Health Plan (HDHP), which meets specific IRS criteria regarding minimum deductibles and maximum out-of-pocket expenses.
- 2- You cannot be enrolled in Medicare.
- 3- You cannot be claimed as a dependent on someone else's tax return.
- 4- You must have earned income in the United States.



Challenges for Expatriates

Expatriates living abroad often face challenges when it comes to HSA eligibility:

- 1- Most expatriates living in Armenia likely have local health insurance or are covered by the Armenian healthcare system. These may not qualify as HDHPs, making them ineligible for HSA contributions.
- 2- Expatriates may not have earned income in the U.S. if all their income is generated abroad, which is often the case for retirees.
- 3- Medicare may cover expatriates if they are of age, which also disqualifies them from making HSA contributions.

Potential Alternatives

While HSA contributions may not be an option for many expatriates living in Armenia, there are alternative ways to save for future healthcare expenses tax-efficiently:

- 1- Armenian Health Savings Options: Investigate whether Armenia offers tax-advantaged health savings or investment accounts that can be used to save for healthcare expenses.
- 2- U.S. Tax-Advantaged Accounts: Some expatriates may maintain U.S. tax residency and still have access to tax-advantaged accounts like IRAs. For instance, Roth IRAs allow tax-free contributions and withdrawals, which can be used for healthcare expenses.

Compliance with Armenian Laws

Ensure that any financial accounts or investments you maintain in Armenia comply with local laws and regulations. Seek guidance from local financial advisors who are knowledgeable about Armenian tax and financial rules.



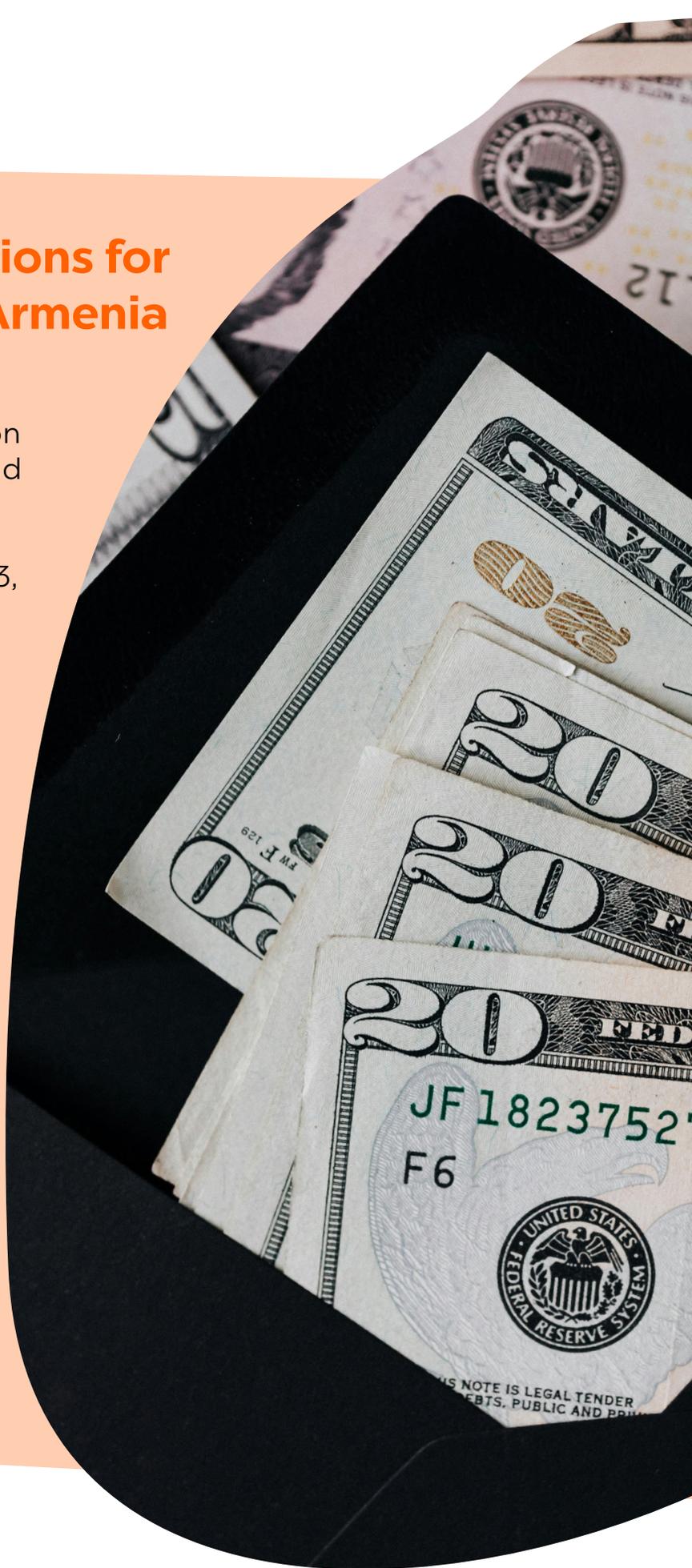
Specific Tax Considerations for US Citizens Retiring in Armenia

Foreign Earned Income Exclusion

The Foreign Earned Income Exclusion (FEIE) allows US citizens living abroad to exclude a certain amount of their foreign-earned income from US federal income tax. For tax year 2023, the maximum exclusion amount is \$120,000. However, it's important to note that the FEIE does not apply to self-employment taxes or other types of US taxes.

Reporting Foreign Financial Accounts

US citizens retiring in Armenia must be aware of their reporting obligations regarding foreign financial accounts. If the total value of your foreign financial accounts exceeds certain thresholds (e.g., \$10,000 at any time during the year), you may be required to file a Report of Foreign Bank and Financial Accounts (FBAR) and disclose the details of your foreign accounts.



Long-Term Healthcare Planning

Research Healthcare Options and Insurance

Coverage in Armenia

Understand the healthcare system in Armenia and explore health insurance options to ensure comprehensive coverage during your retirement years.

In Armenia, healthcare options and insurance coverage are evolving, with public and private healthcare systems available to residents and expatriates. Here's an overview of healthcare options and insurance coverage in Armenia:

Public Healthcare System

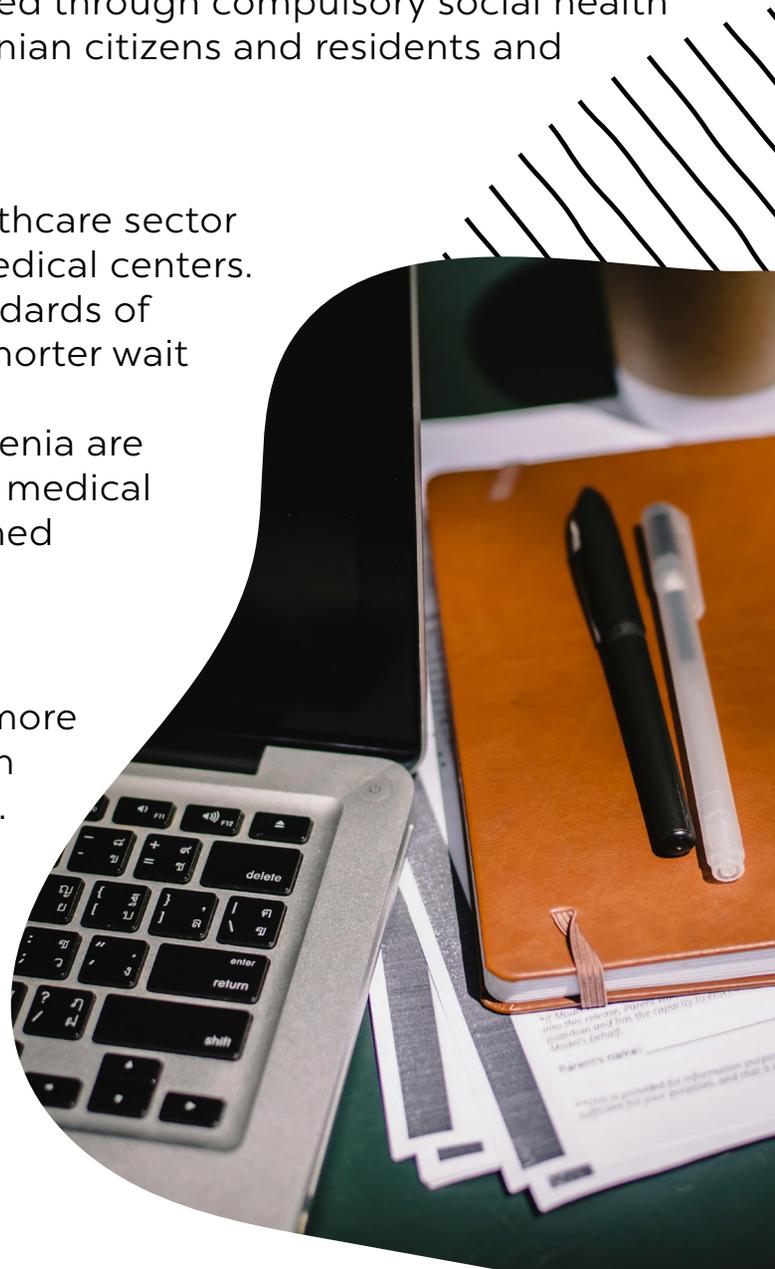
- 1- Armenia has a public healthcare system that provides essential medical services to residents, including emergency care and basic medical treatments.
- 2- Public healthcare services are funded through compulsory social health insurance contributions paid by Armenian citizens and residents and government funding.

Private Healthcare Facilities

- 1- Armenia has a growing private healthcare sector with modern hospitals, clinics, and medical centers. These facilities often offer higher standards of care, more specialized services, and shorter wait times than public hospitals.
- 2- Private healthcare providers in Armenia are typically well-equipped with modern medical technology and staffed by highly trained professionals.

Costs and Affordability

- 1- Healthcare in Armenia is generally more affordable compared to many Western countries, including the United States.
- 2- The cost of private health insurance in Armenia varies based on coverage, provider, and individual factors. When choosing coverage, expatriates should compare plans and consider their healthcare needs and budget.



Pharmacies

1- Pharmacies in Armenia are widely available, and many medications are accessible without a prescription. Pharmacists are usually knowledgeable and can assist with over-the-counter and prescription medications.

In conclusion, retiring in Armenia can be a fulfilling and rewarding experience for American citizens. However, smart retirement planning is essential to ensure a comfortable and financially secure retirement in this beautiful country. By understanding the financial landscape, setting clear goals, optimizing investments, and planning for contingencies, you can embark on this exciting journey with confidence and peace of mind.

I can't tell you how important it is to review and adjust your retirement plan as needed regularly. Monitor your investments, track your progress towards your retirement goals, and make necessary adjustments to your savings and investment strategies. [Consult with a financial advisor](#) periodically to ensure your plan aligns with your objectives.

Disclosure

The information provided in this article is intended for informational purposes only and should not be construed as investment advice. It is essential to understand that investment decisions should be made carefully and considerate of your individual financial situation, goals, and risk tolerance.

Readers are strongly encouraged to consult with appropriate financial advisors, tax professionals, and legal experts before taking any specific actions related to investments, retirement planning, or currency hedging. The content in this article does not constitute personalized financial advice or recommendations, and any reliance on it is at your own discretion and risk.

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ISLAND TO HIGHLANDS

THE JOURNEY OF A DIGITAL NOMAD RELOCATING FROM BALI TO YEREVAN



**MATHEW
ZEIN**

EDITOR IN CHIEF

INTERVIEWING



**PAUL
RIZK**

FOUNDER AND DIGITAL MARKETING
CONSULTANT AT SAGE



ISLAND TO HIGHLANDS THE JOURNEY OF A DIGITAL NOMAD RELOCATING FROM BALI TO YEREVAN



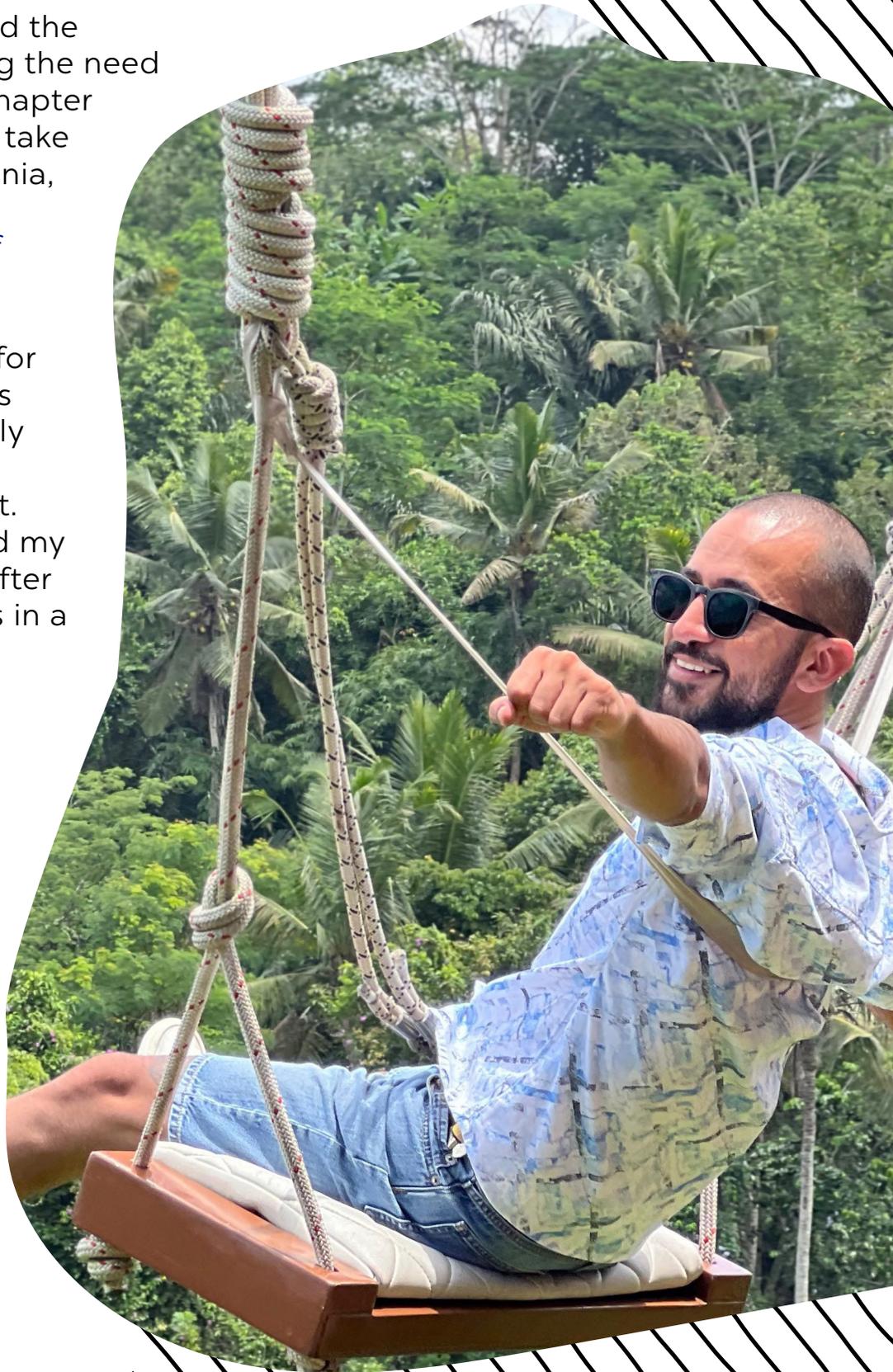
Bali has long been a magnet for digital nomads worldwide, thanks to its tropical climate and a thriving community of remote workers coming from diverse corners of the globe. Among these nomads is Paul Rizk, a senior performance marketing specialist, who found his way to Bali in 2020 and swiftly developed a strong connection to the Indonesian island.

Fast forward three years, he found himself seeking something different beyond the shores of Bali. He desired a new culture and environment for the more mature years of his life. Given his Armenian roots, he decided it was time to consider Armenia his next destination. However, the decision to move to Armenia posed a challenge, considering the country's recent fluctuations due to geopolitical issues in the past few years. Despite this, he felt a sense of anticipation for something unique awaiting him there.

A Bold Move to Yerevan

In October 2023, Paul did the unexpected. Recognizing the need for change in this new chapter of his life, he decided to take a leap and explore Armenia, not merely as a tourist but with the **intention of becoming a resident**.

Yerevan, a regional hub for cool ideas and ambitious businesses, wasn't exactly another Bali for digital nomads - Paul knew that. He worried: "Would I find my tribe like I did in Bali?" After all, finding work buddies in a new place can be tricky. Two months after Paul's move to Yerevan, I bumped into him on Saryan Street and invited him for a coffee. The first thing I had in mind was to ask about any Bali-side nostalgia. His answer surprised me. Bali, once his haven, had transformed into a vacation spot in his mind, not a potential home. Yerevan, now, was his base.



Seamless Transition to Business Life in Yerevan

I raised an eyebrow, curious about what he loved in Yerevan. “It’s all about getting around, you see,” he explained. No Bali traffic jams here! And the weather? Man, he couldn’t get enough of that golden spring (what we call autumn in Armenia) and was buzzing for a snowy Christmas.

On a professional level, it was the ease of networking that truly sealed the deal for Paul. Connecting with the right people in his field was very smooth in Armenia. This newfound accessibility finally ignited his entrepreneurial spirit as he launched his own business in app performance marketing.

He found starting his business surprisingly easy, too. Just a few steps and 15 minutes later, he was good to go! Even banking felt smoother than expected, with convenient mobile apps for both personal and business needs. All in all, getting his business off the ground was way simpler than Paul imagined. Armenia’s efficient processes and supportive entrepreneurial environment took away the hassle, finally giving him the confidence to offer his expertise through his own company.

One thing he told me on the side was about food. Since starting his own business, Paul’s been holed up at home, prepping everything. This gave him a chance to try Yerevan’s amazing food delivery from many restaurants - diverse, delicious, and international!

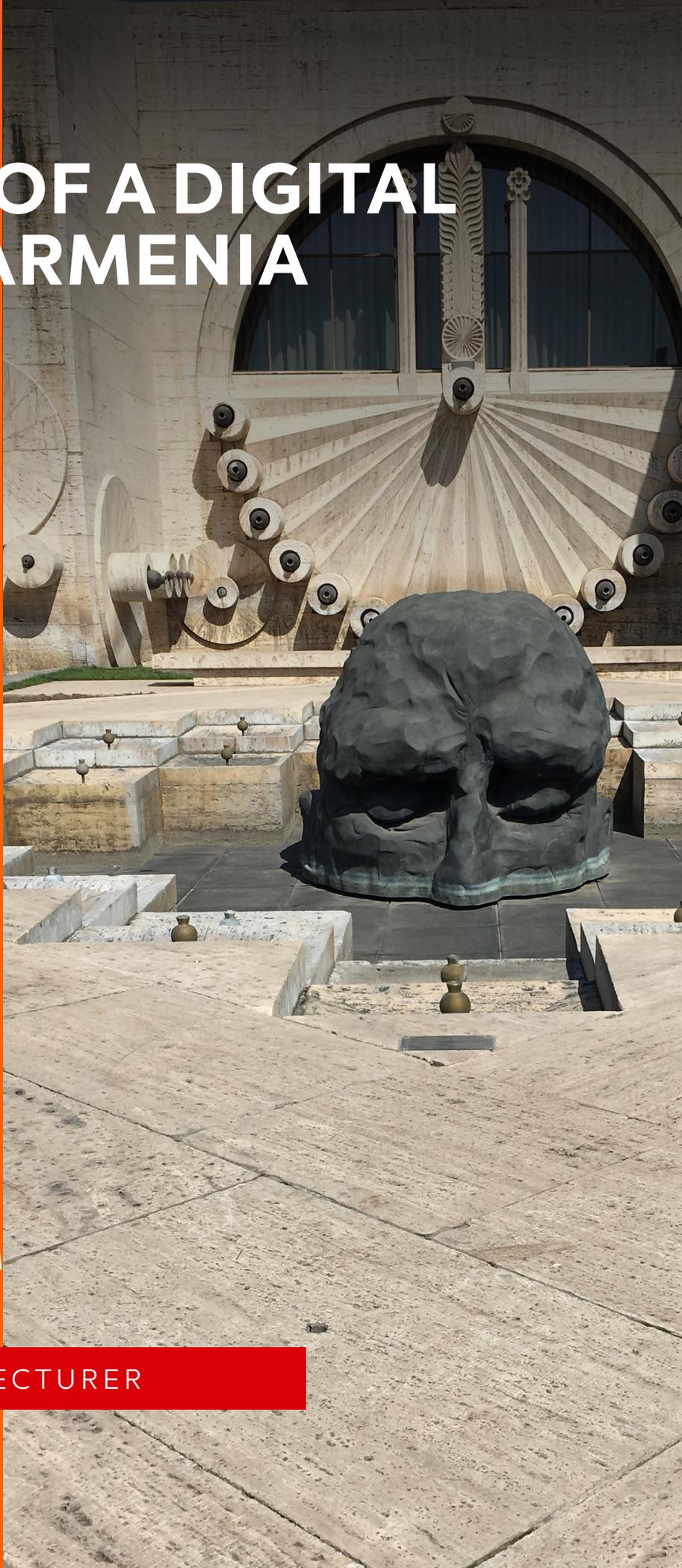
From Dreams to Deals

Just a few weeks after we caught up, Paul had amazing news! He called me saying **he landed two deals already**: one with a global app marketing giant and another with a US company located in Armenia. His business was taking off way faster than expected, and he couldn’t wait to see what 2024 would bring.

Armenia’s magic isn’t fast internet or quality coffee. **It’s the energy!** Every co-working space hums with dreamers hustle-ing their way to the top. Founders with wild ideas, brainiacs sharpening their skills, artists conjuring up the next big thing - all buzzing like **a beehive on rocket fuel**. Maybe that’s what Paul needed to launch his own business, and that’s what he found in Armenia.

SHARING EXPERIENCES

THE STORY OF A DIGITAL NOMAD IN ARMENIA



**VAHRAM
ELAGOZ**

ADJUNCT LECTURER

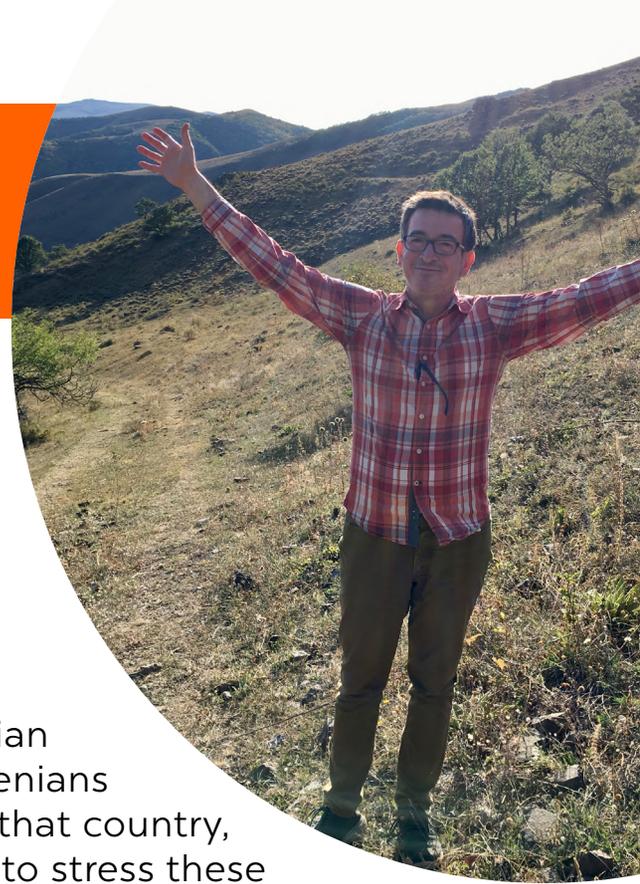
SHARING EXPERIENCES THE STORY OF A DIGITAL NOMAD IN ARMENIA

I spent two years in Armenia, from 8/2019 to 7/2021, working at the American University of Armenia in Yerevan, and I want to share some details from my personal experience in the country. My name is Vahram, and I am of Armenian heritage. I was born and raised in Istanbul, Turkey.

While I am not a native of Armenia, as an Armenian (I can speak, read, and write) and like many Armenians around the globe, I feel a certain attachment to that country, more so after living and working there. I wanted to stress these facts because there are certain things that, no matter who you are and what your background, will **influence your feelings towards Armenia** (to that matter, any other country, too).

I would concur with responders to your post on LinkedIn that **Armenia is a cosmopolitan country**, especially the major cities, such as Yerevan and Gyumri. People, in particular the younger generation, **speak fluently many foreign languages**; the level of literacy and education is incredibly high throughout the country (that is something that comes from being part of the Soviet Union for a very long time, but also Armenia puts a great emphasis on education)

Armenia has a thriving food culture (thanks to a big influx of Armenians from countries such as Lebanon and Syria as well as from other parts of the world), a lively art and music scene, museums, concert venues, theatres (to enjoy the latter one needs to be able to understand Armenian) offer a great variety of events.



Yerevan City and the country, in general, are very safe, **particularly for women**; public transportation, especially the metro, is cheap, and with the introduction of modern and **comfortable new public buses in Yerevan**, the comfort levels have increased.

Friday through Sunday, a fast train connects Yerevan with Gyumri, which might be interesting for some. Of course, there are Yandex and GG, two taxi networks (like Uber) that function very efficiently. I particularly prefer GG.

One last transport/travel-related comment: while **the airport is really very comfortable**, and traveling to and from is very straightforward, the fact that there isn't a regulated taxi transportation (I mean official taxi stands) one is ambushed by people at the arrivals, offering taxi services to Yerevan. Most of them are what I would call

'pirates' that would rip you off, and it doesn't matter whether or not you speak Armenian. They target diaspora Armenians as well as foreigners. It is a shame that there are no regulations implemented, at least not yet. One has to stand his/her ground and **politely refuse such offers** and, instead, try using the gg and Yandex apps to order taxis that way.



Unfortunately, the arrivals of many international flights are between midnight and 6 am, and finding a taxi can take some time. I once read that there is a public bus (serving between The Yeridasartagan Metro Station and Zvartnots Airport), but I have yet to see a bus stop at the airport.

Finally, **Armenia has a superb internet and WiFi system**, which is very affordable, and companies such as Viva-MTS are very customer-friendly. In addition, there are paying stations on every street (look like little cigarette automats) where you can top up your account, pay utility bills, and much more. **Banks are aplenty and very sophisticated.**

Many supermarkets are open 24 hours a day, but it is better to frequent **small mom-and-pop stores to do groceries**, in particular fresh produce.



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01

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Khanum Gevorgyan

Former Student at Kartakert School N2



02

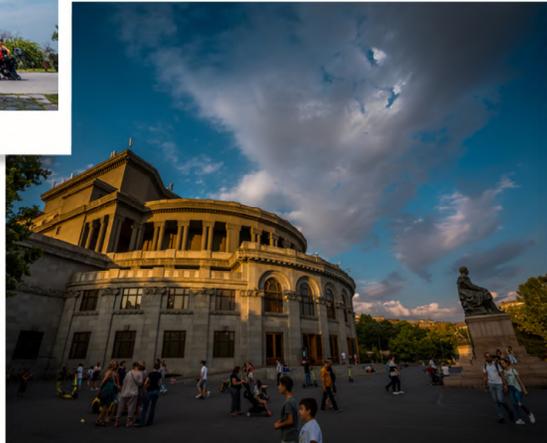
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kh.gevorgyan@gmail.com

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FOR BEING COLLABORATIVE AND
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