

LIFE IN ARMENIA

FOR DIGITAL NOMAD FAMILIES

JUNE 1ST, 2024 | NO.16 | LIFE IN ARMENIA

SMALL NATION, BIG POTENTIAL
WHAT MAKES ARMENIA THE IDEAL INCUBATOR
FOR GLOBAL BUSINESS VENTURES?

A SNEAK PEEK INTO MY PHONE
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PERSONAL INSIGHTS FROM ATM 2024
WHY ARMENIA IS A MUST-CONSIDER EMERGING
DESTINATION FOR REMOTE WORKERS



MATHEW ZEIN

EDITOR'S LETTER

Every now and then, I receive a message asking me about what makes Armenia so special to dedicate an entire magazine promoting the country and convincing others to relocate with their families.

Many people spend their entire lives chasing an illusion of perfection, a fantasy forever out of reach in the real world. True beauty, however, lies in the eyes of the beholder, in what each of us finds beautiful in our own perspectives.

Armenia isn't perfect. I've said that repeatedly, but it's that "imperfectly perfect charm" that has kept me in this country for more than seven years. It's the reason Lana and I decided a few years ago that it's time to start a family and bring a child into this world right here.

Think about these three words: imperfectly perfect charm. It captures the essence of life here. It's a place where you can find purpose, enjoy the moment, and even embrace the uncertainties life throws your way.

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Uncover why Armenia is the perfect place to launch international business ventures and what makes it a more attractive business environment than some established economies in this regard. Learn from Harut Nahapetyan's success story how innovative ideas can thrive in a country with a tech-savvy population, multicultural exposure, and cost-effective operations.

A SNEAK PEEK INTO MY PHONE THE TOP FIVE APPS EVERY DIGITAL NOMAD NEEDS DAILY IN ARMENIA

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GETTING PAID IN CRYPTO? THE RISE OF CRYPTO PAYMENTS AND SERVICE PROVIDERS IN ARMENIA

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FINDING HOME IN ARMENIA A FAMILY'S UNEXPECTED RELOCATION TO YEREVAN

Discover how Marat Bulatov's family relocated from Moscow to Yerevan in October 2022, finding unexpected comfort and community. Enjoying the fast internet, convenient coworking spaces, and accessible amenities, they quickly adapted. Marat explains how Yerevan's beautiful parks, welcoming people, and safe environment made them fall in love with their new home.

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Armenia offers everything a remote worker could dream of. Based on my insights from the Arabian Travel Market 2024 Expo, discover why this emerging destination stands out in the global competition for digital nomads! This article provides an interesting comparison of Armenia's advantages over popular Asian, European, and Middle Eastern destinations.

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SMALL NATION, BIG POTENTIAL

WHAT MAKES ARMENIA THE IDEAL INCUBATOR FOR GLOBAL BUSINESS VENTURES?



**MATHEW
ZEIN**

EDITOR IN CHIEF

INTERVIEWING



**HARUT
NAHAPETYAN**

FOUNDER & CEO OF WIMEDIA



SMALL NATION, BIG POTENTIAL WHAT MAKES ARMENIA THE IDEAL INCUBATOR FOR GLOBAL BUSINESS VENTURES?

A few months ago, while trying to connect to the free Wi-Fi at [Ground Zero Specialty Coffee](#) in Yerevan, I encountered a short 6-second ad before gaining access to the high-speed internet. Immediately, I had an idea: Could I partner with this service provider to **promote “Life in Armenia” magazine to foreigners** using Wi-Fi at various locations across the country? This could reach tourists already in Armenia who might not consider it a remote work destination, potentially **inspiring them to return with their laptops in the future**. Unfortunately, life got busy, and my initial plan remained unfulfilled.

A few weeks ago, I received an email from a friend introducing me to [Harut Nahapetyan](#), the founder and

CEO of [Wimedia](#), the company behind the Wi-Fi at Ground Zero Cafe, and many other locations in Armenia and abroad! The moment I saw it, I knew this meeting was meant to be.

Harut and I had a long conversation, and he immediately suggested we start a collaborative effort by experimenting with the impact of promoting “Life in Armenia”

magazine to **foreigners leaving Armenia at the Departures area in Zvartnots Airport**. The aim of the campaign we discussed was to see how many departing foreigners we could turn into readers and attract back to Armenia as remote workers by **measuring the results over the next few months** of the campaign.



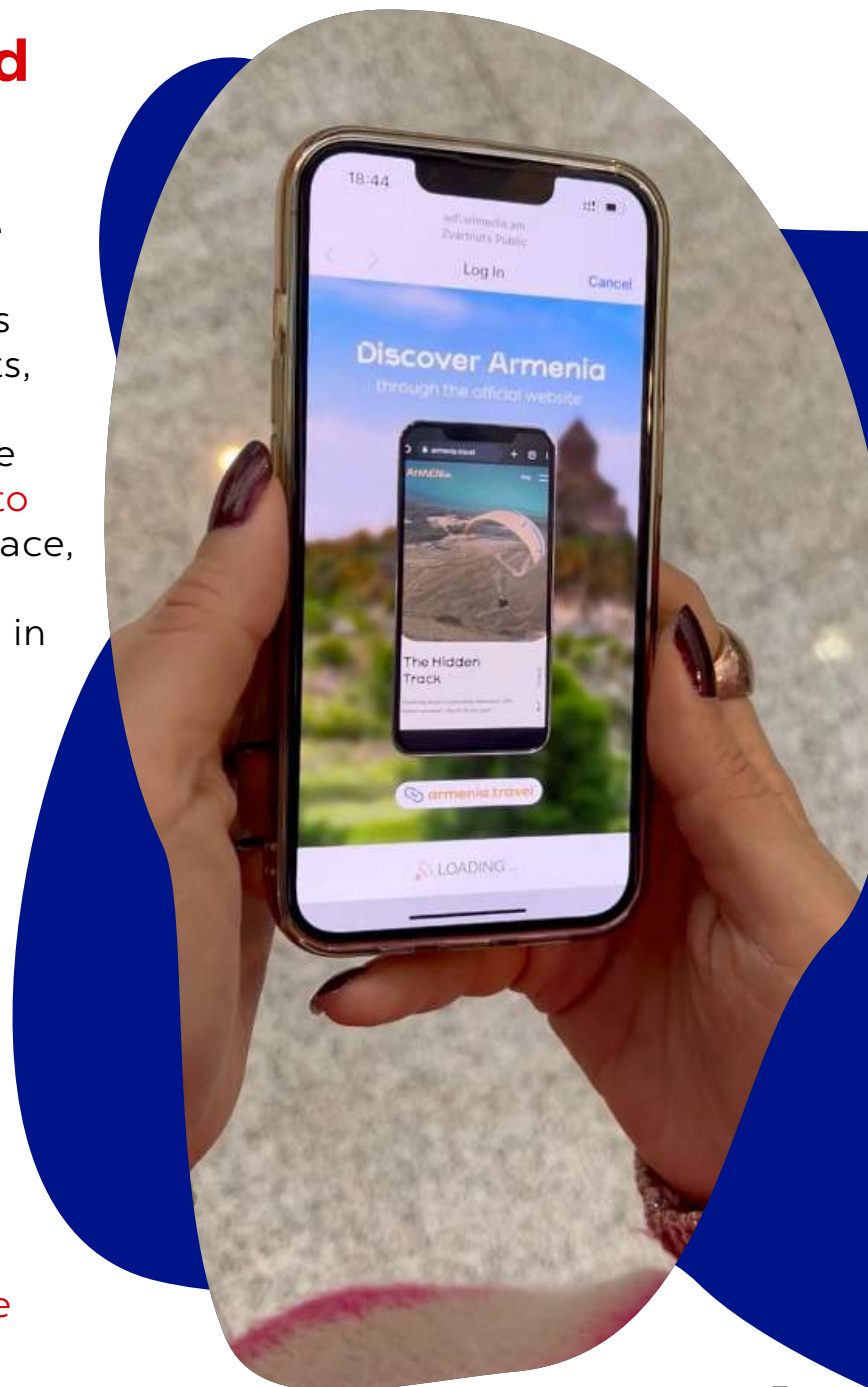
Since 2015, Wimedia has empowered 1,500 locations with free Wi-Fi, reached 1.5 million monthly active users, and attracted 150 advertisers across four countries. However, Harut outlined his future plan to build the **world's largest airport advertising network**. This network would rely on the same Wi-Fi access concept and potentially generate millions of US dollars in revenue for airports through strategic partnerships with Wimedia. He revealed they're already in **advanced talks with two prominent Middle Eastern airports**.

I've introduced Harut and his business because I want to set the stage for the upcoming talk about something I've been noticing for a while. How **Armenia as a country acts as a business incubator** for global ventures in a way that competes against bigger and more developed countries.

Armenia as a Launchpad

While many associate big dreams with launching a business in a large or developed country, a smaller nation can offer distinct advantages other nations can't offer. Lower costs, less competition, and a close-knit professional community can provide **the ideal environment for ventures to take root**. With this foundation in place, local businesses can grow globally much faster than their counterparts in more developed countries.

Armenia's unique characteristics make it a prime incubator for projects. The country has a highly educated and tech-savvy population, eager to test and engage with innovative ideas. This **provides feedback for project refinement**, ensuring it resonates with a modern audience. Furthermore, Armenia's multicultural society offers a global perspective. Testing your project here **exposes it to users with diverse backgrounds** and experiences.



Additionally, Armenia's cost-effective environment allows for efficient resource allocation during project development and initial testing. This makes it an attractive launchpad for startups and entrepreneurs, allowing them to **test their projects and gather valuable data** without a significant financial burden.

Armenia's combination of an educated audience, global exposure, and cost-effectiveness creates the perfect environment to **nurture and refine your project into a success.**

The strength of the Armenian diaspora also plays a significant role. With over 8 million Armenians living outside of Armenia, this network provides resources and opportunities for

entrepreneurs. The Armenian diaspora is deeply connected to its roots and maintains strong ties to Armenia. This translates to **potential customers, investors, and business partners** spread across the globe. The diaspora acts as a powerful advocate for Armenian innovation on the world stage.

Having visited coworking spaces in many cities worldwide, I know that Hart's concept of offering free Wi-Fi with an ad wasn't particularly new. But what caught my attention from his story was his aim to go beyond that, **reaching large international airports.**

Running a business in a bigger country often means pricier operations – rent, salaries, marketing – which can strain a business's ability to establish itself and gain momentum. Additionally, **securing contracts with large corporations and airports in bigger countries** could be a slow crawl compared to Armenia due to complex bureaucracies.

Operating from Armenia provided Harut with a competitive edge compared to other businesses in more developed countries. From his Armenian base, he **contracted with international businesses**, including Pepsi, HSBC, KFC, and other major international brands.



Armenia's smaller market provided a perfect environment for Wimedia to experiment and gather valuable data. With a lower cost of operation and less competition, Harut could refine his concept, measure its impact, and build a user base without facing the intense pressure of a larger market. This allowed him to **collect statistics and demonstrate the effectiveness** of his Wi-Fi advertising model.

By achieving success in Armenia, Wimedia established a track record. They were no longer just an idea on paper but **a company with a proven model** and a happy customer base. Imagine Harut walking into a meeting with representatives

from a major Middle Eastern airport. He wouldn't just be selling a concept; he would be armed with statistics from Armenia demonstrating how his Wi-Fi advertising network could reach a significant number of potential customers and generate revenue. This data-driven approach, built on the foundation of success in a smaller market, **likely played a key role in allowing him to connect with major airports.**

Dreaming of launching your next big idea? Consider a smaller country like Armenia as your launchpad. Even better, **take your project to Armenia** and leverage the advantages we discussed – lower costs, less competition, and a supportive network.



A SNEAK PEEK INTO MY PHONE

THE TOP FIVE APPS EVERY DIGITAL NOMAD NEEDS DAILY IN ARMENIA



**MATHEW
ZEIN**

EDITOR IN CHIEF



A SNEAK PEEK INTO MY PHONE

THE TOP FIVE APPS EVERY DIGITAL NOMAD NEEDS DAILY IN ARMENIA

When considering an extended stay in Armenia, especially as a remote worker, there are essential apps to make your life easier. While you might rely on familiar apps from home, **some international options may not be available in Armenia**

Are you thinking about remote work in Armenia? I've been working remotely there for years and want to share some of the apps that have become my go-to essentials. While there might be other great options out there, these have worked well for me, and I hope they make your Armenian remote work experience more enjoyable. Just a friendly heads-up, **not a sponsored promotion!**



EarlyOne:

Skip lines and queues



gg:

Get a ride and other transportation



A2B Yerevan Public Transport:

Find public transportation



Yerevan Ride:

Rent an electric scooter



InecoMobile:

Manage finances and loans.



Ucom:

Manage data bundles and tariff plans.



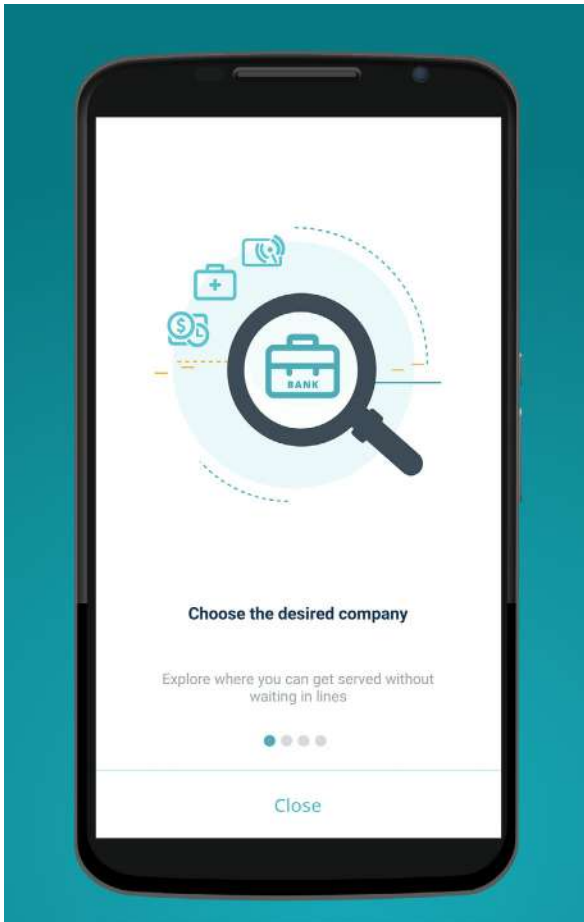
Yandex Eats:

Order food and much more.



EarlyOne

Download EarlyOne



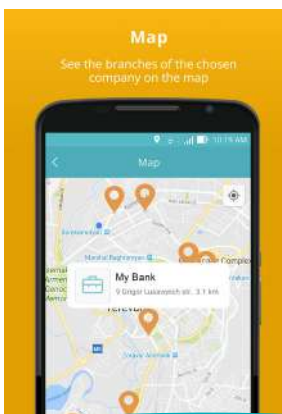
If you hate waiting in lines and those queue machines that dispense a number telling you twenty more customers are ahead, you'll love EarlyOne, a mobile app that will **book a virtual spot in line for you**.



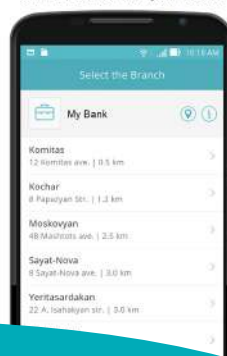
The app helps you skip the line at banks, government offices, and other service providers. What I like the most is **how customized the app is for Armenia**. For instance, you can select the specific bank branch, the desired service, and your arrival time.



Additionally, the app **sends notifications as your arrival time nears**. It's like having a personal assistant dedicated to managing wait times and queues, saving you valuable time every day.



Where is the nearest branch?
Branches are arranged according to their distance from your location





gg

Download gg



While some countries have Uber, Armenia has gg. Since its early days, the company behind gg has dedicated [a lot of effort to the quality of service](#) passengers receive when using the app.

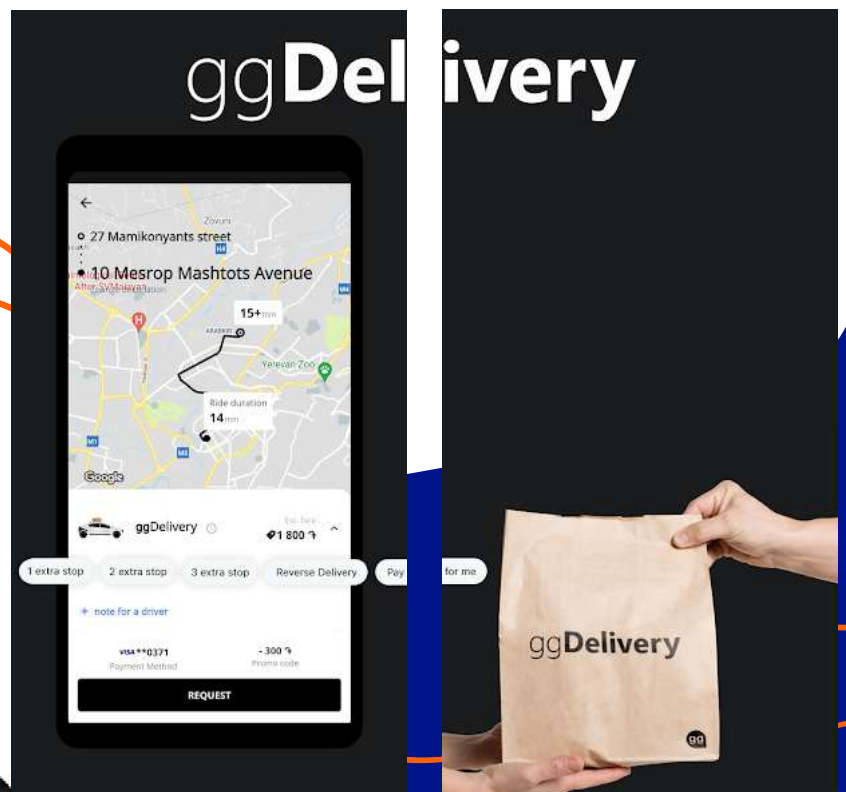
The app offers a variety of transportation options, from regular cars to business-class vehicles. Additionally, the app provides trucks. During my time in Armenia, I used gg at least five times to move between apartments. The app offers [different truck sizes and the option to hire workers](#) to help with carrying belongings.

I've also used gg to travel between Armenian cities. Finding a car for intercity

travel [takes no more than a few minutes](#). When visiting Armenia, I recommend downloading the app on the first day to facilitate getting around, especially during your first week when you're still unfamiliar with the surrounding areas.

I once gave a driver a low rating; in two days, gg's customer support [called me to check on the reason behind the rating](#). Later, they contacted me again, apologizing for what happened and informing me that they had taken appropriate measures to ensure the quality of their service. [This responsiveness is what I appreciate](#).

gg can be easily linked to credit cards, and [cash payment is also available](#). Prices may be slightly higher than other apps, but the quality of service compensates for that.

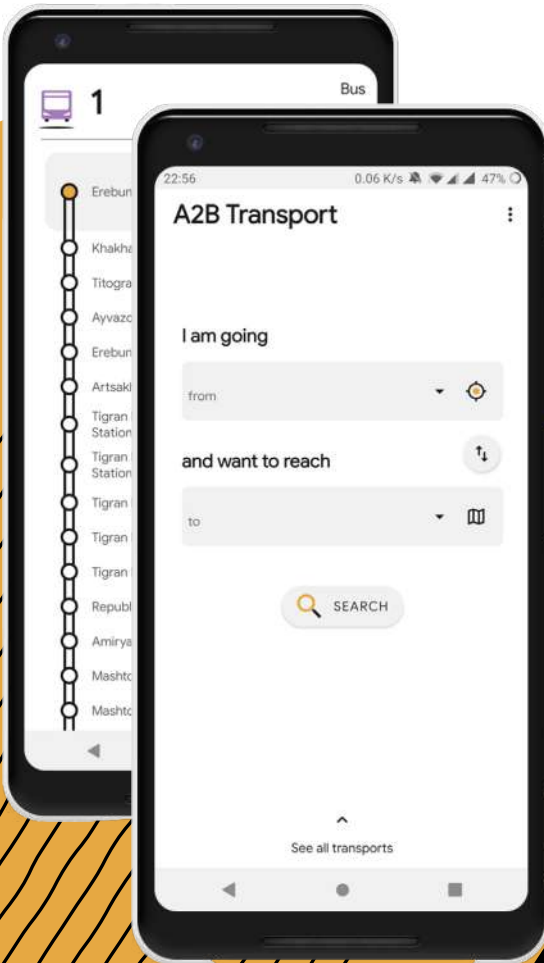




A2B Yerevan Public Transport

During our first year in Armenia, my wife and I treated ourselves like foreign tourists and never considered using public transportation. Later, we became accustomed to the various public transportation options available in the country.

Download A2B



While using the **Metro in Yerevan is pretty straightforward** since it's not complicated at all, the public bus system can be trickier for non-Armenian speakers. The signage and announcements are primarily in Armenian, making it difficult to find out which bus you should take.

Buses in Yerevan are very handy, **covering the entire city with a mix of modern and older vehicles**. However, the key lies in finding out which bus number you should choose to reach your destination.

The A2B Yerevan Public Transport app is **designed for public transportation users in Yerevan**. It provides a list of all public transportation options available in Yerevan, including buses, trolleybuses, and minibuses, along with their stops. Additionally, it helps you find the route you need to get from point A to point B, including any required transfers.



Yerevan Ride

I'm a big fan of electric scooters. Yerevan Ride was the first of its kind in Armenia to offer renting a bicycle or an electric scooter. Nowadays, there are other options as well, and I've tried them all, but Yerevan Ride is still my favorite.

There are many available scooters almost everywhere around Yerevan, and their speeds are very reasonable. While some other companies have faster scooters, I don't see that as an advantage. **Yerevan Ride scooters are reasonably speedy** and have a speed control button, enabling you to control your speed easily.

The app can be connected to your credit card, is reasonably priced, and has very responsive customer support. I once encountered an issue with a scooter, and it only **took a few minutes to arrange a solution** with online support, which is available in English.

On weekends, early in the morning, and late at night, riding these scooters is a peaceful way to explore the city, especially when there aren't too many crowds on the streets. I also use these scooters **when heading to meetings, wearing my full suit and tie!**



Download Yerevan Ride

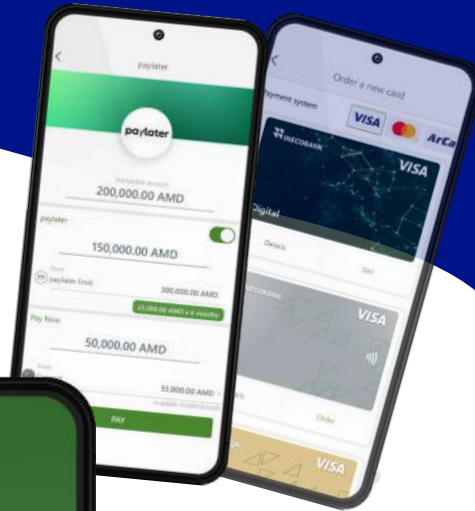




InecoMobile

There are 18 banks in Armenia, a considerable number compared to the relatively small population. I've been a satisfied client of InecoBank for some time now. Their mobile app, InecoMobile, is handy for managing my finances, payments, loans, cards, and more.

Download InecoMobile



The app offers a user-friendly and efficient experience, allowing you to manage multicurrency wallets, **exchange currencies instantly**, transfer funds between cards and accounts, and conveniently send money directly to other Ineco users **using just their phone numbers**. Additionally, you can utilize the app to pay bills and top up your phone balance.

A big advantage of InecoMobile is its seamless consumer loan process. You can **apply for and receive different loans in seconds** directly to your account, with the ability to manage and track all your loans from a single, convenient screen. The app also offers a Buy Now, Pay Later option, providing **a credit line for purchases in Yerevan** with a 6-month interest-free payment plan.

While I haven't had the opportunity to use other banking apps in Armenia, I'm satisfied with Ineco's mobile app and would recommend it based on my positive experience.

Download Ucom App

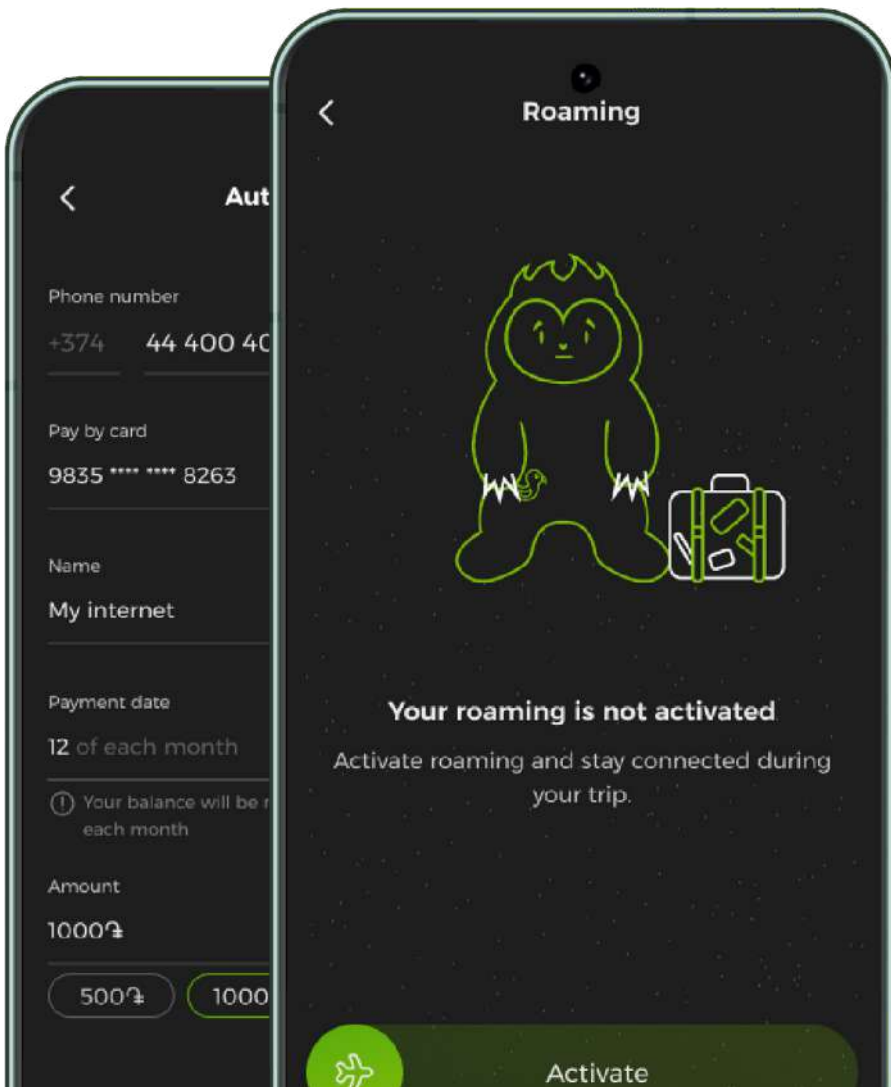
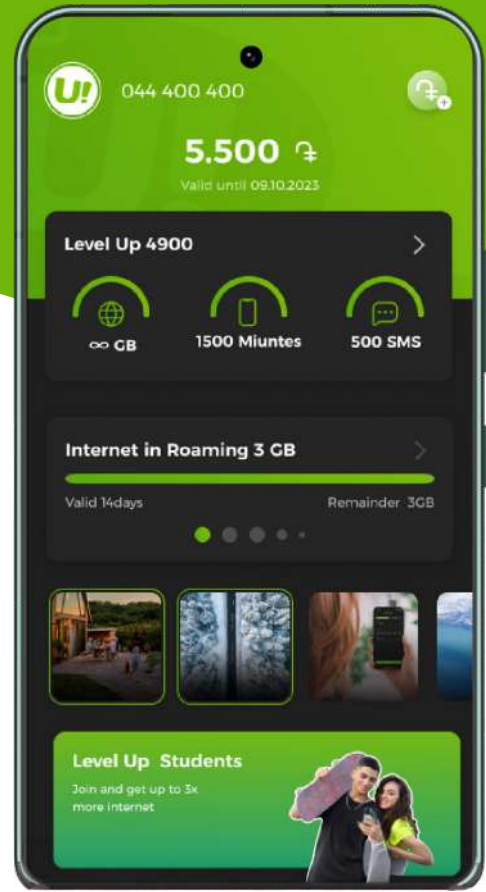


Ucom

Ucom is a leading internet service provider in Armenia. While other companies offer similar services, I've been a Ucom client since day one in Armenia, and I like their user-friendly app, Ucom App.

Available on the iPhone
App Store

ANDROID APP ON
Google play



As a remote worker, I rely on the Ucom app almost daily to check my data allowance (Mb balance), top up my account, activate data bundles, activate roaming, and more. Additionally, it allows me to manage multiple phone numbers from the same app, making it easy for me to manage my family's numbers.



Yandex Eats

Yandex Eats is like a giant menu with food from all over the world. You can order local Armenian dishes, **international cuisines** like Japanese, Chinese, and Mexican, or familiar fast food favorites like pizza and burgers.

What I like about Yandex Eats is their large delivery team and the fast delivery they provide. The app also offers many discounts daily and sometimes even free delivery. **Most delivery personnel speak acceptable English**, at least enough to communicate and understand directions when needed.

I once had an issue with a too-salty chicken sandwich I ordered through the app. I reported it and, within a very short time, **received a call checking on the issue**, followed by compensation from the app and an apology.

Planning to work remotely from Armenia? While I haven't personally tested every option available, these apps have become my go-to choices based on their functionality and user experience. This is not a sponsored list, and my recommendations are based solely on my positive experiences.

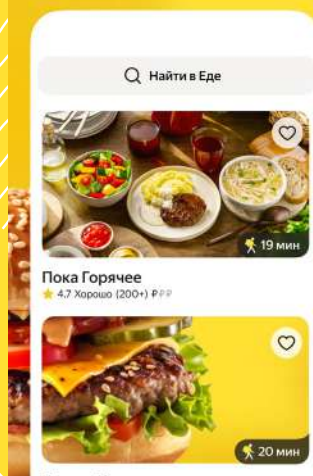
Download Yandex Eats

Available on the iPhone
App Store

ANDROID APP ON
Google play



**более 60 тысяч
ресторанов**



Restaurants are also rated within the app. You can check how many people rated the restaurant and their ratings directly within the app itself. You can pay using cash or connect your credit cards to the app. Plus, Yandex Eats has **a fully English user interface**.





TECH EVENTS

with
ARTAK N. G.



TECH BLOGGER

JUNE 9



JavaScript,
Conference

JUNE 11



Startups Demo Day
by EPIC, AUA

JUNE 12



How to create
a project quickly
by [PcVue Solutions](#)
Ltd

JUNE 15



Game Dev,
Conference

JUNE 19-21



Let's Contribute
to Pandas
by [PyData Yerevan](#)

GETTING PAID IN CRYPTO?

THE RISE OF CRYPTO PAYMENTS AND SERVICE PROVIDERS IN ARMENIA



**ANDRANIK
TOGRAMADZHIAN**

CMO SKYLABS AM, CO-FOUNDER
SKYLABS GE



GETTING PAID IN CRYPTO? THE RISE OF CRYPTO PAYMENTS AND SERVICE PROVIDERS IN ARMENIA

Armenia lacks specific laws regarding digital assets, creating a gray area for cryptocurrency buying and selling. This enables opportunities for investment and blockchain businesses but also allows a shadow market for illegal activities.

Without strict regulations, Armenia becomes attractive for cryptocurrency businesses and blockchain startups. Businesses can establish themselves and **explore new models before regulations are set**. However, the lack of clear rules makes it easier for illegal activities to thrive using cryptocurrency. Without regulations, there's no guarantee of consumer protection. Investors might be vulnerable to scams, hacks, and market manipulation. Additionally, crypto-based businesses **might face unexpected regulations later**

or struggle with international transactions due to a lack of legal clarity.

The Central Bank of Armenia issued a [statement in 2018](#) warning about the high risks associated with cryptocurrencies, including volatility, lack of security, and potential use in money laundering. However, in [November 2023](#), The Central Bank of Armenia revealed its plans to develop a model for regulation and control of crypto-assets. This suggests Armenia is aiming for **a clear and comprehensive regulatory framework**.

Recently, it was [announced](#) that the Armenian crypto policy will likely follow the European MiCA framework. The MiCA framework, officially called the Markets in Crypto-Assets Regulation, is a set of rules established by

the European Union to regulate the crypto-asset market. It aims to **bring clarity and consistency to the crypto industry** within the EU by setting up a uniform legal framework across all member states, protecting investors, fostering innovation in the crypto space, and maintaining financial stability by mitigating risks associated with cryptocurrencies. Additionally, MiCA is expected to bring several changes, including increased consumer protection through measures like Know Your Customer (KYC) verification.



Are There Any Crypto Exchange Offices in Armenia?

Yerevan and Gyumri have a large number of exchange offices and crypto ATMs, **one of which is even located at Zvartnots Airport** by [SkyLabs](#), a cryptocurrency terminal network that allows users to buy, sell, and store cryptocurrencies. Right now, this chain has more than 15 thousand users—there are hardly any exchange offices with the same number of users.

This highlights the growing interest in cryptocurrencies in Armenia, even though **some traditional financial products haven't yet gained traction**. Take Exchange-Traded Funds (ETFs), for example, which are a type of investment vehicle that functions like a basket of securities that trade on a stock exchange just like individual stocks.

According to [David Davtyan](#), CBDO of [Incore CJSC](#), a licensed financial institution in Armenia, there is a lack of and demand for Exchange-Traded Funds (ETFs) and other institutional crypto assets among Armenian licensed financial brokers.

Where Can I Pay with Cryptocurrency in Armenia?

Paying by crypto in Armenia is not explicitly banned. However, Armenia doesn't have specific laws or regulations regarding cryptocurrency yet. This means there's uncertainty around its legal status as a form of payment. While not banned, it's also not widely accepted. It's best to **rely on Armenian Dram (AMD) for everyday transactions**.

For everyday purchases, converting your cryptocurrency to Armenian Dram (AMD) through an exchange service or ATM might be a more practical solution. Cryptocurrency use in Armenia is still growing, so it can be difficult to find **places that accept it directly for goods and services**. You might encounter a business where the owner might accept crypto on a case-by-case basis, but it would involve them transferring the crypto to their fiat currency account.



Is Cryptocurrency Developing in Armenia?

The Armenian cryptocurrency scene has shown signs of growth in recent years. New companies have emerged, and several social organizations, including WEB3 Armenia and the National Center on Digital Financial Technologies, are actively involved in blockchain and crypto education. Some informal estimates suggest monthly cryptocurrency turnover **could reach tens or even hundreds of millions of dollars**.

This growing interest is further evidenced by successful meetups held with major players like Binance, Ledger, and [Telegram Open Network](#) (TON), attracting significant participation. These events contribute to growing a strong community and raising Armenia's profile in the global blockchain and crypto space.

However, the sector's full potential is expected to be unlocked **once the Central Bank establishes a regulatory framework** for cryptocurrency and exchange offices.

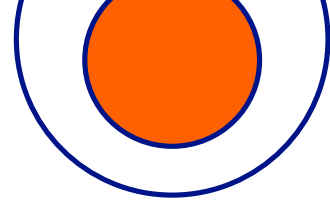
What is The Bank's Attitude to Cryptocurrency in Armenia?

Banks have a cautious attitude towards cryptocurrencies. Customers are currently not allowed to directly link their bank accounts to cryptocurrency exchanges.

While many people use peer-to-peer (P2P) transactions on platforms like Binance and Telegram Wallet, selling crypto for cash after receiving fiat money on their bank cards can lead to account restrictions by the bank.



Are There Crypto-Based Businesses in Armenia?



Despite Armenia's developing crypto scene, some entrepreneurs found it an opportunity to establish successful businesses serving this internationally growing market. Below are three examples of leading Armenian crypto-related businesses operating successfully on a global scale.

[ACX](#), founded by Henri Arslanian, is a major player in the global cryptocurrency scene, even though it isn't directly involved in trading itself. The company offers customer support, compliance services, and community management for cryptocurrency platforms around the world. They basically handle all the behind-the-scenes work so crypto exchanges can focus on their core business.

[Coinstats](#), founded by Narek Gevorgyan, is a crypto portfolio manager that helps users track holdings, DeFi investments, and NFTs across various blockchain networks. The platform allows users to track over 20,000 cryptocurrencies, 300 exchanges, and wallets across 100 blockchains. It also integrates with several exchanges, allowing users to buy crypto with a credit card directly within the app.

[Hexens](#), founded by Sipan Vardanyan and Vahe Karapetyan, positions itself as a comprehensive cybersecurity platform designed specifically for the Web3 world. This includes cutting-edge tech to address vulnerabilities specific to blockchain technology and smart contracts.

These are just a few examples of Armenian-based businesses making waves in the international crypto sector, and the list continues to grow.



FINDING HOME IN ARMENIA

A FAMILY'S UNEXPECTED RELOCATION TO YEREVAN



**MARAT
BULATOV**

PRINCIPAL BDM EMEA AT MINTEGRAL



FINDING HOME IN ARMENIA A FAMILY'S UNEXPECTED RELOCATION TO YEREVAN

My family and I moved to Armenia in October 2022. We left our home in Moscow to find our new home in Yerevan. The decision to move was fast, and we did not expect anything at all. We moved to Yerevan because my mother-in-law had moved there several months prior. We had a 3-year-old son, so having a grandma in the next house is a huge benefit.

I'm a sales professional in Digital Advertising, I worked in the field for 7 years, 2 of them at TikTok; I worked remotely.

In this article, I will cover six topics: Comfort, City, Nature, Safety, People, and Prices. Finally, I will give my overall impression.



When we moved to Yerevan in October 2022, there was a huge wave of people from Russia, and the apartment prices went up 3-5 times. An apartment that costs \$300 would cost \$1000. Apartments were rented out in 1 day. It was a challenge to get one. We found a good place for \$1300 in the city center for the first couple of months. Then the permanent one, 55sqm for \$900. Now the rental crisis is over, and you can easily find a permanent apartment in a week for less than \$1000.



The internet was good—around 80-100mb/s—it was enough. Most of the time, I worked from home, but sometimes I went to a good coworking space or spent some time in a cafe with 60+ people working there and having some coffee.

We found a good kindergarten for \$350 just 5 minutes from our apartment. It was Russian-speaking, but there are **several options in Yerevan with English-speaking groups.**

I didn't use the metro or buses in Yerevan; I usually took a taxi. However, **the metro is convenient and clean.**

Yerevan is a beautiful city. It has huge trees all around the city center. There are many cafes and restaurants with terraces that work from March to November. **People enjoy walking in the city throughout the whole year.** There are many tasty cafes and restaurants with Caucasian, Chinese, or Japanese cuisines. There is an abundance of high-end restaurants in Yerevan, where you would pay **\$100-\$150 for a dinner for two people.**

The Nature in Armenia is just amazing. We visited all 10 provinces in Armenia. Most of the territory is mountains. There are many beautiful hiking routes, **even a one-hour ride from Yerevan.** We used to have a weekend trip for 2-3 days. We would take a taxi for a 1-1.5h ride to the mountains or a nearby city, stay in a hotel and enjoy hiking. I love observing nature and here I found many beautiful horses, ships, eagles, different kinds of birds, etc.

Safety is not a topic in Armenia. There are only 3 million people in the country, and **there is almost no crime**. Armenia is one of the safest countries in the world. **I didn't lock my apartment during my 1.5 years there**. You can go everywhere anytime and do not worry at all.

People in several words are welcoming, warm and kind. They would always give our son some sweets and smile at him. He also picked this habit and started giving little presents to different people.

Here are some prices, so you can decide on your own either it's pricey or affordable. Rent of a 60sqm apartment in Yerevan 15 min drive from the City Centre \$700-900. Coworking Space for 1 day \$5. Taxi rides in the city are \$3-5. Meal for a family of 3 - \$40-50. Dinner in a restaurant for 2 \$50-150. Taxi ride out of the city for 1-1.5h \$10-30. 1 night in a great hotel for 2 people \$50-80.

In 1.5 years, **we fell in love with Armenia and the Armenian people**. We found our second home in Yerevan. One month ago, we moved to Hamburg, Germany, for my work, but I'm sure we will visit Armenia many times in the future and enjoy the nature, the cuisine, and the people!



DIGITAL NOMADS IN ARMENIA

WHAT PERMITS ARE REQUIRED FOR REMOTE WORK IN ARMENIA?



**NERSES
ISAJANYAN**

CO-FOUNDER OF VARDANYAN &
PARTNERS LAW FIRM



DIGITAL NOMADS IN ARMENIA

WHAT PERMITS ARE REQUIRED FOR REMOTE WORK IN ARMENIA?

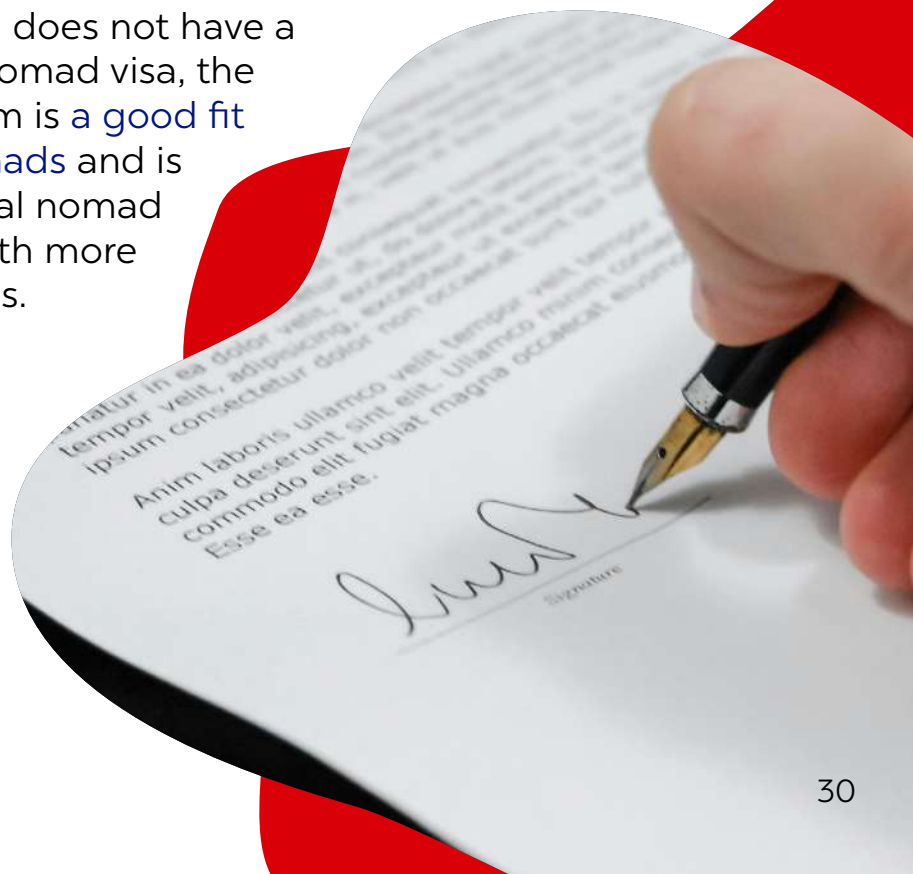


Several countries around the world, like Italy and Japan, have issued digital nomad visa programs this year, [capitalizing on the economic and cultural impact](#) digital nomadism brings to host countries. While these and other destinations are undoubtedly attractive, the digital nomad visa requirements can be challenging.

Many popular digital nomad destinations [require applicants to meet a minimum monthly income threshold](#). This can be tough for some digital nomads, especially those just starting out or working in freelance fields with fluctuating incomes. Additionally, some countries restrict digital nomads from providing services directly to local businesses, [limiting their income potential to international clients](#).

While Armenia does not have a dedicated digital nomad visa, the Armenian residence permit program is [a good fit for remote workers and digital nomads](#) and is [highly competitive](#) with many digital nomad visa programs in other countries with more developed digital nomadism scenes.

Armenia offers temporary (valid for one year) and permanent (valid for five years) residence permits. These permits provide [access to Armenia's healthcare and education](#) systems for your dependents and potentially lead to [Armenian citizenship](#) after fulfilling residency requirements.



The residence permit program in Armenia **does not require a minimum income** and does not restrict working with local businesses. Additionally, as a resident, you can enjoy tax-free status on income earned from foreign sources **for the first 183 days in a calendar year**. This can be a significant tax saving for digital nomads with a global clientele. Add to that, Armenia has double taxation treaties with around 50 countries around the world.

A residence permit allows digital nomads and remote workers to enter and exit the country freely, stay long-term, work, study, do business, or engage in any other activity on an equal basis with Armenian citizens.

Does Armenia require a work permit from digital nomads?

No, Armenia doesn't require a traditional work permit for digital nomads who work remotely for clients outside of Armenia. You don't need a work permit or work visa if you're a freelancer or working for a company outside of Armenia. A regular visa or visa-exempt entry (depending on your nationality) is enough.

According to Armenian tax laws, individuals are considered tax residents if they spend 183 days or more in a consecutive 12-month period in the country. This means that digital nomads can enjoy the benefits of residing in Armenia without **immediately becoming tax residents**. They have the flexibility to work and explore the country for up to 183 days without being subjected to tax obligations.

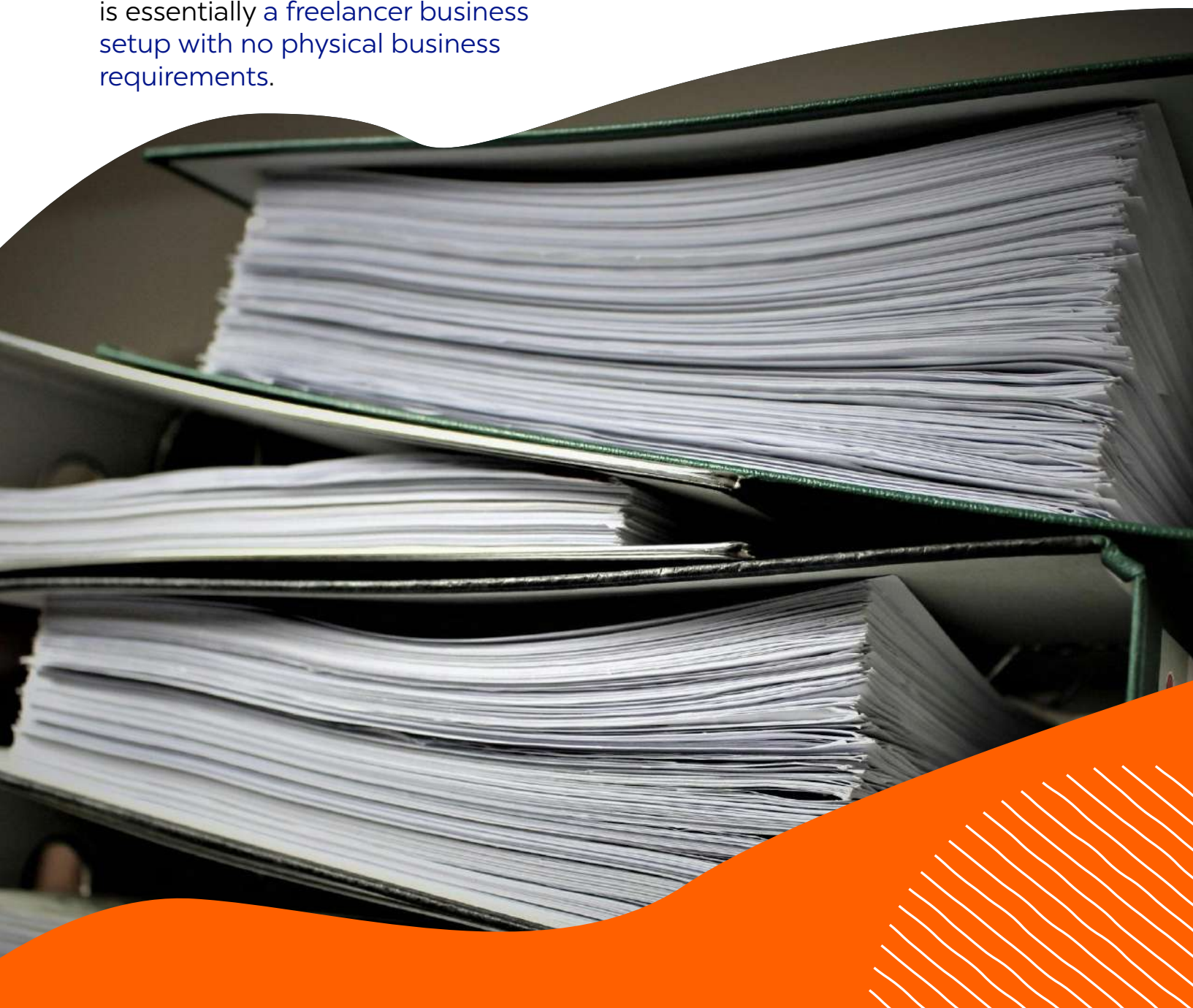


However, if you [plan to stay in Armenia for more than 183 days](#), consider a residence permit. Armenia offers residence permits to foreigners working legally within the country, including digital nomads, freelancers, remote workers, and online business owners.

This allows you to live and work remotely in the country. To get one, you can register as a “private entrepreneur” in Armenia, which is essentially [a freelancer business setup with no physical business requirements](#).

If the foreigner becomes a tax resident, they can register as a PE and pay either [0% tax as a microbusiness or 5-10%](#) if they want to work with the turnover tax regime. It may also be worth noting that some income, such as capital gains from selling assets, pensions, insurance, etc., are not taxed.

Should you have any detailed questions about relocating to Armenia or getting Armenian citizenship, our website, [Armenian Lawyers](#), is updated with the most recent information in English.



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MASTERING REMOTE WORK IN ARMENIA

A CONTENT WRITER'S EVERYDAY EXPERIENCE WORKING REMOTELY IN ARMENIA



**MARIE
DAVTYAN**

CONTENT STRATEGIST AND WRITER



MASTERING REMOTE WORK IN ARMENIA A CONTENT WRITER'S EVERYDAY EXPERIENCE WORKING REMOTELY IN ARMENIA

I experienced remote work right at the beginning of my journey as a content writer in 2020. Even though I've explored a few on-site positions, they never seemed to offer the practicality and creativity boost that remote work brings, **especially in Armenia.**

Remote work allows me to be present in raw and distraction-free environments across the country while progressing in my dynamic career. Growing up in a small town in the Syunik province, I've always been surrounded by lush outdoors, which I later discovered **fuels my creativity as a content writer.**



Based on my experience, content writing is more than “another tech-related” position. Thus, treating it like one is not an option for me. However, flexible opportunities don’t grant instant success; they make you pay even more attention to everyday lifestyle choices. The remote setting requires **two times more discipline and work ethic.**

My workday is guided by a cup of coffee, paper notes, and visual reminders. In particular, I need my vision board before my eyes. It keeps me grounded and reminds me why I do what I do. It also prevents me from getting frustrated when deadlines are tight.

Although I work from home most of the time, I do enjoy spending some hours working from coffee shops every now and then. I enjoy the atmosphere created by the hum of coffee machines, the tasty smells of specialty coffee, and people’s energetic conversations.

If you’ve never been to Yerevan, you’d be **surprised by the number of coffee shops** available in this relatively small city. Entire streets in downtown Yerevan, like Abovyan Street or Saryan Street, are now lined with cafes on both sides. Many coffee shops have recently embraced the rise of remote work and now offer free Wi-Fi, **welcoming remote workers with open arms.**



A photograph of a workspace outdoors. In the foreground, a silver laptop is open, showing a web browser with a social media dashboard. To its right is a tall glass of iced coffee with a black straw. Further right is a white cup of latte with heart-shaped foam art on a white saucer. The items are on a wooden slatted table. The background shows a paved area and a wooden chair.

Connections Beyond Social Media

Content writing requires a lot of self-directed learning, but seeking out guidance and industry insights is important for improvement. Actively participating in online or offline discussions and open talks with other writers can be a great way to identify common challenges, find inspiration, and grow as a writer.

In the few years I worked as a content writer in Armenia, I met many talented people in the tech sector and learned from their work ethic. Those people have been key figures in my professional development, even without knowing it, because they introduced me to the valuable tools, technologies, and workflows that accompany me to this day.

Recently, I was invited to a very insightful meet-up at a lovely co-working area. One of my former colleagues – Hripsime, gave a quick presentation on AI-powered content creation and prepared some questions for a healthy debate. Listening to other writers' perspectives and sharing my ideas has been inspiring. I learned **how different and alike our experiences can be** with content writing using AI tools.

Remote Work in Armenia Allows Me to Prioritize Mental Health

Such networking opportunities in Armenia make me feel like I am part of a community of people who share my enthusiasm for creating top-level content.

My experience writing content for about four years has taught me that mentally demanding tasks **require physical and less mentally demanding breaks**, which is easier in Armenia with remote work. In contrast, I find on-site settings overstimulating and distracting.

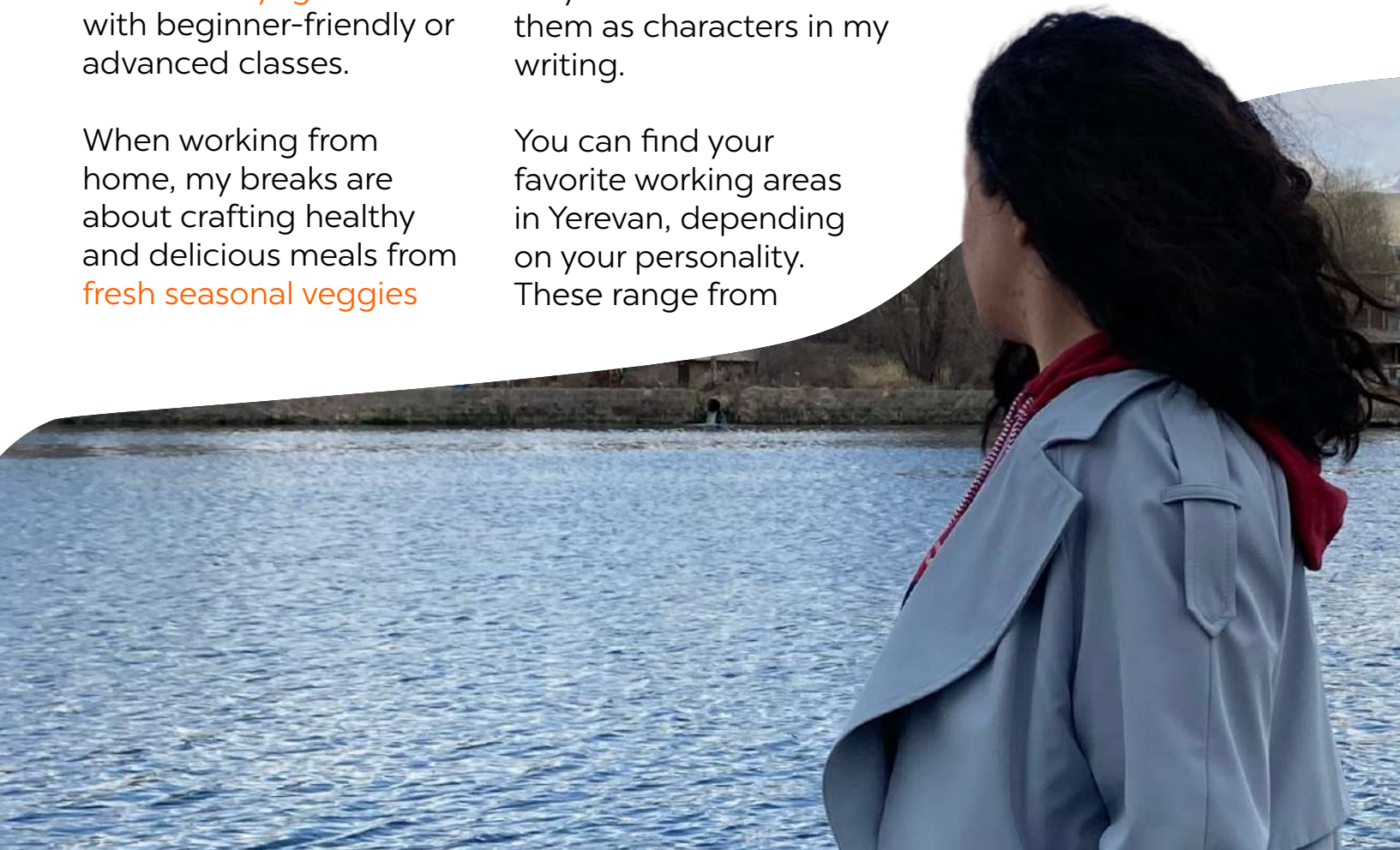
Physical and crafty activities, such as yoga, walking, or cooking, are perfect break options for me because they create space in my chaotic and anxious-from-deadlines thought process. There are **many centers in Yerevan for yoga lovers** with beginner-friendly or advanced classes.

When working from home, my breaks are about crafting healthy and delicious meals from **fresh seasonal veggies**

and fruits available at nearby local shops and supermarkets. And when I'm not home, my breaks involve walking near green areas in Yerevan and doing some people-watching because, who knows, maybe I'll include some of them as characters in my writing.

You can find your favorite working areas in Yerevan, depending on your personality. These range from

quiet zones like my favorite Baguette & Co., DOC, Eat&Fit, or 256 HUB to bustling networking events, interactive talks, and cultural and immersive artistic experiences.



As a remote worker, you can plan your routines without ever getting bored, as you can find [quality entertainment for your mind and soul](#). If you're a big city person, you're in luck since entertainment in Yerevan is planned for you in every season of the year – you just have to follow the agenda. And if you're more of a countryside seeker like me, the options are no less diverse. From outstanding musical performances in the highlands of Syunik to diverse [hiking options](#) in other parts of Armenia, you can find your ideal mental break option from your busy workday.

Working near nature in locations away from the city allows me to feel a strong connection to Armenia—my motherland. As someone who hasn't yet explored Armenia completely, remote work gives me more chances to discover it gradually. Remote communications and asynchronous work are other factors contributing to the

stability of my mental health as a content strategist and writer. Nowadays, being tied to one location is unnecessary to maintain consistent professional communications. Given that we have so much technological assistance at our fingertips, working remotely as a writer is, what I would insist, even a necessity for fruitful outcomes from both ends.

Working with many Armenian clients, I found that remote communication lays a foundation for reliable cooperation because this mode of contact is more controlled and well-considered. In contrast, tete-a-tete communications can involve emotional aspects that not all personality types can handle well, which we can't overlook. My positive results in remote work in Armenia have been greatly influenced by my self-awareness and freedom of choice regarding communication type with clients.

It's easy to maintain balanced mental health when you have financial stability, which, again, is much more manageable with remote work. With highly developed payment processing options and freedom of choice for my physical location, I can manage my finances more reasonably as an adult. Having said that, I have worked primarily with Armenian clients, and [none of them has ever caused me financial complications](#), which makes me feel fortunate.

When looking for your next remote work destination, consider Armenia, especially if you are a fellow writer. You'll enjoy the simple yet professional lifestyle the country offers, and for some reason, you might find yourself [falling in love with what you do more than ever before](#).



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MY INSPIRING JOURNEY THROUGH ARMENIA'S PROFESSIONAL COMMUNITY



**DIANA
YAZIDJIAN**

HEAD OF PRODUCT MARKETING AND
STORYTELLING FOR AI



EMBRACING INNOVATION AND HERITAGE MY INSPIRING JOURNEY THROUGH ARMENIA'S PROFESSIONAL COMMUNITY



Click here !

My first visit to Armenia back in October of 2023 left me filled with respect, a sense of responsibility, and a touch of nostalgia. Unlike many of my Canadian friends who traveled to Armenia in their youth, I **made this journey later in life**, which brought a unique perspective to my experience.

Part of this perspective stemmed from exploring **Armenia's dedication to progress**. This was evident when I met influential figures in tech and education, such as Hayk Margarian, CEO of the [National Center for Innovation and Entrepreneurship](#) (NCIE), a non-profit organization under Armenia's Ministry of Economy that supports and develops Armenia's innovation and entrepreneurial sectors.



Hayk Margarian's efforts in organizing the Mars Simulation Mission in 2024 exemplify **Armenia's push towards innovation and global recognition**. For those who don't know, the [AMADEE-24](#) mission is a Mars simulation run by the Austrian Space Forum in Armenia's Ararat province, aimed at preparing for future human missions to the Red Planet.

Hayk graciously invited me to [DigiTec](#), the **largest annual technology exhibition and conference** in the Caucasus region. This major event showcases the country's growing tech industry and attracts international participation.

The expo highlighted up-and-coming startups spanning AI, finance, cybersecurity, and education, further demonstrating the country's entrepreneurial spirit. In fact, I had the pleasure of **engaging with serial entrepreneurs who shared insights** on their ventures. Their vision reflects a vibrant ecosystem of innovation and community support.

In the last few years, Armenia has gained some popularity worldwide as a growing tech hub. Reading about it in the news was one thing, but **experiencing it firsthand** – engaging with people and witnessing their enthusiasm at Digitec – was entirely different.



I was also happy to meet with the [Children of Armenia Fund](https://coaf.org) (COAF) during Digitec. The Non-for-profit is making strides, providing high-quality after-school education and comprehensive services to thousands of children and young adults in rural areas. Known for their SMART Centers which stand as an integral part of a growing network of educational and development facilities, COAF offers new professional training and employment opportunities. Recently, COAF secured a landmark €10 million grant from the European Commission to establish two SMART Centers in the Syunik Province.

More Unity Between the East and the West

Reflecting on my trip to Armenia, I was struck by the warmth of the people. They were generous with their time, and I appreciated how effortlessly conversations started, akin to other tech hubs worldwide. We discussed a wide range of topics, from the mundane to the more specific.

However, from my perspective, there is a need for greater unity between Armenians from the East and the West, especially in the startup sector. The Armenian diaspora possesses valuable resources and expertise that can help Armenian startups expand their activities and achieve global visibility.

In my capacity as a strategic advisor and product storyteller, I look forward to supporting the growth and prosperity of this remarkable country and maintaining the connections I made during my visit.

Given my brief experience, I have a few pieces of advice to offer for any first-time visitors to Armenia. If your trip to Armenia is for business, thorough planning should be top priority.

1. Don't wait until you land in Armenia to start building rapport. Use online platforms like LinkedIn or professional networking groups to connect with Armenians in your field. Schedule video conferences to introduce yourself, discuss their work, and learn about their goals and aspirations.
2. Armenia has a rich and complex history. Delve into it to gain a deeper understanding of the country and its people. Research key events, cultural influences, and the Armenian perspective on its relationship with surrounding nations. This knowledge will be very important in navigating business interactions.
3. Identify Armenian businesses whose values resonate with yours. Research their work ethic, social responsibility initiatives, and overall philosophy. This ensures a good fit and sets the stage for productive partnerships.
4. Plan meetings well in advance, spacing them out to allow for unforeseen circumstances and provide ample time for in-depth discussions. A rushed schedule can hinder establishing strong connections.

You will encounter a community that is **innovative, welcoming, and deeply rooted in its culture**. Embrace the opportunity to contribute to their development and witness the impact of unity and collaboration.

PERSONAL INSIGHTS FROM ATM 2024

WHY ARMENIA IS A MUST-CONSIDER EMERGING DESTINATION FOR REMOTE WORKERS



**MATHEW
ZEIN**

EDITOR IN CHIEF



PERSONAL INSIGHTS FROM ATM 2024

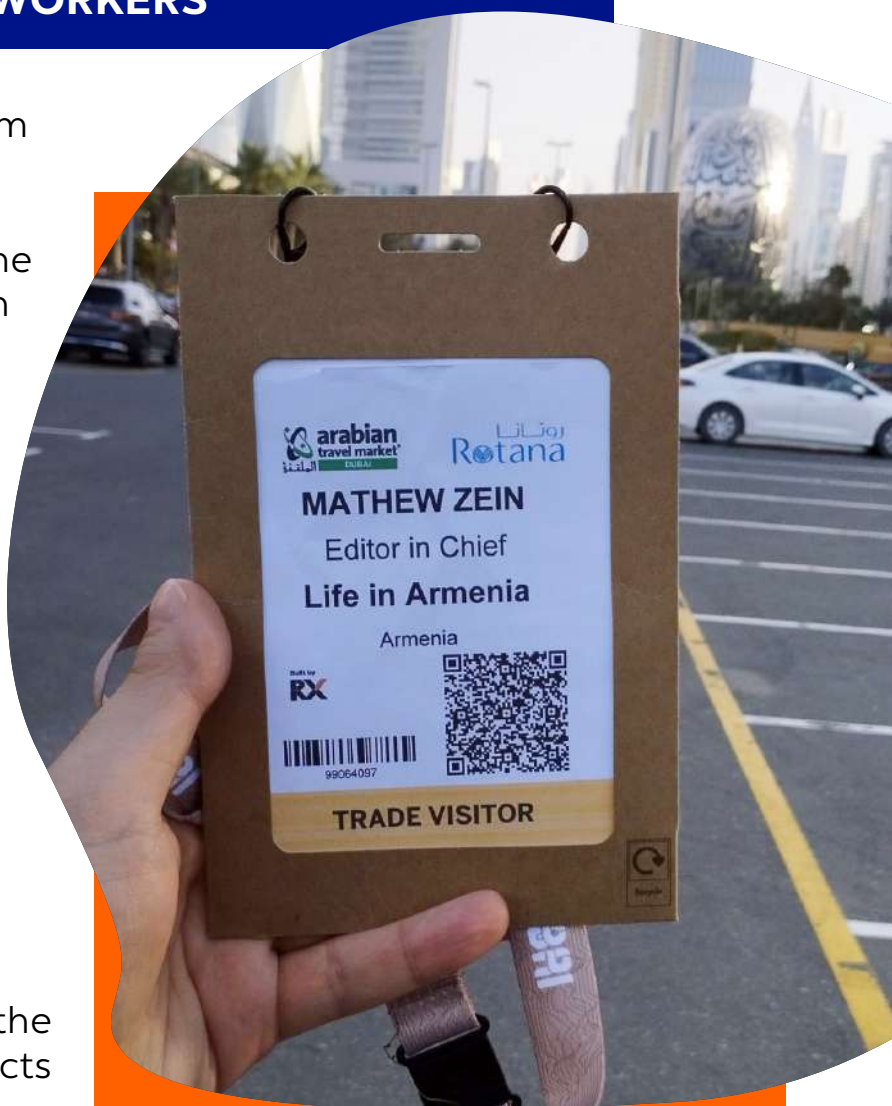
WHY ARMENIA IS A MUST-CONSIDER EMERGING DESTINATION FOR REMOTE WORKERS

While I wouldn't call myself a tourism expert, my interest in promoting Armenia as a digital nomad destination has led me to explore the similarities and differences between digital nomadism and traditional tourism.

This year, I wanted to learn more about tourism and touristic destinations worldwide to understand **what competitive advantages Armenia could offer** remote workers compared to other countries competing for their attention.

Therefore, I attended the Arabian Travel Market 2024 expo in Dubai. This renowned international travel trade show takes place annually at the Dubai World Trade Center and attracts thousands of exhibitors and **tens of thousands of industry professionals** from all over the world.

Living in Armenia for a while can create a familiarity bias, **making me wonder if my enthusiasm for the country is objective**. I mingled with attendees from international delegations, visitors, and exhibitors to gain a neutral perspective. I started hundreds of conversations aiming **to learn about the unique selling points** and competitive advantages other destinations offer remote workers.



I decided to be objective and avoid taking sides. For 4 days, I toured the place, looking for what could appeal to me as an ex-digital nomad and make me consider a country for temporary remote work time. Throughout my conversations, I compared what people mentioned to **what Armenia currently offers and what it lacks**, identifying areas for improvement.

The Nomads of The Deserts

My tour began with the Saudi delegation, as I was particularly curious about how this nation, [where the nomads of the desert descend from](#), was approaching the digital nomad trend. Saudi Arabia's recent tourism push has been nothing short of impressive. The country aims to transform itself into a global travel hub. The number of upcoming projects with an international focus hints at a promising future for Saudi Arabia's tourism sector. From their presentations, it was clear [they desired to cater to every type of traveler](#).

I spent hours discussing digital nomadism with Saudi tourism officials from various regions, who revealed a shared interest in attracting remote workers and digital nomads. While their enthusiasm was undeniable, it was also clear that [Saudi Arabia is still in the developmental stages](#) for this specific market segment. It seems likely that some time will be needed before international remote workers would consider the country as their next destination.



These conversations made me realize Armenia's unique advantage in attracting remote workers. Unlike countries needing to invest hundreds of millions of dollars, **Armenia seems to possess the natural ingredients** to become an international remote work hub.

Instead of expensive advertising campaigns, Armenia's strategy should focus on **amplifying its existing strengths**. Targeted publicity campaigns can showcase Armenia's remote work advantages to a wider audience. Social media marketing, content creation highlighting the remote work lifestyle in Armenia, and partnerships with remote work publications could be effective tactics. Armenia also benefits from **a passionate and large diaspora network**. These global communities can act as enthusiastic promoters, spreading the word about Armenia's remote work potential.

Land of Rising Suns and Ancient Empires

Next on my journey during the expo were the Asian delegations. From my personal experience in Asian countries, it was not a secret that the continent is a magnet for travelers of all types, and it happens without a struggle. Perhaps Asian countries participate in these events to compete against each other for a slice of the Asian travel market **rather than convince travelers to visit Asia**.

Malaysia, Thailand, the Philippines, and others showcased their vibrant local cultures with infectious enthusiasm. I had insightful conversations with tourism representatives from these countries, questioning them about the digital nomad scene. Many Asian cities have already become popular digital nomad destinations, with or without targeted publicity. Some of these destinations have **gained popularity organically through positive word-of-mouth** within digital nomad communities worldwide.



However, something they mentioned a couple of times caught my attention: some of these cities **have become overcrowded with remote workers**, which is now a negative factor. This overcrowding is pushing some remote workers away due to inflation in local economies, challenges in finding accommodation, and crowded coworking spaces.

Armenia is not a crowded destination, which adds to its appeal as a potential rising hub compared to some already established ones. Many experienced travelers who've been to tens of countries around the world might **not have an idea about what to expect** in Armenia. This could be turned from a weakness into a strength by promoting the country as a destination for **digital nomads seeking an authentic experience** away from the usual and looking for something new and unexpected.



Pizza Paradise

Italy likely had the largest delegation among European countries at the expo, with tourism representatives from various Italian cities and towns. During my conversations with many of these representatives, I specifically asked about the digital nomad scene.

One clear takeaway is the growing interest in digital nomadism within Italy. This is further confirmed by [the country's recent announcement of a digital nomad visa program](#), which shows the government's interest in promoting digital nomadism. However, when I compared the Italian digital nomad visa with the Armenian residence permit program, [Armenia won the round with ease](#), with no income restrictions and no strict preconditions.

Armenia, with its rich local culture, quality food, and pleasant weather, can offer a similar experience to some Italian cities for digital nomads. However, [Italy's entry requirements are more stringent](#), making Armenia a more accessible destination with the right promotion.

Who Made The First Dolma?

I've also toured some of the Caucasian countries that participated in the expo and noticed that many countries in the Caucasus region promote tourism by focusing on similar aspects. **This overlap can make it difficult for travelers to differentiate** between destinations and choose which country to visit. One funny example is that all delegations told me that dolma was first discovered in their countries!

Consequently, Armenia could benefit by avoiding a focus on the same things as other countries, essentially **moving beyond competition for a limited market share**. Instead of focusing on promoting the country as a tourism destination for mass tourism, Armenia could be the remote working hub of the region. This is a new approach that is still growing, and Armenia has what it takes to attract this segment of travelers, who can also promote tourism through positive word-of-mouth.

One more thing that was pretty clear is how important it is for Armenia to **cluster with other neighboring countries**, making visiting Armenia an extension of digital nomad trips to, for example, Georgia.

Armenia

Armenia's presentation during the expo was simple and elegant with no exaggeration in decorations and aside shows. The focus was entirely on [the people representing the country](#). A simple square space housed tourism representatives, all gathered under the Armenia Travel logo. In the middle, meeting tables awaited interested international visitors. What I truly loved was the daily music show featuring the strains of Bella Papikyan's harp, which perfectly [captured the essence of Armenian culture](#).

Based on hours of conversations with tourism representatives from every corner of the world, I came to this conclusion about why Armenia is a must-consider destination for remote workers worldwide.

What truly sets Armenia apart for digital nomads is its people. **Armenians manage a delightful balance.** They're modern, stylish, and familiar with Western culture yet remain humble, friendly, and genuinely caring. They embrace other cultures while preserving their own unique heritage. This creates a welcoming atmosphere for remote workers. **You'll feel like you fit in while still experiencing the richness of the host culture.**

In other words, Armenia hasn't lost its cultural identity to larger nations but has also not isolated itself from the rest of the world. This unique balance is thanks in large part to the welcoming people of Armenia. For remote workers looking for their next destination, the local people they're going to interact with on a daily basis are an important factor when making the traveling decision.



At the expo, some countries only advertised summer or winter activities, likely because they don't have much to offer in other seasons, which is not the case in Armenia. No matter what time of year you visit Armenia, there's always something to see and do. This variety makes it a perfect destination for remote workers who [can enjoy a true four-season experience](#). It's a great quality for remote workers who can enjoy a flexible lifestyle and experience different sides of the country throughout the year.

Pleasant spring weather (March-May) offers outdoor enthusiasts opportunities for hiking, biking, and historical exploration. Summer heats up (June-August), offering cool mountain retreats or refreshing swims in Lake Sevan. As autumn arrives (September-November), comfortable temperatures return, ideal for sightseeing in the golden nature. Winter transforms Armenia (December-February) into a snowy paradise for skiers and snowboarders.

Armenia could stand out as a compelling emerging remote work destination due to its welcoming, culturally rich environment, year-round appeal, and hassle-free residency program.



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