

LIFE IN ARMENIA

FOR DIGITAL NOMAD FAMILIES

LOSE YOURSELF JOYFULLY IN ARMENIA

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A HOME AWAY FROM HOME

THE REASONS BEHIND MY DECISION TO RAISE MY SON IN ARMENIA

FINANCIAL FREEDOM ON THE MOVE

SMART RETIREMENT PLANNING FOR AMERICAN DIGITAL NOMADS IN ARMENIA

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NO BLA! BLA! BLA!

LESSONS FROM ARMENIA'S MARKETING HACKATHON

FINDING WELL-BEING

EXPLORE THE ARMENIAN WAY TO WORK-LIFE BALANCE

NOMADING TO STAY

TYPES OF RESIDENCY PERMITS FOR DIGITAL NOMADS IN ARMENIA

MATHEW ZEIN

EDITOR'S LETTER

In this edition of Life in Armenia, I invite digital nomads not just to relocate to this country but to lose themselves in its beauty and experience life to the fullest. This edition is not just about digital nomadism but about finding oneself in a country that could one day become your home away from home.

With a focus on work-life balance, well-being, cultural aspects, and growing a sense of belonging, this edition explores the many ways that Armenia can be a place to thrive.

Today, Life in Armenia celebrates over 7,500 readers and an engaging community of digital nomads around the world who send me questions almost daily about relocating to Armenia and drive the magazine to contribute to what matters to them the most.

I have come a long way with "Life in Armenia," but this is just the beginning of our journey.



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FINANCIAL FREEDOM ON THE MOVE SMART RETIREMENT PLANNING FOR AMERICAN DIGITAL NOMADS IN ARMENIA

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DADDY IS AMERICAN, MOMMY IS RUSSIAN, AND I AM FROM DILIJAN WHAT A GLOBETROTTING AMERICAN DIGITAL NOMAD, HUSBAND, AND FATHER LEARNED ABOUT EDUCATION, HEALTHCARE, CAREER & LIFE IN TAVUSH

Step into the world of Jason Lasky, a globetrotting American digital nomad, husband, and father who found an unexpected home in Dilijan. Explore the unique blend of education, healthcare, career, and life experiences that Jason and his family have lived in Armenia. Join us on a heartwarming journey of cultural fusion, adaptation, and personal growth.

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Can you do marketing without Bla! Bla! In the age of AI, marketing has become more of a hobby than a profession for many. Unfortunately, this has led to an influx of fluff ideas and marketing jargon all over the internet. Find out how Lilit Broyan plans to develop a marketing hackathon into a tool that SME companies can use internally to solve their marketing problems.

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FINDING WELL-BEING **EXPLORE THE ARMENIAN WAY TO WORK-LIFE BALANCE**

Discover the Armenian way to harmonize work and life! Join Siranush Piloyan on a journey where she redefines the idea of work-life balance and explores how Armenia offers the perfect blend of nature, culture, and cuisine to recharge your soul. Find out why Armenia might be your next nomadic destination.

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NOMADING TO STAY **TYPES OF RESIDENCY PERMITS FOR DIGITAL NOMADS IN ARMENIA**

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A HOME AWAY FROM HOME

THE REASONS BEHIND MY DECISION TO RAISE MY SON IN ARMENIA



**MATHEW
ZEIN**

EDITOR IN CHIEF



A HOME AWAY FROM HOME

THE REASONS BEHIND MY DECISION TO RAISE MY SON IN ARMENIA

My wife and I were digital nomads for many years. We traveled the world, working from wherever we wanted. But we always felt like something was missing. We longed for a sense of belonging, a place to call home. We wanted to start a family but were hesitant because of our lifestyle.

We weren't expecting much when we came to Armenia. Neither of us had any Armenian roots or ties to the country. We planned to stay for a week before heading to Canada, but those seven days turned into seven years, and we never left the country since then. In one way or another, we felt under Armenia's spell, and it became our home away from home.

After settling down in Armenia for several years, we realized that this was the place we had been looking for to start our family and have a child. Our son, Roy, was born on May 1, 2022.

Why Armenia? Why would we choose to raise a son in Armenia instead of other first-world countries where opportunities might be better, and healthcare is obviously more developed? I've received this question dozens of times in my

private LinkedIn messages, and I feel it's important to explain our point of view and share our findings about the country.

Armenia blends ancient traditions and modern influences, balancing conservatism and personal freedom. This allows people there to experience the best of both worlds. They can enjoy the traditional values that make Armenia special while being free to express themselves and live their lives on their own terms. They can live freely, date, find love, kiss, and dance in the streets. However, they must also respect certain conservative aspects of the country, such as the importance of family, religion, and community. This balance is not always easy to find around the world. However, it is something that Armenians have tailored to have a rich and fulfilling life while still maintaining their cultural identity.

I can't wait to expand our family and hope our next child will be a girl. I want my daughter to grow up in a country where she is free to be herself and respected and valued for her femininity. I've seen so many proud young women in Armenia, and it's one of the reasons I love this country so much.



I've been to countries where freedom is taken to the extreme, and I've seen the damage it can do. I've also been to countries where strict conservatism is enforced to unbearable levels, and I've seen the suffering it can cause. I don't want my daughter to grow up in either of those extremes. I want her to grow up in a country where she can be free and independent and be **loved and supported**.

To be clear, cities outside of Yerevan are likely more conservative than Yerevan. Women in Armenia still need to prove themselves the hard way, especially in the workplace. However, this is the case worldwide, not just in Armenia. **Progress is happening**, and I can see it myself.

Another aspect that we have noticed about Armenia is its safety. The country is very safe for children in schools and on the streets. This contrasts with many first-world countries, where parents may have to worry about their children being kidnapped or trafficked. During the school months, my wife and I have always enjoyed

watching children on the streets of Yerevan walking to their schools safely. I can't wait to see Roy walking to school with his backpack, holding the hands of his friends Arev and Artur, whether in Yerevan or Yerevan.

Children's safety is an important aspect of making a country livable. When I talk to my American or European friends who have visited or relocated to Armenia, they always say they feel comfortable leaving their children to play on the street next to them, something they have never done outside the country.

While the education in Armenian schools **may not be as developed** as in first-world countries, I am willing to accept this trade-off for the peace of mind that comes with knowing that my children are safe. My wife and I will do our best to improve their education with **additional homeschooling**.

The balance between conservatism and personal freedom and the level of children's safety were the most important



aspects we considered when we decided to start a family in Armenia. However, the country has much more to discuss, and I could probably fill tens of pages about my experience here. But I just wanted to answer the question I get regularly after every edition of the magazine, so I can make it clear why Armenia. And hopefully, I can **influence you to visit the country** and probably relocate. 9

FINANCIAL FREEDOM ON THE MOVE

SMART RETIREMENT PLANNING FOR AMERICAN DIGITAL NOMADS IN ARMENIA



**ANNA
BRUNO**

PERSONAL FINANCIAL ADVISOR



FINANCIAL FREEDOM ON THE MOVE

SMART RETIREMENT PLANNING FOR AMERICAN DIGITAL NOMADS IN ARMENIA

Armenia has been attracting more and more American digital nomads and remote workers. Some of them plan to stay for a month or two, while others may consider spending their retirement years. However, it is important to keep in mind that Armenia's retirement plans are [not as financially competitive](#) as those in other countries.

Therefore, American digital nomads who are concerned about their retirement plans need to do their finances the right way while they are on the go to ensure that everything goes smoothly. So, let's take a look at some important information and strategies for Americans who are thinking about retiring in Armenia.

Explore Local Investment Opportunities and Regulations

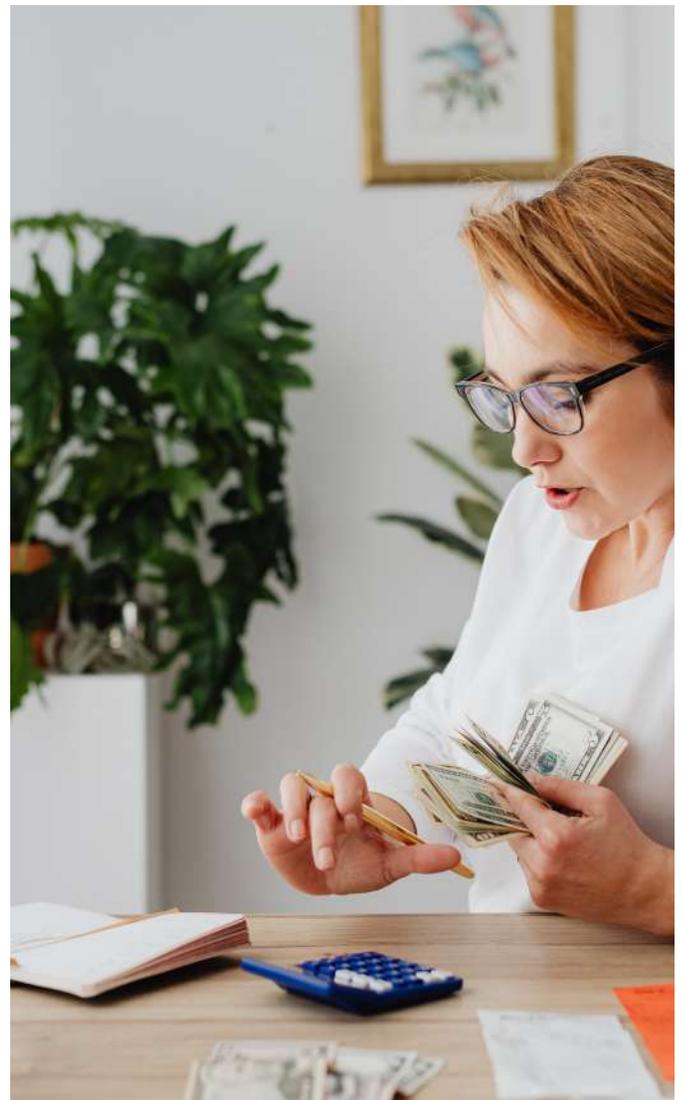
Real Estate

Armenia's real estate market has shown promise, with opportunities for both residential and commercial properties. Yerevan, the capital city, has been a focus for real estate investments due to urban development and increasing demand for modern housing.

Additionally, there are up-and-coming cities and regions of Armenia that could offer investment opportunities, especially to those who are looking to retire in Armenia. Some of the obvious choices are Tsaghkadzor and Dilijan. [Ijevan is an up-and-coming destination](#) that offers attractive pricing for real estate investments.

Tourism and Hospitality

Armenia has been working on developing its tourism sector. Investing in hotels, restaurants, and other tourism-related businesses could be an option, especially in areas with [historical and cultural significance](#).



Venture Capital and Startups

Armenia has a budding startup ecosystem with government support and various incubators and accelerators. Investing in early-stage startups can be an avenue for higher-risk, higher-reward investments. [Stay tuned for more exciting news in this sector.](#)

Agriculture

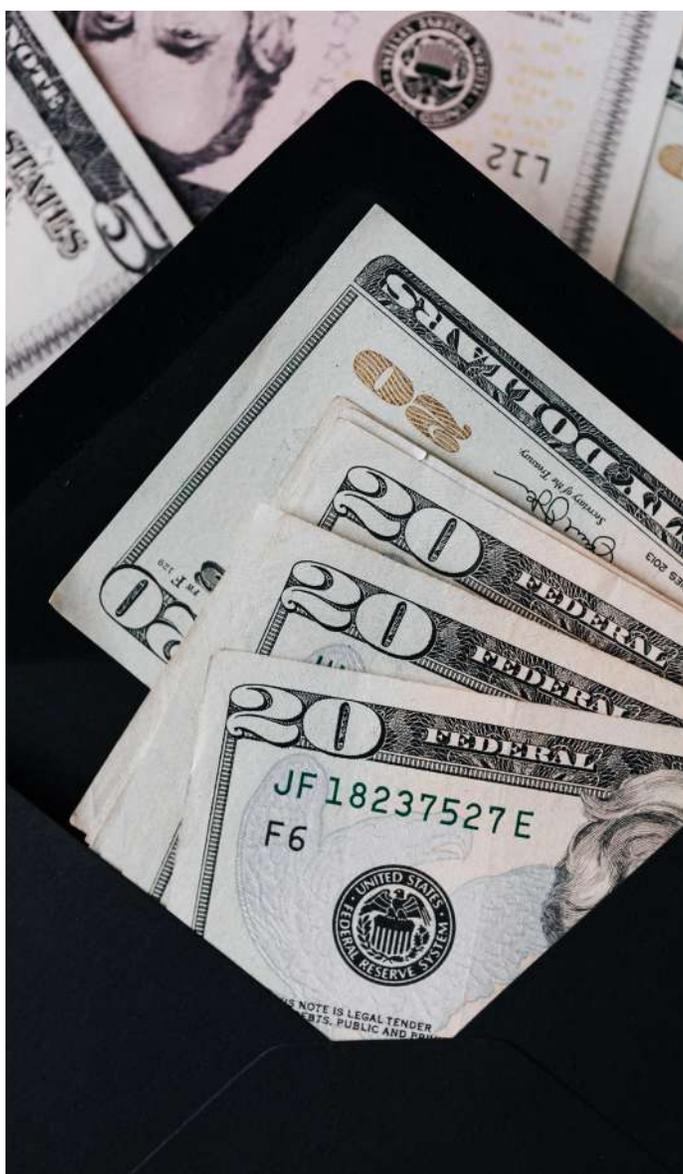
Armenia has fertile lands, and agriculture remains a vital sector. Opportunities include investing in agricultural production, food processing, and export-oriented businesses.

Renewable Energy

The government has been encouraging investments in renewable energy projects, such as solar and wind power. These projects aim to reduce Armenia's dependency on imported energy and offer incentives for investors.

Banking and Finance

The Armenian banking sector has been growing, and investing in [financial institutions or fintech startups](#) can be a viable option.



Consider the Impact of Currency Exchange Rates on Your Savings

As a US citizen retiring in Armenia, you will likely have income and assets in US dollars. Monitor currency exchange rates between the US dollar and the Armenian dram to understand how fluctuations may [impact your retirement income and expenses.](#)

Consider strategies to mitigate currency risk, such as diversifying your investments or using currency hedging techniques. Currency hedging involves strategies that aim to mitigate the risk of exchange rate fluctuations when dealing with multiple currencies.

Some investment instruments, such as certain bonds or mutual funds, may provide natural currency hedges. For instance, if you invest in a USD-denominated bond issued by the Armenian government,

you may receive [interest payments and principal in AMD](#), providing a hedge against currency fluctuations.

It's essential to note that currency hedging strategies come with their own costs and complexities, and there is no one-size-fits-all solution. The choice of hedging technique should align with your financial goals, risk tolerance, and the specific nature of your assets and income in both USD and AMD. Additionally, it's advisable to [consult with financial experts](#) or currency specialists who can provide personalized guidance based on your unique situation.

Diversifying your assets across multiple currencies can reduce your exposure to exchange rate risk. By holding a [mix of USD and AMD assets](#), you can potentially

offset losses in one currency with gains in the other. Also, consider maintaining both USD and AMD accounts. This allows you to control when you convert currencies, potentially waiting for more favorable exchange rates before converting larger sums. If you have a stable source of income in USD but need to cover living expenses in AMD, you can set up a [regular currency conversion plan](#). This involves converting a portion of your USD income to AMD at regular intervals, averaging the impact of exchange rate fluctuations over time.

Stay informed about economic and political events that can affect exchange rates between the USD and AMD. Be prepared to adjust your currency conversion and investment strategies based on these developments.

Tailor Your Retirement Goals

Armenia offers a wide range of lifestyles, from urban living in Yerevan to serene countryside retreats. Define your [ideal retirement lifestyle](#) to estimate your future expenses better. The cost of living outside of the capital city of Yerevan is substantially lower than in Yerevan itself. Choosing a specific neighborhood within the city can also make a difference in monthly or annual costs. Research the [cost of living and healthcare](#) in Armenia, taking into account potential medical expenses in your retirement years. This information is crucial for budgeting and financial planning. Armenia also offers comprehensive health insurance that covers medical expenses both in Armenia and potential [visits back to the United States](#). Evaluate the costs, coverage, and quality of healthcare providers in Armenia to ensure your healthcare needs are adequately met.



ANNA'S TIP

Close your eyes and picture yourself in beautiful Armenia. Now, visualize: Will you live in the city or the country? Will you own a home or an apartment? Will you live there full-time, or will you be maintaining several residences? Now start calculating in TODAY's dollars how much income or expenses you would need for this lifestyle. For those of you who are interested, [I can supply you with an EAW](#), Expense Analysis Worksheet to calculate your monthly expenses; Just find me on [LinkedIn](#) or reach out via email at: annalfp@gmail.com

Then, let's take inflation into consideration. There are many financial planning calculators that you can use to extrapolate this number from today's dollars into the future, depending on your specific situation. Once you have an end goal in mind, let's [calculate backward](#) and figure out what you need to do in terms of saving and investing now in order to reach your goals and desired retirement income.

Optimize Retirement Accounts and Investments

Explore the options for transferring or maintaining your U.S. retirement accounts while living in Armenia. Consult with a financial advisor experienced in international account management.

Transferring or maintaining your U.S. retirement accounts while living in Armenia is a crucial decision that can have [tax and financial implications](#). Whether you should move your retirement accounts to Armenia or leave them in the U.S. depends on various factors, including your financial goals, tax considerations, and personal situation, such as whether you will be returning to the U.S. or not. Here are some options to consider:



Leave Your U.S. Retirement Accounts in the U.S.

PROS

Simplicity: Maintaining your retirement accounts in the U.S. can be more straightforward in terms of managing investments and accessing your accounts.

Familiarity: You're already familiar with the U.S. financial system and tax regulations.

Potential Tax Benefits: Depending on your specific retirement account type (e.g., Traditional IRA, Roth IRA, 401(k)), you may enjoy tax advantages that can continue to benefit you even while living abroad.

CONS

Currency Exchange: If you leave your retirement savings in U.S. dollars, you'll need to consider currency exchange when accessing funds for living expenses in Armenian Drams (AMD).

Limited Investment Options: Some U.S. financial institutions may restrict or limit investment options for account holders residing abroad.

Transfer Your Retirement Accounts to an International Brokerage

PROS

Local Access: Transferring your retirement accounts to an international brokerage with a presence in Armenia can simplify access to your funds in AMD.

Diverse Investment Opportunities: Some international brokerages offer a broader range of investment options, allowing you to diversify your portfolio.

CONS

Tax Implications: Transferring retirement accounts can have severe tax consequences, such as potential early withdrawal penalties and taxable events.

Regulatory Compliance: International brokerage accounts may require compliance with both U.S. and Armenian tax regulations, which can be complex.

In October's edition of Life in Armenia, we'll follow up on this topic, cover [tax implications in more detail](#), and talk more about potential retirement plans for American digital nomads in Armenia.

DADDY IS AMERICAN, MOMMY IS RUSSIAN, AND I AM FROM DILIJAN

WHAT A GLOBETROTTING AMERICAN DIGITAL NOMAD, HUSBAND, AND FATHER LEARNED ABOUT EDUCATION, HEALTHCARE, CAREER & LIFE IN TAVUSH



**MATHEW
ZEIN**

EDITOR IN CHIEF



INTERVIEWING



**JASON
LASKY**

HEAD OF AUDIO, HONEY TO YOUR EARS

DADDY IS AMERICAN, MOMMY IS RUSSIAN, AND I AM DILIJAN WHAT A GLOBETROTTING AMERICAN DIGITAL NOMAD, HUSBAND, AND FATHER LEARNED ABOUT EDUCATION, HEALTHCARE, CAREER & LIFE IN TAVUSH

Imagine this being spoken in the voice of a 5-year-old: “Daddy is American, Mommy is Russian, and I am from Dilijan.” That’s what Jason Lasky’s youngest child told him a couple weeks ago, after spending his entire life (minus vacations) in the Armenian mountains of Dilijan. It’s a genuine reflection of the **cultural impact Armenia has** on digital nomad families.

I’ve had the pleasure of knowing Jason online for some time now. When I approached him for this interview to learn about his digital nomad experience in Armenia, he generously dedicated three hours to sharing his life story, and I thoroughly enjoyed it.

Jason isn’t your typical digital nomad working as a developer or an IT startup founder. He wears many varied hats; he’s an IBDP Theatre, English & TOK Teacher, a published and produced playwright, an actor (who filmed a lead role in the new TV series “House of Helsing,” shot around Yerevan and coming soon), a director, a film-maker

(re: [rising - butoh artsakh-](#)) and, for our interests, a man of sound, with an emphasis on character and medical voice-over, eLearning and explainer videos, audiobook and podcast production, and, his burgeoning favorite, audio description.

Traveling the world with his wife, they’ve had the unique experience of birthing three children in three different countries while on the move—a situation that resonates with what I anticipate my wife and I will experience in the near future. They’ve been settled in Armenia for six years. What makes their story even more remarkable is that they **didn’t choose Yerevan** as their home base, but Dilijan. Though, one can plainly argue that Dilijan chose them. He and Svetlana have been raising kids there, getting them involved in various activities, exposing them to the **international and Armenian schooling and healthcare** systems, and immersing their family in all aspects of Armenian life. But how they got here is another story.



From Big Apple to Armenian Apricots

To kick things off, Jason shared, “Although Svetlana and I joked about collecting birth certificates from different parts of the world, we never thought we would have **three children speaking Armenian.**” This statement instantly broke the ice in our conversation and piqued my curiosity to learn more. Naturally, I had the same question on my mind: “Why Armenia?” But this time, it was more specific: “**Why Dilijan?**”

Looking at it now, his answer has a rather cinematic quality about it. Jason is an American citizen from New York- “I grew up in the suburbs, like my mom, but my dad lived down the street from Yankees stadium”- and crossed paths with Svetlana, a native Russian, while they were both working and living in Shanghai, China; he was a teacher and a theatre-maker in every sense of the business and she was a shrewd entrepreneur, putting her newly acquired Chinese language skills to the test. Was it love at first sight? “We’re highly statistically significant.”

In a nutshell, their journey has taken them and their increasing brood on a whirlwind adventure criss-crossing the globe, with stops in New York City for MFA studies at the Actors Studio Drama School (“We could see Yankee stadium across the river”), back to Shanghai for marriage (and the birth of their daughter- “Yes, our daughter was made in China”), teaching and theatre productions (“Our first play



together was translated into Chinese”), onwards to Russia for a grant-winning theatre project during Murmansk’s polar night (“Thanks, TCG!”), back and forth between the US and Russia where their first son was born, and then, quite refreshingly, to Nairobi. There, between teaching acting at the Kenya National Theatre and English online, a search for a job that aligned with his online Masters of Education in IB Education magically appeared at UWC Dilijan College, the 14th school in the UWC Movement. He was accepted as the Teacher of Theatre and English, and they relocated to Dilijan in 2017, where four Laskys would later become five. Six years on, they’ve built a fulfilling life, even purchasing a property and installing a professional recording studio within it for his ever-evolving sound business.

A Sweet Sounding Business in the Caucasus Mountains

It was during his collaboration with UWC Dilijan that he started venturing into voice acting, an exploration that has led to full-time sound and audio work, post-UWCD, under the name [Honey to Your Ears](#), which has been operating at the home they purchased when they decided to remain in Dilijan.



“ The only thing I knew about Armenia before relocating was the country’s name. Today, my kids have so much Armenian culture in them.”

Jason Lasky

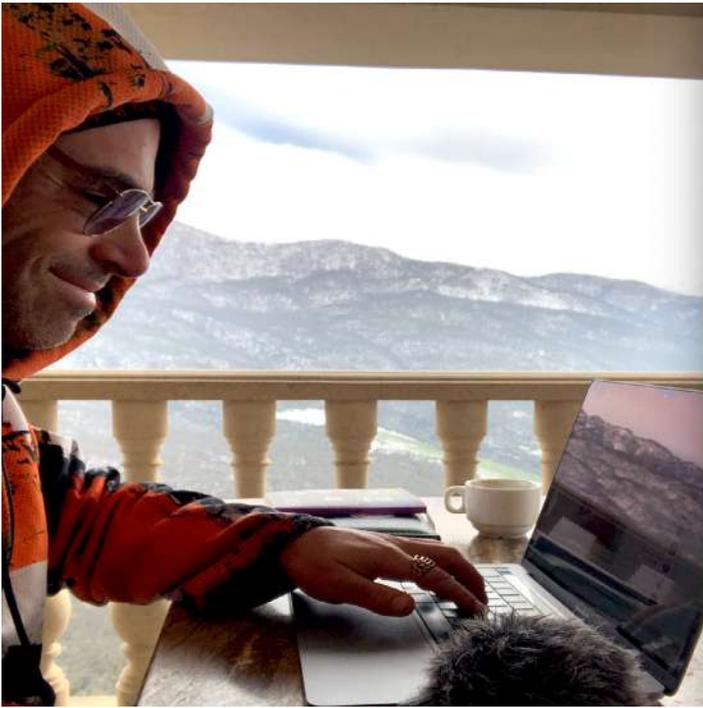
Building a creative audio business in one of Armenia’s provinces immediately raised a question in my mind: How has Jason’s location affected his **career path financially**? Would he have gotten more clients or built a better business if he had been in the United States?

Jason explained that being in the United States would certainly give him more opportunities for face-to-face **access to a wider network** of professionals and industry connections, such as through attending industry conferences in-person. But while, in some ways, it would have been easier to grow his business, Jason’s done well

to leverage his unique abilities. pointing out that he is able to attract leads, close deals, sign contracts, and work with reputable companies and amazing clients in the industry (“Talking about... The ITM Podcast” alone has listeners in 44 countries). A life-long learner, he has also completed his MFA in Writing and **gained audio description training certification** at a time when accessibility in entertainment has begun flourishing. However, every location has its pros and cons, and Armenia’s affordability stands out when talking about the cost of living. Plus, Dilijan offers a unique work-life balance, enabling the perfect natural retreat for remote workers.

“ I can record in Dilijan and edit while on the go from one place to another. If only my clients knew I was sitting at Lake Sevan or up in Yenokavan while mastering their files”

Jason Lasky



Jason talked about how living in a developed country can provide better conditions for focusing on **growing a business and personal goals**, away from the news and the influence of what could go wrong the next day, but that hasn't deterred his perseverance (and I can say he is very dedicated). However, Jason appreciates his life in Armenia because, in spite of or as a result of the last few years, it has enabled him to find a greater purpose in life, working, ultimately, towards evolving his own sense of humanity and contributing to helping others find better ways of wellbeing.

In this regard, Jason told me a very heart-touching story about Svetlana, whom he sees as a hero, and probably many others do, too, owing to the amount of humanitarian work she has done to help refugees in one form or another since September 2020. Their Lasky Wellbeing Approach, though, that they've been developing together is something that I hope I will have the pleasure of interviewing her about one day in Dilijan.



A Dilijan Family's Drama

It saddens me to hear that a professional digital nomad like Jason is considering moving outside Armenia. However, I for one am glad that he still considers Armenia, especially **Dilijan, his base**. He has also said that they have no plans to sell their property in the country, which shows that they plan to keep coming back. But **why would they want to leave?**

I can understand that as creators, Jason and Svetlana want to have more peace of mind to focus on growing their various interests. However, they want to give their kids the best educational opportunities available in a more diverse culture that

would enrich their life experiences more fully. “The world’s still a big place, and we want them to experience it.” He told me that the educational opportunities in Dilijan are **reasonably good but definitely not the best** they can get for his kids.

Caring for a family of three children in Dilijan is challenging, as **fewer activities are available than in Yerevan, for example**, but that does not mean **Dilijan is bereft**

of opportunities. Their kids participate in dancing, drama, music, chess, karate, and football on top of going to the ABC School. They’re all relatively good swimmers, too, and Jason noted his daughter recently took up juggling, which makes him especially proud. He notes that just because a class is **free or by donation** does not mean it’s any less worthwhile or fulfilling as long as it offers their children valuable learning opportunities.



We want to give them the opportunity to try everything they can. That’s our top priority.”

Jason Lasky

Accessing Healthcare in Armenia

Undeniably, healthcare in the United States would have been better than in Armenia. However, when I asked Jason about his experience with the **public healthcare system in Armenia**, he explained that they’d had mixed experiences.

He told me his three children were enrolled in the Armenian **national healthcare system**. He recalled how two of them had accidents and had to wear casts on their arms and legs, and this was covered for free without having to pay anything.

However, he also told me about his youngest child, who had a serious congenital issue related to his spine that they learned about when he was

18 months old. The Armenian healthcare system could/would not take his case, so Svetlana took him to St. Petersburg, Russia for surgery, which was very intense and thankfully successful. In addition, Jason told me about his fall earlier this year in which he fractured parts of his spine, and that they needed to pay out of pocket for the hospital visit and X-rays as lacking permanent residency does have its drawbacks.

Overall, Jason said that Armenia’s healthcare system is **functional to some extent**, but it is not as good as the healthcare system in the United States, though that’s also flawed. He also said that it is a good idea to **have international health insurance**, especially if you have children.

The Laskys' Future in Armenia

I admire The Laskys' adaptability. Instead of complaining about the differences between countries ("Well, we do have our Dilijan days like we had our Shanghai or Nairobi days"), they go out of their way to find ways for their family to have an amazing experience. The Laskys' approach reminds us that there are many ways to enrich our lives, even when living in a new and unfamiliar place. By being **open-minded and adaptable**, we can find opportunities for growth and learning wherever we go.

Despite the challenges specific to the last six years of Armenia and neighboring counties, Jason is **grateful**

for his time in Armenia. He has come to love the country and its people, and he feels that he and his family have found a true home here, even when looking ahead to future destinations, possibilities, and adventures on their #laskyplanet journey. He is proud of the fact that he and Svetlana have been able to raise their children in a diverse and multicultural environment while building, creating, innovating, and refining their ideas and practices. To that point, Svetlana is finishing her own M.Ed. in IB Education, examining how they're approach and training might fit into the larger conversation about wellbeing in international schools (and beyond).





What we've accomplished would not have been possible without being in Dilijan for so long."

Jason Lasky

Jason is one of the few real Renaissance men I've met, and his story is a reminder that there are many different ways to live a fulfilling life, and that one has a duty to themselves to do their utmost to nurture the areas that make them and those around them feel alive. He has found success as a digital nomad in the face of adversity and setbacks, having to certainly make sacrifices along the way. Ultimately, though, he owns the choices he's made as they've brought him and his tribe to live and thrive in Dilijan, a place where an American, a Russian, and their 21st century hybrids, can **live the Armenian dream**, and, much of the time, on Lasky terms. To reach out to Jason for your next audio project, please email contact@honeytoyourears.com





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WHY AMERICAN REAL ESTATE BUSINESSES OPT FOR REMOTE ARMENIAN WORKFORCE



**MATHEW
ZEIN**

EDITOR IN CHIEF



INTERVIEWING



**JONATHAN
CARCONE**

PRINCIPAL AT 4 BROTHERS COMMERCIAL

ARMENIA'S GOT TALENT

WHY AMERICAN REAL ESTATE BUSINESSES OPT FOR REMOTE ARMENIAN WORKFORCE

Over the past few years, I had the opportunity to meet several American business owners in the real estate industry who have successfully established remote teams in Armenia. What is particularly intriguing is that these individuals are **not part of the Armenian diaspora** but are Americans with no prior connection to Armenia.

Why have these business owners chosen Armenians as their remote workforce? What unique contributions can Armenian remote workers bring to the real estate industry in the United States? Moreover, how does this trend relate to the influx of digital nomads and remote workers relocating to Armenia?

To find answers, I interviewed Jon Carcone, an American entrepreneur whom I have known personally and collaborated with for years. Jon is a Principal and operational mastermind behind 4 Brothers Commercial, the fastest-growing commercial real estate enterprise headquartered in Washington, DC, with properties nationwide.

Around four years ago, Jon started hiring from Armenia, and year after another, he assembled an entire operations team **comprising 15 professionals from different cities** in Armenia, each member excelling in their respective roles.



There is a First Time for Everything

For those unfamiliar with the US real estate business, it can be described as challenging, competitive, and constantly evolving. It encompasses buying, selling, and leasing properties, including residential, commercial, and industrial spaces and involves many processes and intricate steps. Based on my personal experience, working in this field with Jon is far from being a walk in the park. In fact, it requires individuals who are hard-working, dedicated, and quick learners. So, let's delve into how it all started.

A few years ago, Jon hired a remote-working young woman from Armenia, specifically from Etchmiadzin, as a virtual assistant. She demonstrated strong commitment and hard work, serving as a great example of the Armenian work ethic. With Jon's guidance, she quickly learned the ins and outs of the real estate industry. Soon after, Jon started hiring Armenians for various job positions. Although they needed training in the US real estate industry, they showed openness to learning quickly and willingness to adapt to American working standards over a short period.

“

In the beginning, I never thought I would assign due diligence tasks to someone from outside the US, but now, it has become a standard practice for our team in Armenia ”

Jon Carcone,
Principal at 4 Brothers Commercial

At Jon's company, 4 Brothers Commercial, the Armenian team members are involved in a wide range of operational tasks. They review buying and selling contracts, research potential leads in the United States, prepare due diligence documents, manage marketing campaigns, communicate with American vendors, and effectively address any issues with on-site individuals in the US. Additionally, due to their performance, some team members **have been promoted to higher roles** and now work as team leaders, overseeing their peers in Armenia and abroad.



It's not just Jon who hires Armenians for his real estate company, others in the US from the same industry have also built teams in Armenia. Jon's business partner, who manages a separate real estate business, has 10 team members in Yerevan managing commercial properties in the US, collecting rents, contacting tenants, and resolving issues with on-site managers remotely. Another friend in Miami listened to Jon's advice and hired a few Armenians for his real estate business.

Jon's Approach to Identifying Highly Skilled Individuals

Jon implements cognition tests as part of his hiring process to identify highly skilled candidates for specific positions. Through these tests, he discovered that Armenians exhibit strong cognitive abilities characterized by high-level analysis and quick thinking.

“ Numbers don't lie, and it was easy to find out that Armenians are smart, adaptable, and agile individuals, something we need in the real estate business in the US ”

**Jon Carcone,
Principal at 4 Brothers Commercial**

According to Jon, some members of his team in Armenia excel in English and can easily engage in conversations. However, others face some challenges with their accents, affecting their communication ability. Nonetheless, possessing proficient spoken and written English skills is crucial for joining Jon's team.

“ This is their second language, and for some, it's even the 3rd, which proves they are hard-working and smart; you can't judge people by their accents. Instead, you help them improve over time”

**Jon Carcone,
Principal at 4 Brothers Commercial**



Jon recognizes that each group of remote employees brings valuable contributions to the company in different ways. For example, South African hires are seen as a great asset due to their strong communication skills and proficiency in the British tongue. Filipinos are highly valued for their advanced computer skills. Similarly, Armenians are recognized for their **administrative skills and analytical thinking**, making them an essential part of the team.

Beyond Paychecks

Jon observed that the Armenian team **significantly emphasizes company culture**, valuing it more than getting well paid. In fact, Jon's observation aligns with my findings from interviewing 100 CEOs who established back offices in Armenia last year. Back then, everyone I met said fostering a company culture is more important to the Armenian workforce than receiving high salaries.

Therefore, Jon's company started organizing regular dinners in Yerevan to cultivate a sense of unity and belonging within the Armenian team. These gatherings allowed team members to interact, meet their peers from different departments, and share experiences and photos with colleagues worldwide.

Furthermore, selected members of the Armenian team were included in the company's regular online meetings at a higher level. They actively participated in discussions with their US counterparts, offering suggestions and contributing to the company's growth. This involvement empowered the Armenian team members and **fostered a sense of loyalty** to 4 Brothers Commercial.

Before hiring from Armenia, Jon had never considered visiting the country. However, his interest grew as he built his team and followed some of their social media accounts. This personal connection motivated him to consider experiencing the culture firsthand and strengthening the relationships he had formed with his Armenian team members.



Win-Win!

Armenia is an ideal choice for remote hiring due to several factors. Firstly, the country boasts a stable internet connection, ensuring reliable communication for remote work. Additionally, the availability of reliable electrical power further supports uninterrupted remote work operations. Moreover, the presence of accessible payment gateways facilitates smooth financial transactions.

For American real estate businesses, opting for a remote Armenian workforce goes beyond the allure of the country's landscapes and cultural offerings. It is a strategic move that allows them to **tap into a pool of highly skilled professionals** while benefiting from remote work's cost advantages and flexibility. As the remote work trend continues to gain momentum, Armenia's appeal as a digital nomad destination is set to grow.

With the rise of location-independent work, professionals from diverse backgrounds and languages have found their way to Armenia, enriching the talent pool available for remote positions. Digital nomads have also fostered a collaborative environment where entrepreneurs can **tap into the local ecosystem and leverage the expertise** of skilled professionals in the country, allowing them to find reliable and capable individuals who can handle various tasks, no matter how complicated and challenging.

How complicated? Let's say there are professionals in Armenia, thanks to Jon and others, who can handle all types of real estate operations in the US, and that's enough evidence.

EXPLORING THE LEADING FOOD ORDERING APPS IN ARMENIA



**INESSA
MANUKYAN**

DIGITAL MARKETING EXPERT



THE HUNGRY NOMAD'S SURVIVAL GUIDE

EXPLORING THE LEADING FOOD ORDERING APPS IN ARMENIA

Armenia has been gaining popularity as a thriving destination for food tourism in recent years. While many digital nomads enjoy dining out and exploring food options on the streets, others prefer to have food delivered to their accommodation for various reasons, including saving costs and time.

The food delivery market in Armenia includes four major players: Menu.am, Glovo, Yandex Eats, and Buy.am. While Menu.am and Buy.am are both Armenian service providers, Yandex and Glovo are global service providers with their headquarters based in Russia and Spain, respectively.

As a true foodie myself, I have enjoyed discovering new restaurants through food delivery apps in Armenia. I can get a delicious meal for a fraction of the price of eating out, and I can order food from the comfort of my own apartment, without having to worry about cooking or cleaning up.



Menu.am

One of the frontrunners in Armenia's food delivery app scene is Menu.am. With an extensive list of features and a user-friendly interface, Menu.am has carved a niche for itself.

Ordering your favorite Armenian dishes or international cuisine is a breeze. It is very easy to register in the app and scroll down to simply select your most beloved restaurant, pick your favorite dishes, place your order, and track it until it arrives at your doorstep. More than 400 restaurants and cafes currently offer food in the Menu.am app.

Besides offering a variety of food, Menu.am also offers delivery from various shops and Carrefour supermarkets. The app has an "Offer" section showcasing special discounts from restaurants and cafes. It also lets users rate the food and service quality within the app.



Menu.am - Food & M...

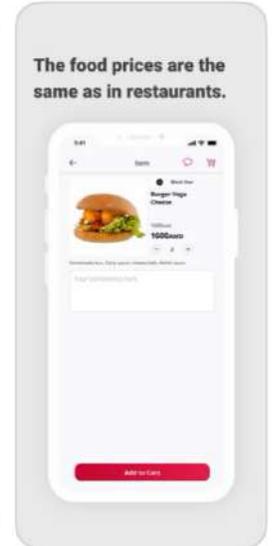
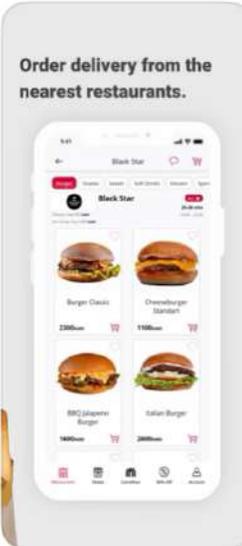
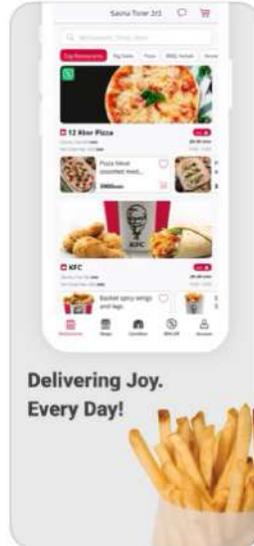
Order Pizza, Shaurma & BBQ

OPEN

★★★★☆ 2.6K

MENU GRO...

No. 3 Food &...



Delivery Rates:

Menu.am typically offers competitive delivery rates, often varying based on the restaurant and location. They may have a standard delivery fee, but orders above a certain amount **may qualify for free delivery** with a “Free Delivery” written sign. For some restaurants, the app offers 24/7 delivery.

Below are the rates for random restaurants as of 04.08.2023:

Sushi Boom - Delivery Fee 900 AMD | 30 - 40 min | Min. Order 2000 AMD

Bagel Shop - Delivery Fee 1000 AMD | 40-50 min | Min. Order 2000 AMD

PaPa Pizza - Delivery Fee 1200 AMD | 45-55 min | Min. Order 2000 AMD

Japona - Delivery Fee 1300 AMD | 50-60 min | Min. Order 2000 AMD

Mozzarella - Free Delivery | 40-50 min | Min. Order 3000 AMD

Convenience

Menu.am is known for its user-friendly interface. Users can easily browse through many restaurants, cuisines, and dishes, with detailed menus and images available to help them choose. The app also provides **real-time tracking of orders**, ensuring transparency and convenience. It has in-app customer support, which typically responds to the user within a minute.

Variety of Foods:

Menu.am boasts an extensive selection of restaurants, ranging from traditional Armenian eateries to international franchises. This diversity ensures that users can explore various flavors without leaving their homes. The **food prices are the same** as in restaurants.

Bonus Systems:

Menu.am often runs promotions and loyalty programs that reward frequent users with discounts, cashback, or special offers. These incentives encourage users to return to the app for their food cravings.

Delivery Time:

The delivery time on Menu.am can vary depending on factors like the restaurant's preparation time and distance from the user's location. However, they typically provide an estimated delivery time when placing an order. The average delivery time is 30 minutes from the nearest restaurants.

Payment Methods:

It is possible to pay for the order with cash, a credit card, or with the help of other payment systems.



Glovo

Glovo, a global player in the food delivery market, a Spain-based multi-category app founded in 2014, has also found its place in Armenia. It has over 30 million installs worldwide. What sets Glovo apart is its versatility. Besides food delivery, it offers grocery, shops, pharmacy & beauty, alcohol, and courier services, making it a one-stop solution for various needs. This flexibility resonates well with digital nomads who appreciate efficiency in their day-to-day lives. Glovo offers free delivery on your first supermarket order.

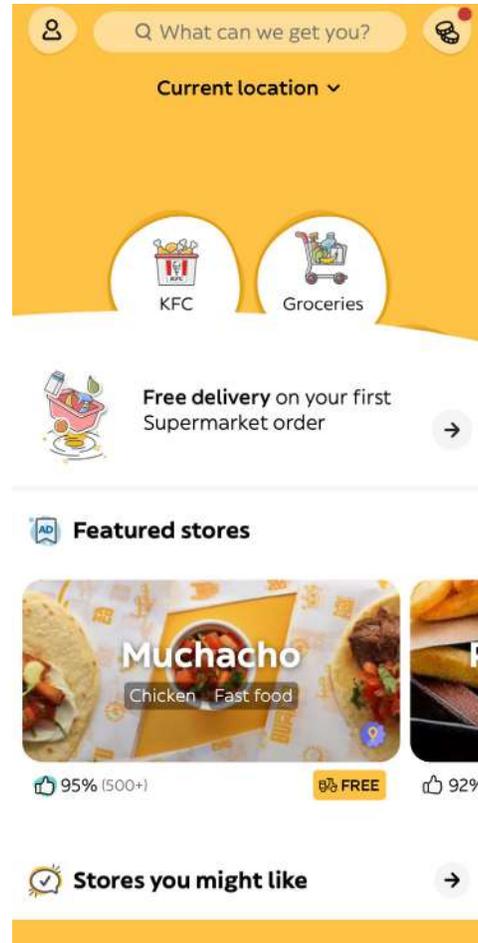
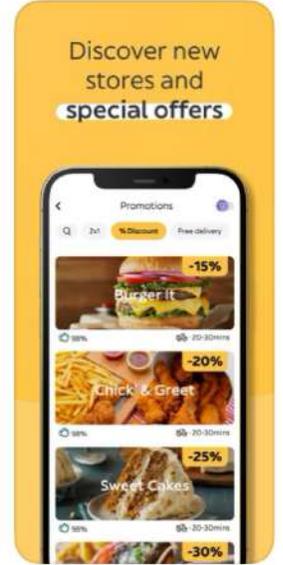
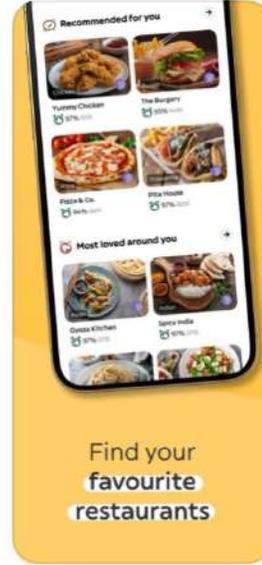


Glovo: Food Delivery and m...
Order Takeaway & Groceries etc

★★★★★ 5.8K

Glovoapp 23...

No. 3 Lifestyle



Delivery Rates:

Glovo offers transparent and competitive delivery rates. These rates may depend on the distance between the restaurant and the user's location, with fees typically increasing for longer distances.

Below are the rates for random restaurants as of 04.08.2023:

Muchacho - Free Delivery | 35-45 min (sponsored ad)

Dido.Evn - Free Delivery | 35-45 min

Black Angus - Free Delivery | 40-50 min

Convenience:

Glovo is renowned for its multi-service platform, which includes food delivery and grocery and courier services. Digital nomads appreciate the convenience of accessing various services through a single app, making their lives in Armenia easier.

Variety of Foods:

Glovo collaborates with a diverse range of restaurants, ensuring that users can explore different cuisines and dining experiences. This variety caters to the preferences of digital nomads with diverse tastes. One can easily filter the available restaurants and sort by types of cuisines, ratings, delivery fees, and the closest location.

Bonus Systems:

Glovo often provides promotional codes, referral programs, and free deliveries,

discounts, and special offers to users. These incentives and its versatile service offerings make it an attractive choice for those looking to save money while enjoying convenience. [Glovo Prime](#) offers unlimited free deliveries at Prime restaurants and shops, exclusive promos, and no extra fees for a monthly subscription. GlovoPrime Monthly Subscription Fee: 1,499 AMD (less than \$4) per month

Delivery Time:

Glovo prides itself on fast delivery times, typically ranging from 20 to 40 minutes, depending on the order and location. This swift service is [ideal for digital nomads](#) on the go.

Payment Methods:

It is possible to pay for the order with cash or a credit card.



Yandex Eats

Yandex Eats, associated with the tech giant Yandex, is another compelling option. It offers a wide selection of restaurants, grocery stores, shops, supermarkets, pharmacies, flowers and gifts, electronics, and more, ensuring that there's something for everyone. Fast delivery and a user-friendly app interface make it a hit among locals and Armenia newcomers.



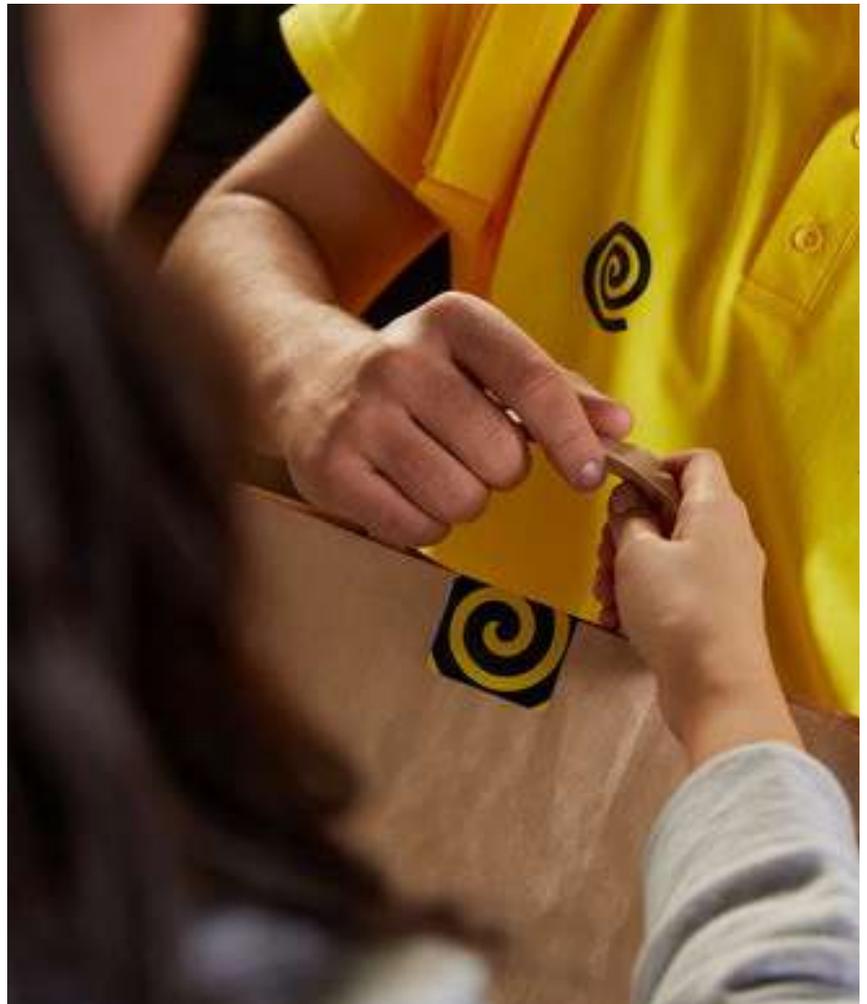
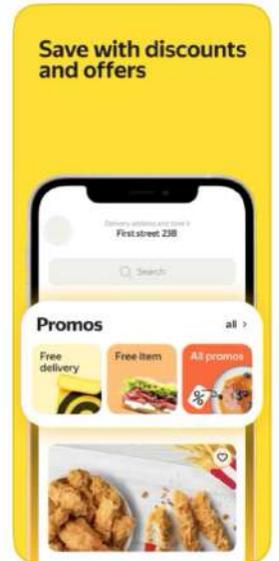
Yandex Eats: food del...

Order pizza, sushi, groceries

★★★★★ 1.4K

Intertech S...

No. 1 Food &...



Delivery Rates:

Yandex Eats typically has competitive delivery rates, often varying based on factors like the restaurant's location and the order amount. They may offer free delivery for orders above a certain threshold.

Below are the rates for random restaurants as of 04.08.2023:

Master Class - Delivery Fee from 0-619 AMD | 20-30 min

Dragon Garden - Delivery Fee from 0-649 AMD | 30-40 min

Keb Ups - Delivery Fee from 0-679 AMD | 30-40 min

Convenience:

Yandex Eats offers a user-friendly app interface, ensuring that users can easily browse menus, place orders, and track deliveries. It also integrates seamlessly with the Yandex ecosystem, providing a holistic tech experience.

Variety of Foods:

Yandex Eats collaborates with a wide range of restaurants, including both local and international options. This extensive variety caters to the diverse tastes of digital nomads, offering something for everyone.

Bonus Systems:

Yandex Eats may offer bonus points or cashback for frequent users, enhancing the overall value for digital nomads. These rewards can translate into savings on future orders. It provides discounts mentioned on certain restaurants.

Delivery Time:

Yandex Eats strives to maintain efficient delivery times, typically delivering orders within 30 to 45 minutes, depending on factors like restaurant preparation and traffic conditions.

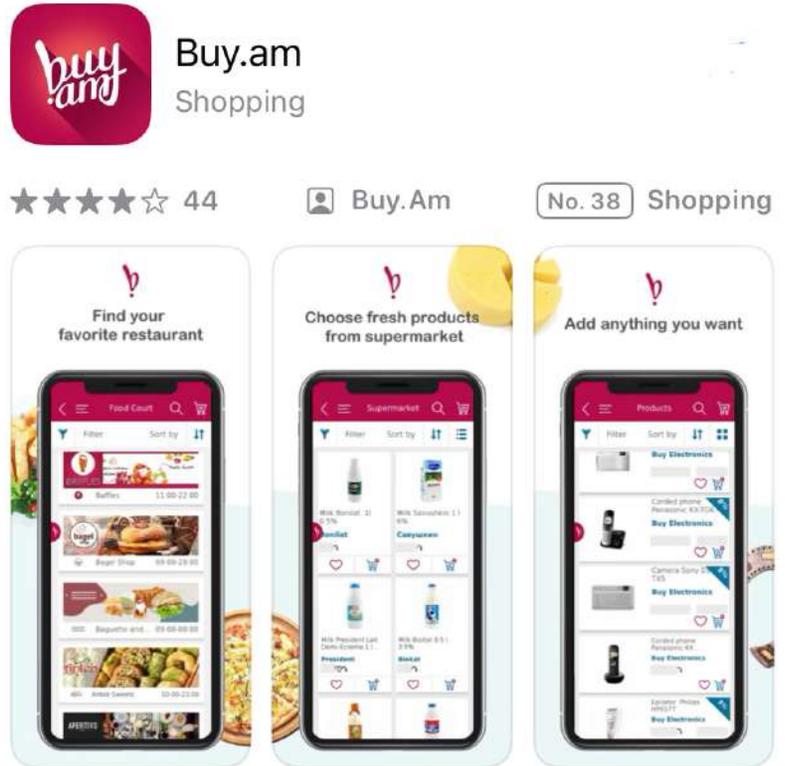
Payment Methods:

It is possible to pay for the order with cash or a credit card.



Buy.am

Buy.am is not just about shopping for a wide range of products; it also provides food delivery. This versatile platform caters to both shopaholics and foodies, offering an extensive selection of items and culinary delights. One can easily order from hundreds of restaurants, shops, supermarkets, and pharmacies.



Delivery Rates:

Buy.am has competitive delivery rates, starting from 500 AMD. It increases with an order from an additional restaurant.

Below are the rates for random restaurants as of 04.08.2023:

Cactus - Delivery Fee 500 AMD

Cactus + Beer Academy + Sport cocktail bar + Coffeestory - Delivery Fee 2000 AMD

Cactus + Beer Academy + Sport cocktail bar + Coffeestory + Wasabi

Delivery Fee 2500 AMD

Convenience:

Buy.am ensures that users can easily browse menus and place orders from multiple restaurants and cafes at the same time.

Variety of Foods:

Buy.am offers a variety of food.

Bonus Systems:

Buy.am offers deals and discounts on various items.

Payment Methods:

It is possible to pay for the order with cash or a credit card. Customers can also switch between currencies (AMD, RUB, USD).

As a final note, it is important to note that all food ordering and delivery apps in Armenia are available **in the English language**, and some even support other languages such as Russian, French, and Spanish. These apps are user-friendly to international users and accept online and credit card payments, in addition to cash payments. This makes it easy for digital nomads to order food without any hassle.



NOMADING WITH YOUR STARTUP?

A DEEP DIVE INTO ARMENIA'S VENTURE CAPITAL ECOSYSTEM



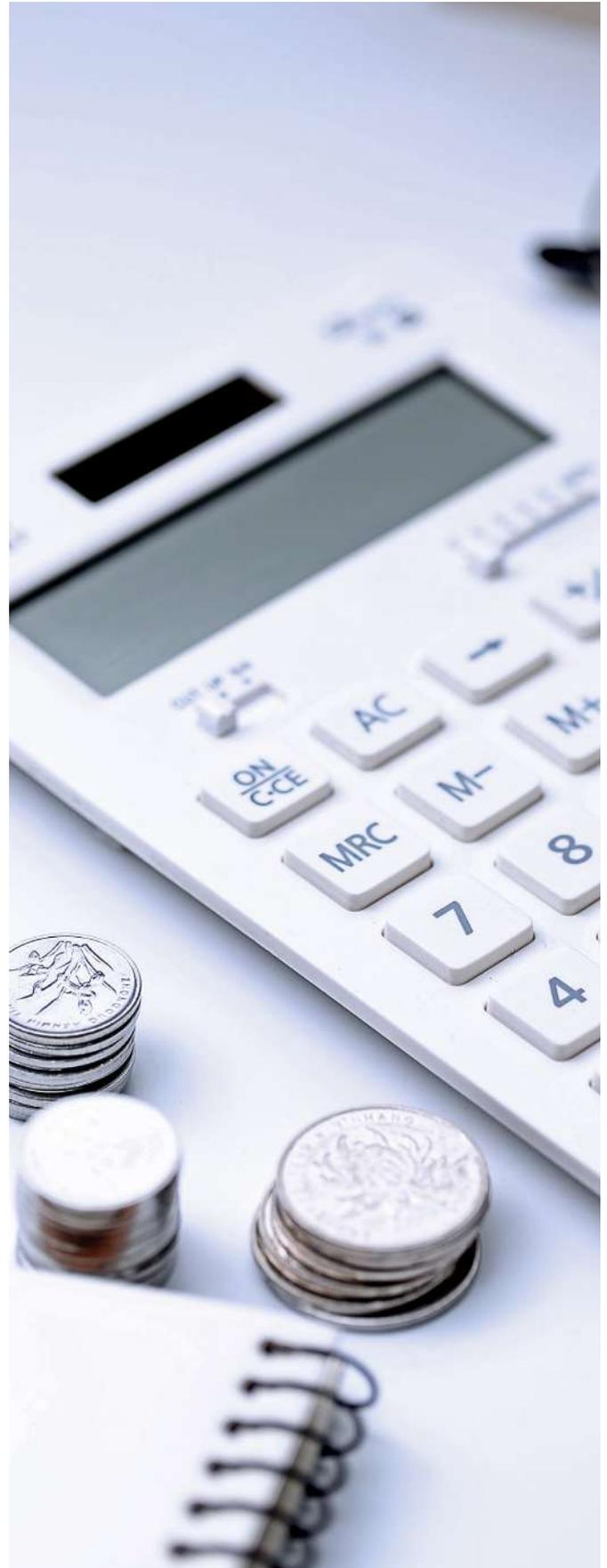
**ARTAK
SAHAKYAN**
TECH ENTHUSIAST

NOMADING WITH YOUR STARTUP? A DEEP DIVE INTO ARMENIA'S VENTURE CAPITAL ECOSYSTEM

The venture capital ecosystem is an environment that provides the necessary conditions for startups to grow and realize their potential. According to statistics, the failure rate for new startups is around 90%. When backed by venture capital funding, the **failure rate decreases to 25-30%**. So venture capital funds are an essential part of the venture capital ecosystem that makes investments into startups in exchange for ownership in the company's equity.

Usually, startups, especially the ones in their initial development stages, don't generate sufficient income to be financed by credit organizations or to raise capital in the stock market; venture capital funds are the ones to solve the funding issue. Moreover, venture capital fund investors provide money and offer expertise, mentorship, and access to their professional networks.

Armenia's startup ecosystem has been thriving in recent years, with many Armenian startups gaining recognition on the global stage. One of the things that sets Armenia apart from other countries is the **accessibility it offers for startup founders** to reach venture capitalists (VCs) and get funding for their viable business ideas. Digital nomads who move to Armenia can reap the benefits of the country's supportive startup ecosystem. Many have done this by bringing their startups to Armenia and growing them with the help of the supportive ecosystem.



Venture Capital Funds

The first Armenian venture capital fund is Granatus Ventures (www.granatusventures.com), established in 2013, which has provided investments to 18 startups, including GG, Superannotate, Sololearn, IntelinAir, Krisp, Code Signal, Cognalyze, and Benivo, which are currently successful companies with huge potential to become next unicorns.

With the rise of promising startups in Armenia, the interest of investors in IT startups has been rising, especially during the last several years. As of today, besides Granatus Ventures, the following venture capital funds operate: Hive Ventures (hiveventures.co), SmartGate VC (www.smartgate.vc), Formula VC (formula.vc), Big Story VC (www.bigstory.vc), TripleS VC (triples.vc), Shtigen Venture.

Angel Investors

Investors who often invest in risky, unproven business ventures are called angel investors. In Armenia, **three networks of investors** make investments in startups, mainly in the pre-seed and seed stages; they are:

Business Angel Network of Armenia (BANA) has already invested in 27 startups.

Angel Investor Club of Armenia (AICA) has already invested in 15 startups and founded an investment syndicate with a low ticket size.

Science and Technology Angel Investors (STAN) has invested in 14 startups.

In total, these angel investors have invested more than 4 million USD in promising startups such as Doctor Yan, Doodooc, Podcastle AI, EasyDMARC, Zoomerang, Coinstats, Expper Technologies, Hexact, Docus, Illuria Securities, Manot, PopUp School, Prelaunch, Lucky Carrot, Docus, and others.

Accelerators and Incubators

Besides venture capital funds and angel investors, accelerators and incubators are important participants in the venture capital ecosystem. They provide startups with mentorship and networking opportunities. Accelerators focus on scaling a startup's already existing business, while incubators "incubate" disruptive ideas to create a business model for the startup.

In Armenia, there are plenty of accelerators, including such as

- Inception acceleration program by NVIDIA
- Startup Acceleration program by Microsoft Innovation Center
- Founder's Institute Acceleration program
- Armenia Startup Academy by Hero House
- BAJ Accelerator by Orion Worldwide Innovations
- KATAPULT creative acceleration program by AGBU
- M1TQ acceleration program by Digitain
- Startup Factory acceleration program by SAP and BANA
- StartDoon French-Armenian acceleration program by French University
- ImpactAIM Venture Accelerate by UNDP
- AgriTech Acceleration program by Agrarian University

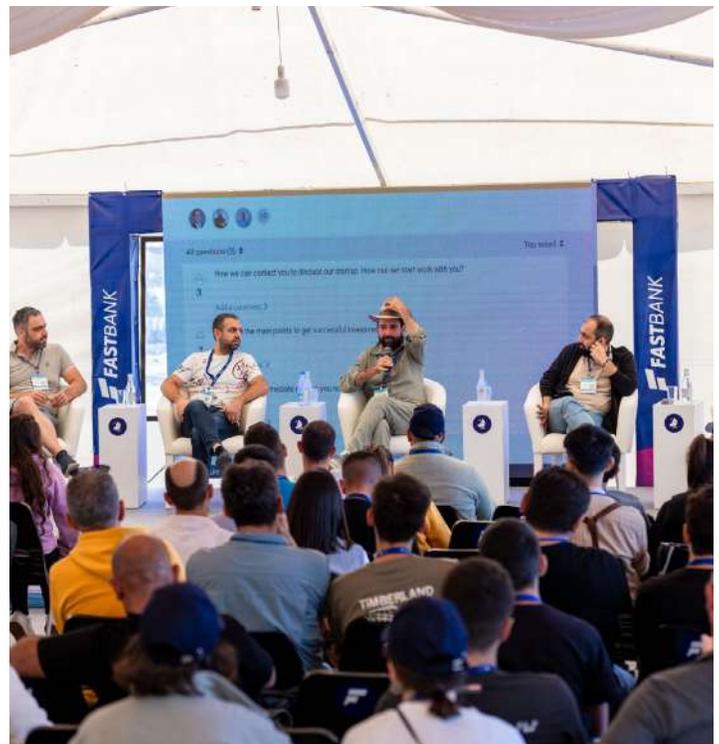
As for incubators, they are EPIC incubators by the American University of Armenia and AI incubators by Hero House.

Special Startup Programs

Numerous programs also shape the venture capital ecosystem in Armenia:

Sevan Startup Summit takes place around Lake Sevan, and during a week, startups get mentorship, assistance, and guidance to validate their startup business and compete for the prize. You can check the July edition of Life in Armenia for more details about the event.

BuildUp Bootcamp, during which startup teams are formed to design a new innovative product ready for attracting venture capital. It's worth

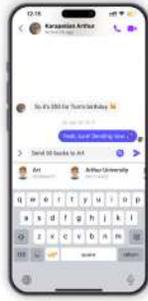


mentioning that 4 of the products created during the boot camp have been enrolled in the Product Hunt platform.

Buissup Program that unites under one umbrella a Forum/Conference/Hackathon and funding of startups. Among companies with success stories are Text'nPayMe, Medu.am, Qayltech.

turn any app

into your payment interface



1. **Text'nPayMe** revolutionizes how people make payments by providing a flexible, simple, safe solution that works in any social app. People can now use text, voice commands, or stickers to easily and securely perform transactions. It is worth mentioning that later on, Text'nPayMe became the first Armenian fintech startup to participate in the 500 Global Accelerator program, one of the world's most reputable international acceleration programs.



2. **Medu.am** has created a unique platform using modern information technologies to make continuous professional development accessible to medical workers. It is especially favorable for regional medical workers to have access to cutting-edge knowledge in medicine without the necessity to travel to participate in conferences and seminars.

3. **Qayltech** has created world innovative MetaGait device for people with various degrees of disability, which makes miraculous rehabilitation results. Currently, the startup has 10 different assistive and rehabilitative products.

Other Participants

Other participants of the ecosystem that also play important roles are:

1. Innovation hubs are geographic areas that bring together R&D institutions, as well as venture capital, incubators, and start-ups. The list of innovation hubs includes Impact Hub Armenia, Innoljevan Innovation Hub, Factory Innovation Hub, CyHub Cybersecurity Hub, and Hero House Innovation Hub. An outstanding example of regional innovative developments is the Innoljevan hub created with the help of the Union of Advanced Technology Enterprises that has been launched in 2023 in Ijevan City of Tavush region, which is an excellent destination for digital nomads who want to work in a peaceful place surrounded by forests and pristine nature.

2. Private companies help startups get the necessary tools to test their business ideas, get a package of perks, and help raise money from institutional investors. To name two of them, “Startup Benefits” and “Startup Fundraising”.

3. Startup community chapters (Startup Grind, Strategic Armenian Science and Technology Investment Community, and newly launched Startup Huddle chapter) that support the growth of the local startup community with networks with peer start-uppers, investors, mentors, etc.

4. Unions of High-tech companies, such as the Union of Advanced Technology Enterprises (uate.org) and the Union of Employers of Information and Communication Technologies (ueict.org), implement mutual projects and organize different initiatives.

5. Venture Cafe “Ground Zero” provides an enabling environment for individuals, startups & VC growth. Periodic meetings of start-uppers with world-class mentors take place in the café.

Government as a Supporter of The Ecosystem

The government, in turn, **actively contributes to positioning Armenia** as one of the world’s leading tech hubs. Particularly:

The National Centre of Innovation and Entrepreneurship (www.ncie.am) supports establishing technological cooperation between Armenian and foreign innovative entrepreneurs and implementing and commercializing innovative ideas and projects.

International Science and Technology Center (www.istc.am) is an innovation center that unites startup enthusiasts and academia to build innovative solutions to global challenges.



Armenia Financed (www.irfi.am) is a newly established crowdfunding platform that allows everyday people worldwide to invest in new startup projects in Armenia and become a part of them.

Neruzh program (www.neruzh.am) provides a learning professional bootcamp and financial support for winning teams of startups, promoting the repatriation of professionals from the Diaspora.

A new national venture capital fund is to be launched by the government in the near future with 18 million USD in initial capital.

Conclusion

Don't hesitate to relocate your startup to Armenia, where the venture capital ecosystem has already been established with the necessary tools, funds, communities, initiatives, hubs, and programs and is expected to develop further. Who knows, maybe your startup's success story will be featured in one of our future editions, telling how you ventured to Armenia with your startup, fell in love with the country, and ended up building your business here.

NO BLA! BLA! BLA!

LESSONS FROM ARMENIA'S MARKETING HACKATHON



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EDITOR IN CHIEF



INTERVIEWING



**LILIT
BROYAN**

MARKETING STRATEGIST & CO-FOUNDER
OF METRIX DIGITAL

NO

BLA!BLA

MARKETING HACKATHON
IN YEREVAN

NO BLA! BLA! BLA!

LESSONS FROM ARMENIA'S MARKETING HACKATHON

The thriving startup ecosystem and IT industry in Armenia are a sight to behold. Despite its small size and population, the country hosts many events, conferences, summits, and other relevant activities throughout the year. It's not uncommon to hop from one event to another in the summer months on the same week or **even the same day**. And with international speakers, local experts, and valuable insights always on offer, you're sure to **learn something new** at every turn. Even in the winter, when there are fewer events due to the cold weather, the Armenian startup ecosystem still **has more to offer** than many larger and more established economies.

MetrixDigital is organizing a marketing hackathon next month that will be unlike any other in Armenia. The two-day event will bring together professional mentors, speakers, and enthusiastic participants from the marketing industry to work on **real-world marketing challenges**. What sets this hackathon apart are two key things:

- The hackathon is not an event in the traditional sense. Instead, it is a process of **developing a workable model** that SMBs can use to improve their marketing campaigns. The model will be reviewed and monitored to ensure its efficiency.
- The marketing hackathon targets small to medium-sized businesses (SMBs) to create a **viable event format they can implement internally**. The hackathon will help SMBs develop creative marketing campaigns that are different from the generic jargon often found online.



From Bla! Bla! to Ta-Da!

Let me start by introducing Lilit Broyan, the co-founder I interviewed two weeks ago. She is a professional marketing specialist who has worked with several reputable names in Armenia in the marketing sphere before founding her marketing agency with her friends, Metrix Digital. She wanted to create something different from a regular digital marketing agency, so she **launched the No Bla! Bla! initiative**.

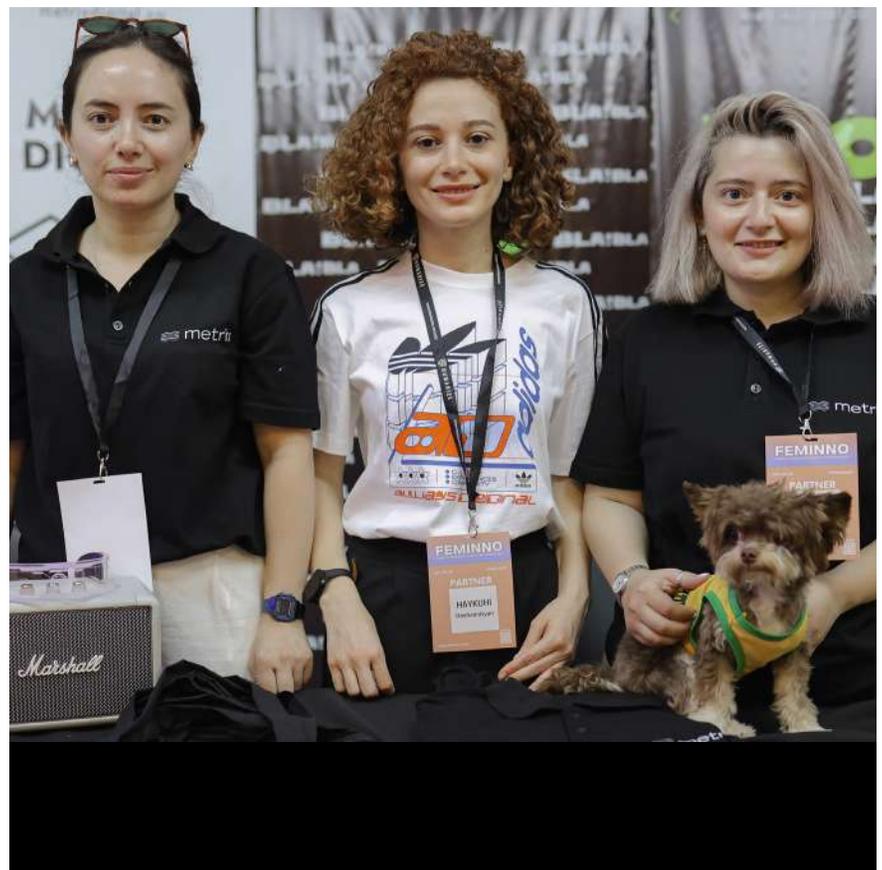
She explained how there is a lot of content available online, but it can be difficult to find the information that is most relevant and helpful. Often, the most easily found content is also the most **generic and lacks context**. This can make it difficult for marketers to learn from the mistakes of others and to develop effective strategies. Marketers need more content that is to the point and does not waste their time.

“ If you can find the information you need on Google, including it in your speech is unnecessary. Many speeches are simply recycled content from Google, which is not helpful to anyone. That's why **we need content with no Bla! Bla!**”

Lilit Broyan

Hackathon Chronicles

I had a question in mind about how easy it was to arrange the hackathon, invite reputable speakers, get sponsors, and even engage mentors for two days in a row and have them spend their time training marketing participants away from their businesses. She explained that people were very **open to the original idea** when she mentioned it. Despite the challenges she faced in organizing everything, things were smooth because the IT community in Armenia is open and believes in collaboration and innovation; they believe this is the way to **move the country forward**.



Innovation Knows No Bounds

But why marketing? A hackathon could be applied to many other industries **more easily than marketing**. Lilit explained how choosing marketing was a personal challenge for her. She knows that if the hackathon succeeds in marketing and produces outstanding results, it will succeed in the future with any other industry, such as public relations, communication, writing, design, and others. This would make it a model; an approach **businesses can easily adopt** independently.

Lilit informed me that **242 people signed up** in the pre-stage, showing interest in participating in the marketing hackathon. When official registration started, over 100 participants confirmed their registration. Moreover, a considerable number of Russian professionals residing in Armenia also showed interest. However, this time, the event will be held in Armenian to avoid translation complications.

Building Tomorrow's Marketing

Lilit's vision for this hackathon is to **create a working model** that small and medium-sized businesses (SMEs) can use in the future to develop their marketing campaigns creatively. She and her co-founders believe that traditional marketing methods are no longer effective and that SMEs need new ways to reach their target audiences.

The hackathon will be a two-day event where participants will work together to solve a **real-world marketing problem**. The teams will be judged

on the creativity and effectiveness of their solutions. However, Lilit is not just interested in finding a solution to the immediate problem. She also wants to collect data throughout the hackathon to help develop a **hackathon-based** model in creative marketing. This model would be a repeatable process that companies could use to develop their own marketing campaigns. The model would be based on design thinking principles, a problem-solving approach that emphasizes **creativity and collaboration**.

In addition to the data collected during the hackathon, founders will draw on their own experience in marketing and design thinking. They will also consult with experts in the field. The goal is to create a model that is both **practical and effective**.

Life in Armenia will be the media partner covering the hackathon and summarizing the results in the October issue. I will not focus on who said what but rather on how the model is being developed and how applicable it is.

NO

BLA!BLA

BLA!BLA

BLA!BLA

BLA!BLA

BLA!**!**BLA



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FINDING WELL-BEING

EXPLORE THE ARMENIAN WAY TO WORK-LIFE BALANCE



**SIRANUSH
PILOYAN**

TRAVEL EXPERT AND FOUNDER OF ROOM
9.1 CREATIVE AGENCY



FINDING WELL-BEING

EXPLORE THE ARMENIAN WAY TO WORK-LIFE BALANCE

We've all heard it: work-life balance is important. But what does that really mean? And is it even possible to achieve? I believe the idea of a perfect work-life balance is a myth. There will always be times when our work demands more of our attention, and there will always be times when our personal lives take priority.

Instead of striving for a perfect balance, we should focus on [harmonizing our work and personal lives](#). This means finding ways to make them work sustainably and in a fulfilling way.

One of the keys to harmonizing work and life is discipline. This doesn't mean being a slave to your work schedule. It means being intentional about how you spend your time and energy. It also means [setting boundaries](#) between your work life and your personal life. This can be challenging, but it's essential for creating a sense of balance.

Another important factor is to make time for the

things that you enjoy. This could mean spending time with family and friends, pursuing hobbies, or simply relaxing and recharging. It's also important to [be flexible and adaptable](#). Things don't always go according to plan, so it's important to be able to roll with the punches.

Ultimately, harmonizing work and life is [a journey, not a destination](#). There will be ups and downs along the way, but finding a way to live a fulfilling and productive life is worth it. The most important factor here is to find the place where you can live this life, which offers the [best of both worlds](#). And I guess you know by now that I'll be talking about Armenia. I hope you enjoy this article today because Matt has been calling me at 5 a.m. every day this week to follow up on it, and I made sure to write something from the heart.

Allow me a few words to introduce myself and explain why Matt approached me for this piece. My name is

Siranush Piloyan, and I am a professional tour guide specializing in Armenian and Georgian well-being tourism packages. I met Matt a few months ago on the FAM trip organized by Tavush TDA and my agency, where we introduced the four cities of Tavush to a group of influencers and journalists.



Work and Wander

Armenia is a mountainous country with stunning scenery, making it a great place for hiking and trekking. There are trails to suit all levels of experience, from easy walks to challenging hikes. Hiking in Armenia is [not limited to certain seasons](#), as you can enjoy sunny trails in the summer and snowy trails in the winter.

For those who love nature, [stay with a local family](#) in a village and help with their household chores in exchange for food and lodging. Or go off-roading in one of Armenia's many regions. For adrenaline lovers, head to the north for rafting, kayaking, hot air ballooning, or paragliding. There is also a [unique activity called Ziling](#), where you jump on the back of an old Soviet car and drive through the wilderness. Some hotels [offer special rates](#) for digital nomads who want to work from their location.



Seven Fridays Aweek

Armenia hosts various events annually, including festivals, concerts, and theater performances. These events are a great way to learn about Armenian culture and meet others. Yerevan has so many events to attend I recommend subscribing to tomsarkgh.am and checking your mailbox regularly. I always say that Yerevan is the city where [every day is Friday](#), and I mean it.

Finding Zen in the Past

While many people believe that maintaining well-being is only tied to practicing yoga or going out on hiking trails, for some people, the ultimate well-being is [found in going back in time](#), connecting with history, or seeing the artwork of international artists. Armenia is home to many ancient historical sites and museums.

In addition to the popular museums, I always suggest visiting the Lusik Aguletsi Museum. You can have a nice meal in the garden and discover Armenian [traditional costumes and jewelry](#). The Parajanov Museum is also a great place to visit if you want to be inspired for the rest of the month. I would recommend visiting it several times a year. Finally, the Modern Art Museum is a must-see for any art lover.



Tolma Dreams

If you haven't [heard of food tourism](#), this is your time to learn more about it. Armenian cuisine is a delicious blend of Middle Eastern and European flavors. Be sure to try some of the local specialties, such as khash, lahmajun, and tolma. Some travelers prefer to spend their free time experiencing local food, especially outside the capital city.

In Ijevan City, a restaurant offers apple tolma, and if you haven't heard of that yet, let me say it's meat stuffed in an apple and cooked amazingly. Have you experienced that before? We had.

Moreover, Armenia is home to a thriving wine industry, with [over 6,100 years of winemaking](#) history. Be sure to try some of the local wines, which are some of the oldest in the world.

See You in Armenia

I could write tens of pages about things you can do in Armenia, but that [wouldn't even scratch the surface](#). You need to visit our country and see for yourself. We promise that you'll have something to do every single weekend, and you'll recharge your soul.

Remember that work-life balance is a decision you must make for yourself, and it's one of the best things you can do for your overall well-being. In my agency, we don't work Mondays because Mondays are hard, and everyone loves them.

Still hesitant about nomading to Armenia? Ask yourself, when was the last time you did something for the first time? We're waiting for you! [See you in Armenia!](#)



NOMADING TO STAY

TYPES OF RESIDENCY PERMITS FOR DIGITAL NOMADS IN ARMENIA



**NERSES
ISAJANYAN**

CO-FOUNDER OF VARDANYAN & PARTNERS

NOMADING TO STAY

TYPES OF RESIDENCY PERMITS FOR DIGITAL NOMADS IN ARMENIA

While Armenia does not offer a dedicated residency program exclusively for digital nomads, **existing regulations provide considerable latitude** for remote workers to qualify for residency.



How to Obtain a Residence Permit in Armenia as a Digital Nomad

The pathway to residency for digital nomads in Armenia is straightforward and primarily involves two key phases: business registration and residence permit application. Here is how it works:

1. BUSINESS REGISTRATION:

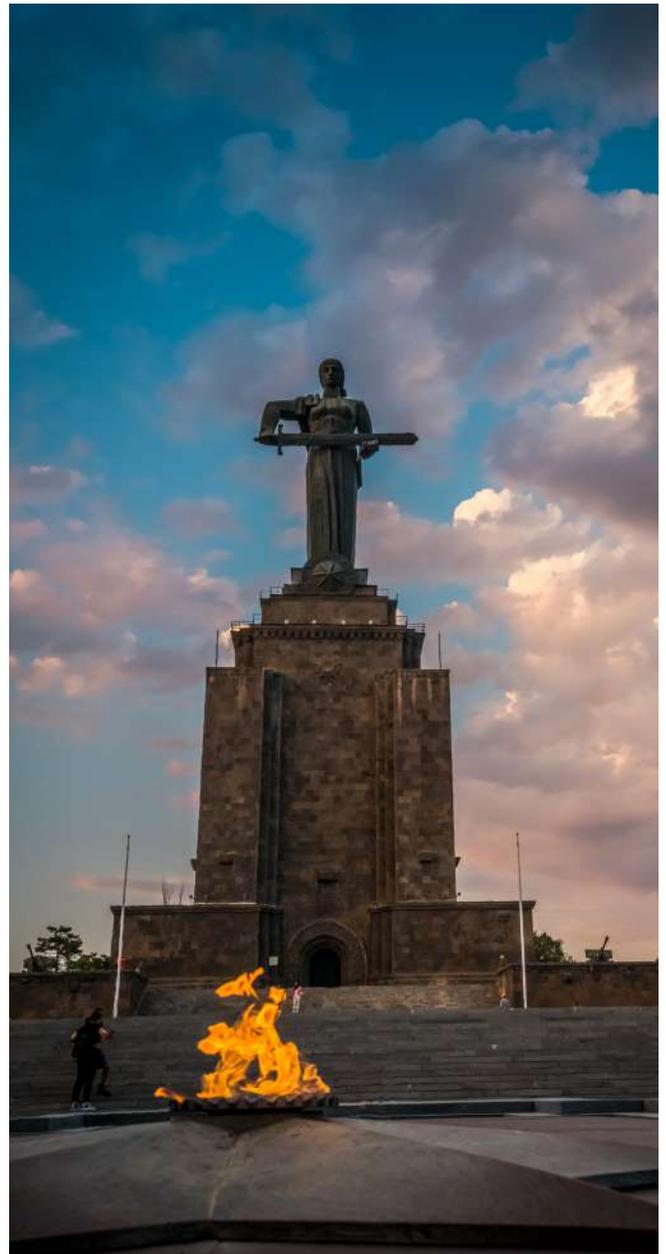
Register as a sole proprietor or a private entrepreneur through the State Register Agency of Legal Entities.

2. BUSINESS OPERATIONS:

Unlike many countries where a residence permit is often a prerequisite for starting a business, Armenia allows you to operate your business even while in the country on a **visa-free entry or a regular visitor visa**. In fact, it's advisable to run your business for at least a month or two before applying for a residence permit. This period allows you to gather essential documents—like client agreements, tax records, and invoices—that may be requested by immigration authorities to substantiate your business activities.

- 3. RESIDENCY APPLICATION:** Schedule an appointment with the Migration and Citizenship Service under the Ministry of Internal Affairs of Armenia to submit your residency application.
- 4. DOCUMENT SUBMISSION:** Submit all required documents, including your original passport.
- 5. SECURITY INTERVIEW:** Approximately 10-20 days after submitting your residency application, you can typically expect a visit from a security officer at your specified address. During this interview, the officer will ask questions to ensure you pose no security threats and verify that the information about your business activities is accurate.
- 6. PERMIT ISSUANCE:** Expect to receive your residence permit in roughly two months.

Applicants can submit their applications in person or via a representative in Armenia [by providing Power of Attorney](#).



Required Documentation for Digital Nomad Residency

To proceed with your application, you'll need the following:

- A valid passport (maintain its validity throughout the application process)
- A notarized translation of your passport
- A medical certificate confirming good health and lack of contagious diseases
- Three passport-sized photos
- Business registration certificate

Timeline Overview

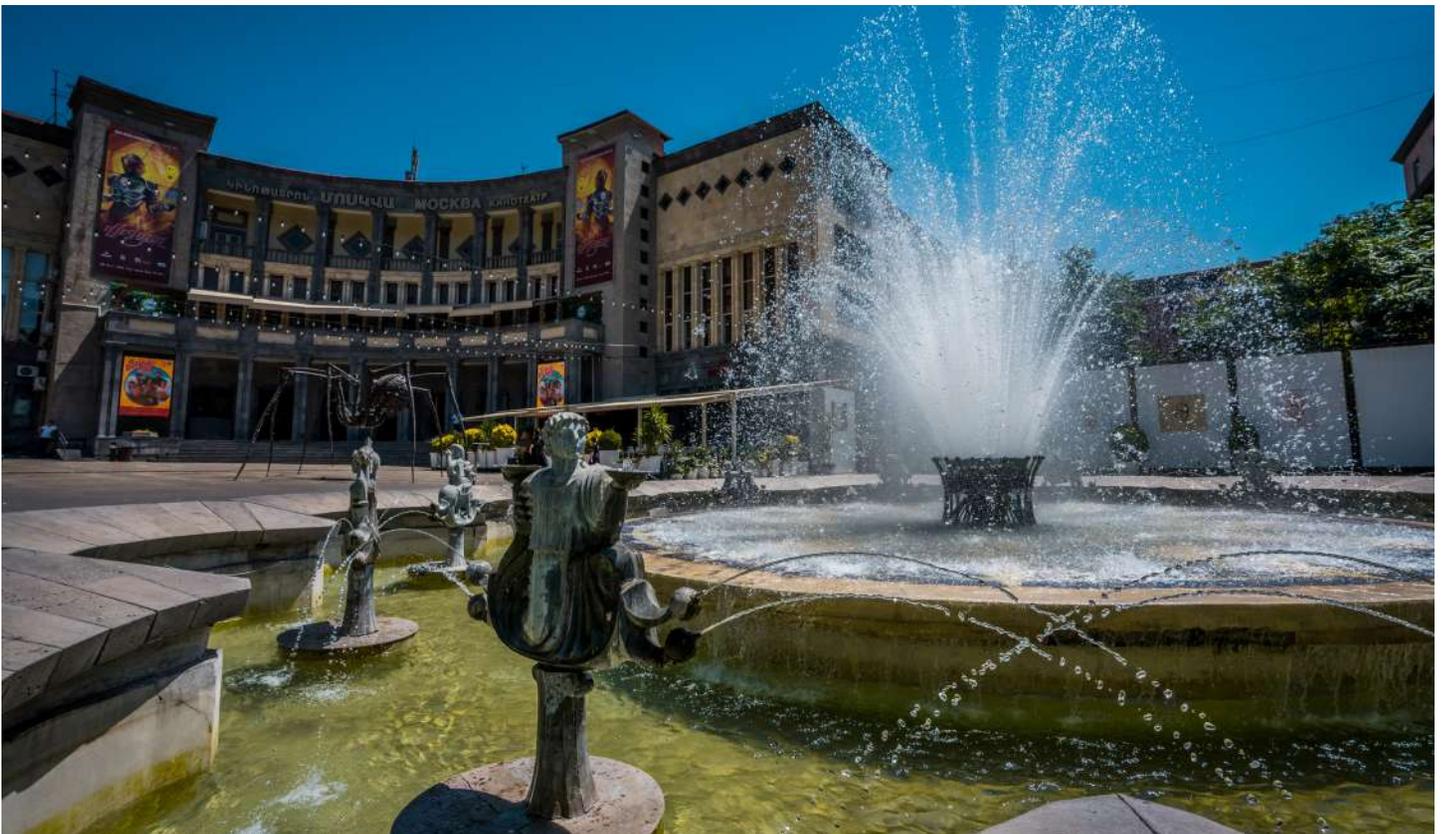
Registering as a Private Entrepreneur (PE) can **take as little as one day**. After submitting your residency application, obtaining the residence permit generally takes between 55 and 65 calendar days. Note that your stay in Armenia is considered legal while your application is under review, even if your visa expires during this period.

Residency Permit Options for Digital Nomads

Digital nomads can choose between a one-year or five-year residence permit. The procedure, timeframe, and document requirements are consistent for both. The main difference is the government fee: the one-year permit costs AMD 105,000 (approximately USD 272), while the five-year permit is AMD 140,000 (approximately USD 363).

Renewing Your Residence Permit

Residence permits can be extended as long as the original conditions for the application remain valid. Be sure to initiate the renewal process at least 30 days prior to the expiration of your existing permit. The renewal usually takes about two months from the date of application submission.



THE NEW PLATFORM CONNECTING DIGITAL NOMADS IN ARMENIA



**MATHEW
ZEIN**

EDITOR IN CHIEF



DIGITALNOMADS.AM

THE NEW PLATFORM CONNECTING DIGITAL NOMADS IN ARMENIA

The digital nomad scene in Armenia has been growing rapidly in recent years, thanks to the country's favorable visa regulations, reasonable taxes, and relatively low cost of living. However, Armenia does not yet have an **official digital nomad program**.

I am optimistic that Armenia will soon adopt a digital nomads program on a governmental level. This would be a major step forward for the country, as it would officially put Armenia on the **digital nomads map** and significantly impact the number of remote workers traveling to the country, contributing to the local economy. In fact, I believe Armenia, as a small country, can set a leading example in the success of digital nomadism.

After being assigned the honorary title of digital nomads ambassador in Tavush province, I wanted to do something in order to group digital nomads **under**

one umbrella in the country. Therefore, I launched a new online platform named DNA, Digital Nomads in Armenia, in collaboration with Tavush TDA NGO.

The platform aims to promote digital nomadism in Armenia, specifically focusing on Tavush Province. This includes finding solutions to everyday problems that digital nomads face and helping them relocate to Ijevan City as **part of the Ijevan 2024 program**. In the future, I hope we can expand the mission of DNA to cover digital nomads all over the country and promote digital nomadism in various Armenian cities.

The platform enables digital nomads in Armenia to access the services of the Digital Nomads Support Center, share their experiences, file complaints about challenges they face in Armenia, and download valuable resources about digital nomadism in the country.



Digital Nomads Support Center

Accommodation:

DNA helps digital nomads find suitable housing options within their budget and preferences in Ijevan City.

Navigation:

DNA provides digital nomads with all the addresses they need for service providers and stores in Ijevan City, whether a co-working space or a shoe repair kiosk.

Activities:

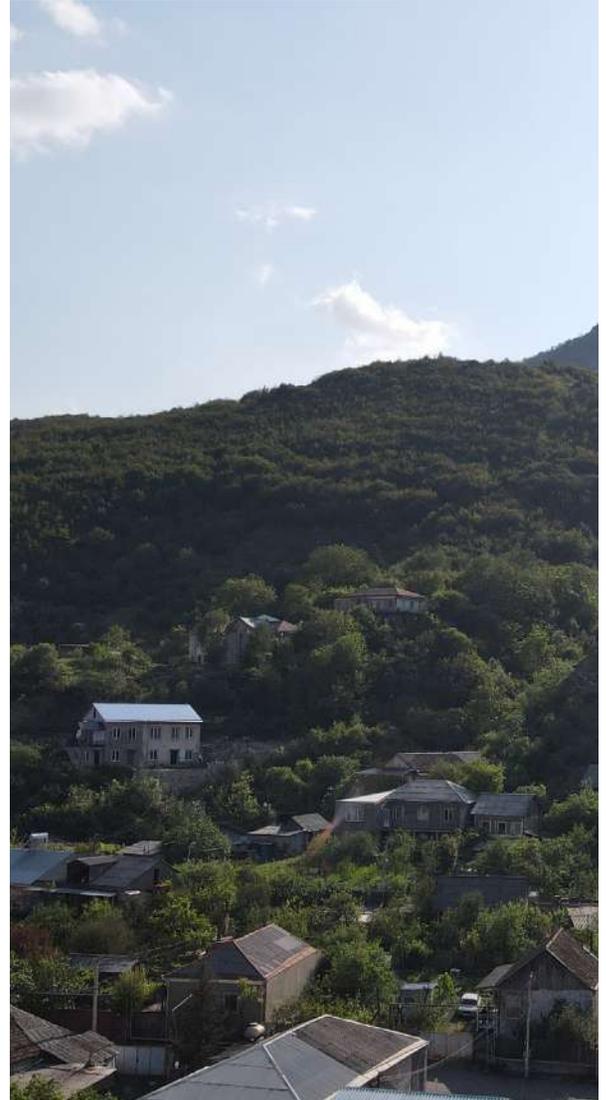
DNA introduces digital nomads to all the possible outdoor and indoor activities they can enjoy during their free time in Ijevan City.

Networks:

DNA organizes regular meetups for professionals in Ijevan City to get to know each other and others from nearby cities in the province.

Utilities:

DNA provides digital nomads with the addresses of all professional services vendors in Ijevan City, such as banks and internet providers.



IJEVAN DIGITAL NOMADS PROGRAM

Thrive Armenia Foundation from the United States and the Youth Development Center of Armenia are joining forces with Tavush TDA NGO to launch an innovative digital nomads program in 2024. Stay tuned!

August, 2023

Let's Chat!

Complaints Center

DNA is a private initiative that aims to organize, promote, and improve digital nomadism in Armenia. As a digital nomad myself, I have seen firsthand the challenges that other digital nomads can face in this country. These challenges can range from finding affordable housing to getting a visa to dealing with finances.

To address these challenges, DNA offers a **complaints section** where digital nomads can share their experiences. This way, if other digital nomads in the country have had the same issue, we can all **work together to find a solution** and improve things for everyone.

The complaints section is a simple form where digital nomads can describe their

experience and what they want to see changed. Once a complaint is submitted, it is reviewed by the DNA team. If the complaint is valid and common, the DNA team will try to take steps to address it. This could involve contacting the relevant bodies, **raising awareness of the issue**, or supporting the digital nomad who submitted the complaint whenever possible.

The online platform is now available as a website, compatible with both PC screens and mobile phones. **A mobile application is in the works** and will be released soon. While this is still a small initiative in its early days, it is a step towards a better digital nomad lifestyle in Armenia.



IS IJEVAN'S PAST STILL ALIVE?

A DIGITAL NOMAD'S GUIDE TO REDISCOVERING LIVING MEMORIES



**MATHEW
ZEIN**

EDITOR IN CHIEF



INTERVIEWING

**GOHAR
BARSEGHYAN**

FOUNDER OF METAPORT.AI

IS IJEVAN'S PAST STILL ALIVE?

A DIGITAL NOMAD'S GUIDE TO REDISCOVERING LIVING MEMORIES

When digital nomads relocate to a new destination, they often have the opportunity to learn about a different culture. This can be a rewarding and enriching experience, but it can also be challenging. Language barriers, cultural differences, and the simple fact of being a stranger in a new place can all make it difficult to connect with locals. However, engaging with local communities is important to the digital nomad experience to [build a sense of belonging](#).

Belonging is a basic human need. When we feel a sense of belonging, we are more likely to feel happy, healthy, and secure. Digital nomads, who are often constantly on the move, can experience a sense of alienation. They may feel like they don't belong anywhere. Connecting with local

communities can help to overcome this feeling and provide a sense of [grounding and belonging](#). Although it's not easy to achieve that, it is essential for the well-being of digital nomads. When we feel like we belong, we are more likely to [thrive in our work and relationships](#).

I recently dined at a restaurant in Ijevan City, once a famous carpet factory in the Soviet Union. The food was delicious but tasted even better, knowing that I was eating in a historic building. The restaurant owner took me on a tour and showed me around. He explained how his family had preserved the place, keeping the original tiles on the floor and planting trees in the courtyard. He also told me about the factory's history and its role in the city's economy.



The more I learned about the place, [the more interested I became](#) in visiting it again. I could imagine the factory in its heyday, bustling with activity as workers produced carpets for export. I could also imagine the people who worked there, their hopes and dreams for the future. I wondered if the walls could speak - [what would they tell me?](#)

I am sure they would have a story to tell. The story of the factory's rise and fall, the story of the people who worked there, and the story of the carpets made

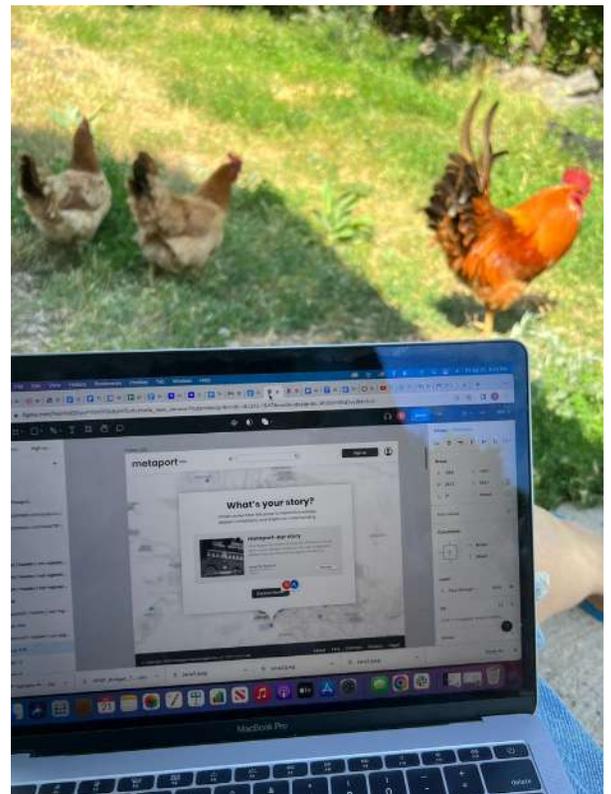
there. They could also tell the story of the community that grew up around the factory and the story of the changes that have taken place over the years.

When I returned home, I started looking for ways to introduce the heritage of Ijevan to travelers and foreign residents. I researched online about similar projects that had been successful in other popular digital nomad destinations. Such work could push the efforts of the Ijevan 2024 program, which aims to [put Ijevan on the global map](#) of digital nomads.

The Story of Metaport

I remembered something I heard during a speech by Karén Gyulbudaghyan at the FemInno conference in Yerevan. I started Googling his words based on some notes I had taken during the speech to learn more about it, and there it was: Metaport. I couldn't believe it! This was exactly what I had been looking for.

Metaport is a platform for sharing stories, connecting cultures, and building understanding. It's a place where everyone can be heard and seen, no matter where they come from. It's a powerful tool for preserving heritage and the future of storytelling. It was founded by an American Armenian, Gohar Barseghyan, who believes all stories matter. She says, "We are [victims of 'one story'](#) that's being told and retold about us. Unless we all share our own history, no one can do it better than us."



I contacted Gohar to discuss the platform's potential for the Ijevan 2024 program, and we were immediately aligned on the importance of this project and quickly coordinated the details. In fact, Gohar was one of the reasons I became interested in moving forward with this project. Her enthusiasm was contagious, and I was inspired by her motivation to make Ijevan a [leader in cultural heritage preservation](#). Other cities around the world have already started marking their cultural heritage.

Tbilisi, a city not far from Ijevan, has made significant progress in this area. The proximity of Tbilisi and Ijevan is a reminder of their shared heritage. It also provides an opportunity for cooperation and collaboration in cultural heritage preservation. One story that comes to my mind is the story of the poet Sayat-Nova, who was born in Tbilisi in the 17th century but spent much of his life in Ijevan. Today, he is considered one of the greatest poets of the Caucasus, and his songs are still sung today.

In Armenia, [Ijevan will take the lead](#). With the help of Tavush TDA NGO, we will begin by marking the city's most important buildings and sites. Later, we will expand our efforts to include university students as volunteers. Hopefully, by 2024, all buildings and sites in Ijevan will be marked properly.

In addition to the historical information, we also want to include stories about the people who have lived and worked in the buildings. We want to hear about their hopes, dreams, challenges, and triumphs. We want to help digital nomads to [connect with the people of Ijevan](#) and to feel a sense of belonging to the city.

We want every digital nomad who lays eyes on a building in Ijevan to be able to read the stories that it holds, the good and the bad, the lucky and the unfortunate. We want them to feel the people and their heritage and to build a better connection with the place. With Metaport, we'll unlock the door of discovery that makes a digital nomad's everyday life richer and makes places take on new meaning - thus giving more connection to the people who have lived in Ijevan and want to see it rise anew.



Startup Tip
Armen A. Avakian
@NotForEveryone
YouTube Channel



Armen A. Avakian

Co-Founder and Chief Business Development Officer at Hexact
Helping over 100,000 users stay one step ahead of their market



Top Myths About Startups

I'll quit my full-time job when my startup can pay me what I'm making

A lot of people have full-time jobs, and they are trying to jump into the startup world. They found another company and doing that company as a side gig until they can generate enough revenue to pay their salaries themselves and then jump into the startup; this is crap. It's simply not true.

You can't have your startup as a side gig. There are a lot of people out there who are not doing it as a side gig. If you have a great great idea, an innovative, new, groundbreaking idea, at least 10,000 have the same idea, and 1,000 have already started working on that idea; they have a company founded, 100 of them have a product, and 10 are already successful. This is the reality

of the world. If you're doing something half fast, you're not in the competition because others are doing it full-time.

A startup is not a side gig. It's a business, and you have to go into it knowing that you're taking on risk. If you don't have enough money to sustain yourself for the next 2-3 months, opening a startup isn't for you. If you can't risk not having any income for 2-3 months, maybe a startup is not for you.

That side gig sort of scenario is probably the worst. You'll be stuck in where you are and even worse.

CREDITS AND SPECIAL THANKS

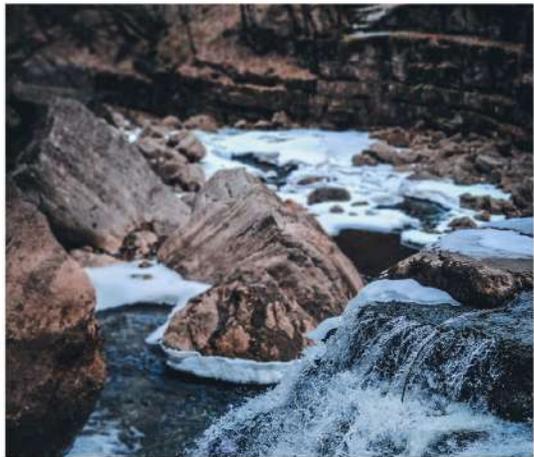
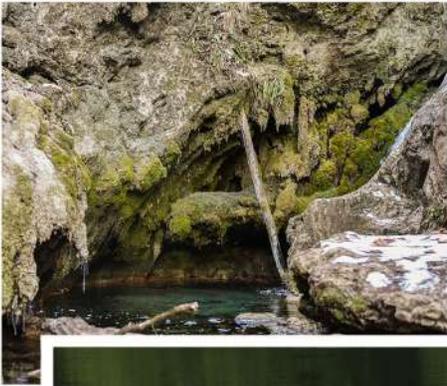


TOURISM COMMITTEE
MINISTRY OF ECONOMY OF
THE REPUBLIC OF ARMENIA

ARMENIA
The Hidden
Track

SPECIAL THANKS TO THE TOURISM
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WWW.ARMENTRAVEL

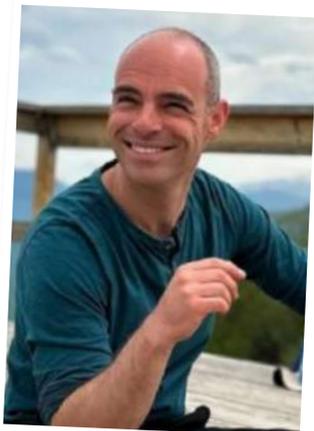


SPECIAL THANKS TO TAVUSH TOURISM
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FOR BEING COLLABORATIVE AND JOINING FORCES
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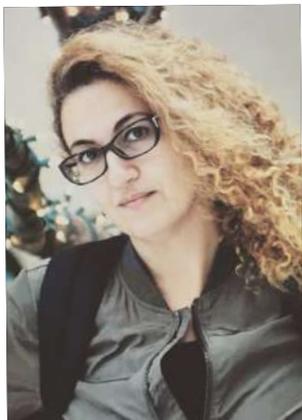
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GOHAR
BARSEGHYAN



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LIFE IN ARMENIA

FOR DIGITAL NOMAD FAMILIES

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