

# LIFE IN ARMENIA

FOR DIGITAL NOMAD FAMILIES

## HOW HARD IS IT FOR DIGITAL NOMADS TO VISIT ARMENIA?

TO BEGIN WITH, THERE ARE NO INCOME RESTRICTIONS

## HOW TO PROTECT YOURSELF FROM FRAUD?

A DIGITAL NOMAD'S GUIDE TO RENTING AN APARTMENT IN ARMENIA

## HEAD, HAND, AND HEART

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## INTERCULTURAL MARRIAGE IN ARMENIA

WHAT DOES MARRYING AN ARMENIAN WOMAN BRING TO YOUR LIFE?

# MATHEW ZEIN

## EDITOR'S LETTER

What started out of passion over 100 days ago has now become the center of my life and everything I do. This magazine is my way of expressing my feelings about digital nomadism and showing my gratitude to Armenia, which has become my home away from home.

Words have turned into actions, and for the past few weeks, I have been traveling across various cities in Armenia, meeting new people, embracing the Armenian way of life, and immersing myself in the rich culture of each city. Life has taken me to unexpected places, and most recently, the mountains and villages of Ijevan city in the Armenian Tavush province, a charming place I invite everyone to visit to witness its natural landscapes.

I hope the magazine provides answers to all your questions about Life in Armenia, and I sincerely wish to see you here in the country, fully enjoying the Armenian experience in your digital nomad journey.



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## **A CLOSER LOOK AT EDUCATION IN ARMENIA HOW SAFE ARE ARMENIAN SCHOOLS FOR DIGITAL NOMADS RELOCATING?**

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With ongoing work to renovate and construct 300 schools and 500 preschool institutions, Armenia provides a welcoming and secure environment for digital nomad children. Grachia Margarian, the CEO of the National Center for Development Foundation, explains the safety measures in Armenian schools and current approaches implemented to eliminate bullying.

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The tranquil mountains surrounding the city remain undisturbed, untouched by anything other than occasional rainy clouds that intermittently cast shadows and reveal glimpses of sunlight. It's a breathtaking sight that words fail to capture adequately. Find out more as I walk you through Ijevan City, where rents start from \$60 monthly and digital nomads can enjoy a simple life in nature.

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## **WHAT IF THE TITANIC WAS ARMENIA? A DYNAMIC SCENE FOR ENTREPRENEURSHIP IN ARMENIA THROUGH CANADIAN EYES**

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Uncover the secrets of Armenia's business etiquette, accessibility, and its unique advantage of being a fertile ground for innovation and change. Discover the story of Armenia's rise as a dynamic scene for entrepreneurship through the eyes of Christopher Dedeyan, a Canadian Armenian professional speaker, peak performance coach and learning disability advocate on a global scale.

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### HOW TO PROTECT YOURSELF FROM FRAUD? A DIGITAL NOMAD'S GUIDE TO RENTING AN APARTMENT IN ARMENIA

Don't fall for rental scams! Stay one step ahead as a digital nomad renting an apartment or a residential unit in Armenia. Nerses Isajanyan, a holder of an LL.M. from Georgetown University, explains the legal requirements, essential tips, and expert advice to protect yourself from fraud while renting property anywhere in Armenia.

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## THE JOYS OF RESIDING IN ARMENIA

### EMBRACING A NEW CHAPTER IN YEREVAN AFTER 10 YEARS IN FRANCE AND SWITZERLAND

In Armenia, success is not handed to you on a silver platter. Still, Hayk Mnatsakanyan, the founder of rBlox, decided to embrace a new chapter in Yerevan after a decade of time in France and Switzerland. From entrepreneurship to personal growth, discover why this daring move became the best decision Hayk has ever made.

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## **HEAD, HAND, AND HEART UNIQUE SMARTCENTRES IN RURAL AREAS FOR RESPONSIBLE SMART CITIZENSHIP**

When digital nomads travel with their kids to rural areas, their focus shifts toward the quality and diversity of education, ensuring their children do not miss out on educational opportunities. I interviewed Nana Mardoyan, communications manager at COAF, to find out what kind of advanced education is available in rural regions of Armenia.

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## **INTERCULTURAL MARRIAGE IN ARMENIA WHAT DOES MARRYING AN ARMENIAN WOMAN BRING TO YOUR LIFE?**

Considering dating someone from Armenia? Find out if Armenian women are interested in a quick affair and what kind of relationships and behaviors they expect from men. Gain insights into the diverse nature of Armenian society with Stefan Papp, an Austrian digital nomad who married an Armenian and ended up relocating to Yerevan.

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## **HOW HARD IS IT FOR DIGITAL NOMADS TO VISIT ARMENIA? TO BEGIN WITH, THERE ARE NO INCOME RESTRICTIONS**

Discover why Armenia is a top choice for digital nomads seeking a vibrant and welcoming destination to work remotely. With no income restrictions, an easy visa process, favorable taxation policies, and an affordable cost of living, Armenia provides a compelling environment for the nomadic lifestyle.

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A CLOSER LOOK AT EDUCATION  
IN ARMENIA

# HOW SAFE ARE ARMENIAN SCHOOLS FOR DIGITAL NOMADS RELOCATING?



**GRACHIA  
MARGARIAN**

FOUNDER AND CHIEF EXECUTIVE OFFICER  
AT THE NATIONAL CENTER FOUNDATION



## A CLOSER LOOK AT EDUCATION IN ARMENIA

### HOW SAFE ARE ARMENIAN SCHOOLS FOR DIGITAL NOMADS RELOCATING?

The development of education and science in Armenia is foreseen as a priority because it contributes to the formation of responsible citizens who represent the future of the country.

To evaluate the safety of Armenian schools for digital nomads, it is important to delve into various aspects, such as the overall security measures implemented in schools, the availability and quality of modern infrastructure, and the level of support for international students. Understanding these factors will provide valuable insights into the suitability of Armenian schools for digital nomad children traveling with their parents.

First, it is important to spotlight the educational environment and both public and private schooling projects in Armenia.

## Bridging the Gap Towards International Education Recognition

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Several state programs have been initiated to renovate and construct 300 schools and 500 preschool institutions. The biggest reform in the university sphere is also planned to increase the number of state universities to 8, emphasizing the importance of a strong research component. Creating an Academic City is intended to provide modern infrastructure for quality higher education and scientific research. As a result, approximately 4 Armenian universities are expected to enter the top 500 of international university rankings.

The most important national task now is accelerating the educational base's improvement and providing it in a universal context. A key aspect of these ongoing changes is aligning the training framework with the requirements of the "information economy."

Knowledge-based industries such

as telecommunications, software development, data analytics, research and development, and information services play a significant role in the information economy. These industries rely heavily on skilled labor and intellectual capital.

The pivotal focus of the reforms, in line with expert guidelines, is to integrate Armenia into the broader European educational landscape and ensure compliance with the requirements of the Bologna process. This entails implementing quality assurance measures, enhancing the national qualifications framework, and adopting the European Credit Transfer System (ECTS).

Within ten years, the state advanced and sanctioned an entire set of laws and regularizing reports, which have been serving as groundwork for the advancement of the instruction framework.

# TUMO Centers, COAF, and Ayb School

TUMO Centers for Creative Technologies in Armenia encourage teens to explore various creative fields, such as animation, game development, graphic design, programming, robotics, filmmaking, music, and more. It provides a free of - charge educational program that empowers teens to **control their learning**. The program consists of self-learning activities, workshops, and project labs centered around 14 learning targets.

COAF, which stands for Children of Armenian Fund, is an organization dedicated to improving the lives of children and youth in Armenia. COAF works closely with village schools in rural Armenia to create a nurturing and supportive environment that enables students to unlock their full potential. One of the primary goals of COAF is to foster a culture of creativity, critical thinking, and curiosity among students. The organization recognizes the importance of these skills in the **holistic development of individuals** and their ability to thrive in a rapidly changing world.

Ayb School is a pioneering educational institution that embraces innovation and draws **inspiration from national ideas** to shape its unique approach to learning. The school is committed to developing and implementing cuttingedge educational technologies to provide students with an exceptional learning experience.





## How Safe Are Armenian Schools?

Regarding the safety of educational institutions, it involves a set of measures aimed at preserving the lives and health of students and employees, as well as the physical assets of the institution, from potential accidents, fires, and other emergencies.

Research indicates that fatal incidents of a criminal nature are minimal in Armenia, and occurrences of school shootings, as commonly seen in many countries, **have not been reported**. However, like in any country, cases of bullying are observed in Armenia, which can have long-term physical and psychological consequences.

To address these issues, existing programs and initiatives aim to combat such phenomena and

establish a systematic approach to resolving them. Additionally, strong social bonds and an active public stance are vital in preventing bullying and conflicts within educational institutions.

World Vision Armenia, in collaboration with the Ministry of Education, Science, Culture, and Sports, has launched a new program to prevent **violence among school-age children**. This initiative has been implemented in several schools in the Syunik, Gegharkunik, Tavush, and Aragatsotn regions.

As part of this program, students in the middle grades of the participating schools have been educated on recognizing bullying and responding appropriately to it. Each

lesson follows a structured plan with interactive discussions, games, and exercises. The students themselves have been involved in establishing rules for their own classes and the entire school, as well as determining **acceptable ways to address violations**.

All school staff members have received training on bullying prevention and response mechanisms, and a school bullying response policy has been developed. Numerous awareness-raising events on the topic of bullying have been organized in the community, involving various stakeholders such as local governments, cultural and sports centers, other public organizations, and the police. Furthermore, Armenia ratified the “Declaration on

School Safety” back in 2017, joining 115 other countries in committing to protecting education for children even during times of armed conflict.

Significant efforts are being made in collaboration with military-patriotic organizations to organize summer military sports camps, aligning with the new general educational standard that focuses on developing knowledge and practical skills in the subject of “Basic Military Training.” The curriculum now includes mountain and psychological training components, which are of paramount importance.

Considering all these positive factors within the educational environment of Armenia and the ongoing programs aimed at student safety, it is important to highlight the need for improving institutional mechanisms to develop the educational ecosystem further. Therefore, systemic solutions supported by public initiatives are crucial.

## **National Center Development Foundation**

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There is a useful information website on education in Armenia ([www.education.am](http://www.education.am)) which is engaged in the publication of literature and periodicals in the field of education, created by Araks publishing house. Moreover, The National Center Development Foundation is developing and launching the online platform AM.EDUCATION ([am.education](http://am.education)) that will institutionally support education in Armenia.

In addition to providing comprehensive information and coordination of education in Armenia, the platform will offer several effective tools for students.

It aims to promote education in Armenia among foreigners by offering accurate, comprehensive, and up-to-date information about study opportunities at schools and universities.

AM.EDUCATION will have a professional consulting structure that will cater to the needs of international students and their families. The consultants will provide a wide range of in-person and virtual services to students and their families, offering step-by-step guidelines on the application process for any form of education in Armenia.

# Education in Armenia for Digital Nomad Children

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Armenia has become a welcoming destination for digital nomad children moving with their families. The country recognizes the gaps in its educational system and has made significant efforts to bridge them. With ongoing reforms and initiatives, Armenia aims to integrate itself into the broader European educational landscape, aligning its training framework with the requirements of the information economy. Moreover, Armenia boasts institutions like TUMO Centers for Creative Technologies, COAF, and Ayb School, which provide high-quality education internationally.

Safety is a **priority in Armenian educational institutions**, with measures in place to protect students and employees. While incidents of a criminal nature are minimal, cases of bullying are observed. However, initiatives led by organizations like World Vision Armenia and the governmental authorities aim to combat bullying and establish a systematic approach to resolving such issues.

For digital nomad parents considering relocating to Armenia during the schooling seasons, rest assured their kids are in a safe and empowering educational environment.



WHY IJEVAN SHOULD BE ON EVERY  
DIGITAL NOMAD'S RADAR

# A CITY WHERE \$60 CAN STILL RENT AN APARTMENT FOR A MONTH



**MATHEW  
ZEIN**

EDITOR IN CHIEF



## WHY IJEVAN SHOULD BE ON EVERY DIGITAL NOMAD'S RADAR

### A CITY WHERE \$60 CAN STILL RENT AN APARTMENT FOR A MONTH

It's hard to believe that it has been nearly seven years since my wife and I first arrived in Armenia. However, I must confess that during all this time, I had never considered exploring the charming city of Ijevan. Perhaps it was because other Armenian cities [received more attention from foreigners](#) and international communities, or maybe it was simply my oversight in not thoroughly researching and discovering the hidden wonders of Armenia myself.

In this article, I will recount my personal experiences and shed light on why Ijevan has the potential to become a sought-after destination for digital nomads. Moreover, I will not follow [the regular](#)

[article structure](#) and discuss the same things under the same subheadings. Instead, I will share what I have witnessed with my own eyes and heard with my own ears, aiming to provide interested readers with a better and more authentic experience.

My time in Ijevan has been an incredible source of inspiration, revitalizing my creativity and boosting my productivity. Each day, I find myself naturally waking up around 5 am, even after just a few hours of sleep, feeling completely energized and eager to [embrace the possibilities of a fresh day](#). It's as if I'm genuinely excited about what lies ahead. The tranquil mountains surrounding the city remain undisturbed,

untouched by anything other than occasional rainy clouds that intermittently cast shadows and reveal glimpses of sunlight. It's a breathtaking sight that words fail to capture adequately. I'm not embellishing the description to make it sound more beautiful; I'm simply conveying the awe-inspiring reality I have witnessed.

To further enhance the captivating scenery, I couldn't help but notice a particular mountain peak resembling the iconic Sugarloaf Mountain in Rio de Janeiro. It may sound surreal, but I assure you, I'm not imagining things. It's simply my way of conveying the profound emotions evoked by this remarkable place.



Despite its small size, the city center of Ijevan is charming and lively. It boasts a vibrant atmosphere with several cafes, supermarkets, and many small shops catering to different needs. Additionally, essential services such as telecom companies and banks are available. Strolling through the streets is a delightful experience, as the entire area is adorned with lush trees, creating a pleasant ambiance. Contrary to my preconceived notion of a rural setting, Ijevan surprises me with its [modern and lively character](#), albeit in its own unique way. Moreover, the city is blessed with a river that traverses its

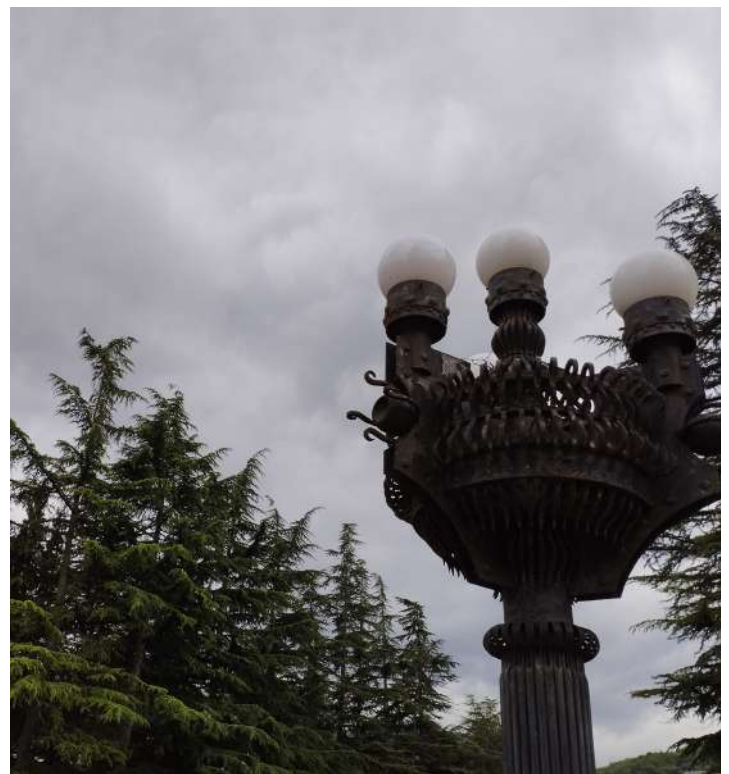
landscape, allowing visitors to relish a cup of coffee in a local café while enjoying a scenic view of the water.

One notable aspect that sets Ijevan apart from Yerevan is the constant melody of birdsong that fills the air. And unlike Yerevan, where the presence of cats is scarce, and dogs tend to dominate, Ijevan is [teeming with feline companions](#). The reasons behind this disparity remain unknown to me, but it's possible that these cats migrated to Ijevan years ago and discovered the city's inherent charm before I did.

During my time in Ijevan, I enjoyed a delightful meal at a small restaurant while listening to Western music. Despite being outside the capital, the atmosphere never made me feel disconnected from the modern world. In fact, the ambiance was even calmer than what I experienced in Yerevan. To add to the moment's charm, I was [accompanied by a friendly cat](#) that shared my meal from beginning to end—an endearing presence that I had truly missed in Yerevan.

Regarding safety, I felt comfortable leaving my laptop and backpack unattended in various coffee shops and locations throughout Ijevan. However, exercising caution and taking necessary precautions to protect your belongings is always wise. Take it from someone who has already lost 2 laptops around the world.

I embarked on long walks, spending hours wandering the streets to explore various aspects of the city. Despite the city not being a popular destination for foreigners, the residents were hospitable and friendly. Other cities may have a longstanding reputation as tourist attractions, drawing more





attention from foreigners. However, I couldn't pinpoint a specific reason why Ijevan should be any less attractive, and in some aspects, it even [surpassed those more renowned destinations](#).

One remarkable aspect that caught my attention in Ijevan was the incredibly affordable prices. Renting an apartment in the city is inexpensive, with prices ranging from [as low as \\$60](#) to a maximum of \$300. Even more astonishing is the availability of complete residential units with a backyard, all for no more than \$400 per month. This stark contrast with the recent surge in rent prices in Yerevan was truly surprising and refreshing.

Furthermore, the architectural charm of Ijevan added to its appeal. The city's unique topography, nestled in a valley surrounded by mountains, gives rise to multiple buildings interconnected by old stone walls and staircases. These historic elements provide a sense of character and intrigue as you can ascend to higher levels of the city using these ancient stairs. This captivating blend of natural beauty and architectural heritage added to the overall charm and atmosphere of Ijevan.

Although digital nomadism is [not yet widespread in Ijevan](#), there are increasing efforts, both on an international and local level, to attract more professionals worldwide. I had a meeting with Syuzanna Petrosyan, Svetlana Yegikyan, Sveta Safaryan, and Anna Mardanyan at Tavush Tourism Development Agency, who introduced the work they're doing and walked me through all the details about the city and its potential. Moreover, they invited me [to join a FAM trip to explore Tavush Province](#) in Armenia. This province encompasses Ijevan and 3 more cities, and I'll be talking about the FAM trip and what I've seen in later editions of the magazine.

Moreover, I was lucky to meet Anahit Budaghyan and Mane Arakelyan from UATE, the Union of Advanced Technology Enterprises in Armenia, who shared details about a [new innovation hub in Ijevan](#), called “[Innoljevan](#),” under development as a joint effort between the Ijevan Municipality, UATE, and COWO, funded by the EU. It’s a two-layered ecosystem comprising a business accelerator and Armath engineering laboratories along with the “Real School” vocational education operating in the Ijevan, serving as community development hubs for promoting innovative entrepreneurship. The hub has also a capacity to host companies and freelancers in its co-working space, and the potential to develop public-private partnership in the region.



During my stay in Ijevan, I experienced a pleasant and dynamic weather pattern. The temperature was cool, creating a comfortable atmosphere for exploring the city. The weather seemed to alternate between sunny and rainy conditions within minutes. It's advisable to check the weather forecast in advance and be prepared for these sudden changes in weather by carrying appropriate clothing or an umbrella to adapt to the shifting conditions.

Based on my experience, I recommend Ijevan not only to digital nomads but to anyone visiting or living in Armenia. The city offers a unique and inspiring environment that can serve as a rejuvenating getaway. Spending a couple of days in Ijevan allows you to fully immerse yourself in the beauty of nature and explore the streets at your own pace. It's a place that can recharge your inspiration and offer a refreshing change of scenery. Don't expect skyscrapers, beaches, or modern amenities all over the place; instead, expect [a simple experience in a lively atmosphere](#).



As I am on the brink of leaving Ijevan and preparing to venture toward Yerevan in just a few days, I feel like Ross from the beloved TV series Friends. Do I have strong feelings for Yerevan? Undoubtedly. So, what seems to be the issue? It's simply that I'm not ready to bid farewell to Ijevan just yet; It's not Rachel, Ross said, and [it's not Ijevan, I would say](#).

WHAT IF THE TITANIC WAS ARMENIA?

# A DYNAMIC SCENE FOR ENTREPRENEURSHIP IN ARMENIA THROUGH CANADIAN EYES



**MATHEW  
ZEIN**

EDITOR IN CHIEF



INTERVIEWING



**CHRISTOPHER  
DEDEYAN**

PROFESSIONAL SPEAKER, PEAK  
PERFORMANCE COACH, FOUNDER &  
CEO OF DEDEYAN ENTERPRISES INC.



## WHAT IF THE TITANIC WAS ARMENIA?

### A DYNAMIC SCENE FOR ENTREPRENEURSHIP IN ARMENIA THROUGH CANADIAN EYES

Armenia has undergone a remarkable transformation in recent years, leveraging its highly educated workforce and thriving tech sector to foster a fertile ground for startups and entrepreneurial endeavors. The country's commitment to technology and innovation has propelled it onto the global stage, attracting local and **international talents and investors** eager to leave their mark on the burgeoning startup scene.

Over the past few years, I have been asked the same questions by foreigners and members of the Armenian diaspora, mostly in the United States and Canada. They are often curious about the appropriate **protocol for engaging with Armenian companies** for collaborations, and they are interested in the country's entrepreneurial landscape, particularly its openness to foreign participation. Understandably, individuals outside the country may have questions that seem obvious to those familiar with the local context. So, I sought someone who could answer these inquiries clearly; still, from a foreigner's point of view.

Christopher Dedeyan is a Canadian Armenian friend of mine who has visited Armenia multiple times. He has actively **participated in local tech and entrepreneurship** events throughout the last few years, giving him a unique understanding of the dynamic Armenian scene. It's interesting to note that Christopher is a professional speaker, peak performance coach and learning disability advocate on a global scale. Moreover, his Canadian background influences his perspective, and that's what I wanted in the first place.



## What Makes The Tech Scene in Armenia Special?

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Per Christopher's opinion, Armenian tech entrepreneurs are destined for success because **they have no other choice**. The country lacks a seaport and is not rich in natural resources like oil-dependent nations. Therefore, it's only their talented minds that can help put Armenia on the map. In fact, Christopher has been working with an Armenian company for the past five years, managing his online platforms with a level of professionalism comparable to that of the companies in North America.

One crucial aspect of the tech scene's

success is the education of the youth. Armenia can cultivate a generation of knowledgeable professionals by providing comprehensive technological education. He sees this as the only path for the country to **establish itself as a global player** and achieve higher rankings. TUMO, an exceptional educational initiative Christ visited in Armenia, plays a significant role in equipping young individuals with the necessary skills and knowledge in technology free of charge, preparing them for a bright future in the tech sector.

## What is The Business Etiquette for Working with Armenians?

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First and foremost, we should identify that business etiquette refers to the accepted norms and practices of behavior in professional settings. It includes how people **interact, communicate, and conduct themselves** in business-related situations.

Sometimes people in the West may think that communicating with Armenians is challenging and requires a specific attitude or approach.

Christopher works in the communications industry and has experience communicating with people inside and outside Armenia. So, I wanted to know his thoughts on this matter.

When working with Armenians, it's best to approach them the same way as anyone else worldwide. Sometimes, individuals in the Western world may be concerned about communicating with countries

in the East. However, the communication style in Armenia is generally similar to other regions. With all due respect to everyone, when communicating with white-collar workers in Armenia, the approach is similar to that in North America or Europe. On the other hand, blue-collar workers may require a different approach, but that's not specific to Armenia; it's also applicable in Western countries.



There are numerous initiatives aimed at helping Armenians develop better communication skills. These initiatives focus on improving communication with Western partners and enhancing the **understanding of the Western mentality** by Armenian tech companies. Christopher mentioned that while in Armenia, he was approached by an Armenian association seeking professional collaboration in improving young entrepreneurs' communication skills.

## **How Accessible Are People in Armenia?**

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In certain countries, reaching decision-makers, politicians, company directors, and other authoritative figures can be challenging. This can lead people from North America and sometimes Europe to assume that Armenia might face similar difficulties. However, this is not the case.

Being on stage in front of a crowd of around 1000 allowed Christopher to engage with and connect with many individuals. Therefore, for this specific answer, I quote Christopher's words:

“ During my 8-day visit to Armenia, where I delivered a speech and conducted workshops, I had the opportunity to meet and interact with various individuals. I encountered blue-collar workers, students pursuing education both locally and internationally, members of the Armenian diaspora who had moved to Armenia from Montreal and other parts of Canada, and successful entrepreneurs born and currently residing in Armenia, earning 6-figures incomes. I also had the privilege of meeting politicians and influential individuals who showed great interest in the country and its thriving scene.”

Based on Christopher's experience and observations, he is confident in the potential of Armenia. In his opinion, **within the next 5 to 10 years**, Armenia has the potential to become a global leader in technology and innovation.

## **What Makes the Tech Scene in Armenia a Stable One?**

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I wanted to know Christopher's answer to this question, especially since he was born and raised in Canada, and his point of view was impressive. Below, I'll explain his words in detail.

Countries in North America represent giant ships like the Titanic. These big countries face challenges when maneuvering and avoiding obstacles, much like encountering an iceberg. Due to their size and complex systems, it becomes difficult for them to change course and navigate smoothly. They often end up colliding with the obstacles they encounter along the way.

Now, picture another boat, a small and nimble one. This boat represents Armenia. Unlike Titanic-like countries, Armenia has the advantage of being small and agile. It can swiftly change direction and avoid obstacles like a small boat **maneuvering around icebergs effortlessly**.

Armenia has certain advantages regarding ideology within the entrepreneurial and political world. **It is easier to bring about change in Armenia** because access to people is simpler, allowing for new laws and reforms. In other countries, bringing about change requires going through numerous steps and facing various obstacles, unlike in Armenia.



Like the Wild West era, where people from Europe and the East moved to the western parts of the United States, such as California, Washington, Texas, and others, Armenia is experiencing a similar phase. It can be seen as **a wild and rapidly developing region**. People are moving to Armenia to contribute to its growth and development.

It's worth mentioning that by the time Christopher was in Armenia for a speech, he did a series of Vlogs titled "[Chris in Armenia](#)" about his 4 days' experience there, which is a valuable resource for those interested. Additionally, many peak performance coaching tips can be found on [Christopher's YouTube channel](#).

From a professional standpoint, Armenia offers a thriving startup ecosystem that continues to gain recognition on the global stage. The country has seen significant growth in recent years, with numerous tech companies and innovative startups emerging. Yerevan, the capital city, has become a hub for technology and entrepreneurship, attracting talented individuals and fostering a collaborative environment. The government has implemented various initiatives to support and promote the startup ecosystem, providing resources, funding opportunities, and favorable business regulations. This supportive ecosystem creates an **ideal environment for digital nomad entrepreneurs** to turn their creative ideas into reality.



HEELS ON, HEADS UP

# WHAT ROLE DO ARMENIAN WOMEN PLAY IN THE BUISNESS LANDSCAPE?



**MATHEW  
ZEIN**

EDITOR IN CHIEF



## HEELS ON, HEADS UP

### WHAT ROLE DO ARMENIAN WOMEN PLAY IN THE BUSINESS LANDSCAPE?

As an English writer in Armenia, I've entered many IT companies and startups. One thing I have always noticed and admired is the female power and the role women play in the Armenian technology market. Women in Armenia are sophisticated, highly educated, hard-working, and confidently charming.

In recent years, the representation of Armenian women in senior positions within the IT sector **has been on the rise**. Many companies have recognized the valuable contributions that women bring to the table, and as a result, they have actively sought to promote gender diversity and inclusivity within their organizations. This has led to an increase in the number of women holding influential roles such as senior developers, project managers, and technology leaders.

## Beyond Expectations

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While specific statistics regarding the number of Armenian women in top positions within international companies may be limited, anecdotal evidence and industry observations indicate a significant presence. Numerous success stories highlight Armenian women who have **reached executive levels** and hold leadership roles in renowned companies worldwide. These women have not only shattered glass ceilings but have also become role models for aspiring female professionals in Armenia and beyond.

For that reason, I was eager to delve deeper and conduct research on the topic. I began reaching out to my Armenian network, seeking interviews with Armenian women in leadership positions within the IT sector. Initially, I anticipated conducting no more than ten interviews. However, to my astonishment, the response was overwhelming,





and I soon found myself **scheduled for an incredible 55 interviews** so far in the upcoming weeks. Among the interviewees are CEOs of international branches in Armenia, researchers, data scientists, professional developers, AI scientists, and many more accomplished professionals.

The insights gathered from these interviews will form the basis of an article that will be published on an internationally reputable media platform. Additionally, selected stories will be featured in Life in Armenia, providing a glimpse into the remarkable success Armenian women have achieved and the **vibrant environment that awaits digital nomads** considering relocating to this dynamic country.

Although I would have loved to publish such a rich article in my magazine, I made the decision to prioritize an internationally reputable platform with greater exposure. My aim was to reach a wider audience and educate more people about what to expect in Armenia, showcasing the achievements of Armenian women to both local and international audiences.

# The Empowered Reality

It is unfortunate that sometimes people form misconceptions about Armenian women based on **misleading information found on the internet**. These misconceptions may wrongly portray Armenian women as being abused, weak, or obedient. However, it is important to emphasize that such stereotypes are not representative of Armenian women as a whole.

Like in any country, **even first world countries**, there may be cases of gender inequality in certain rural areas. However, it is crucial not to generalize these instances

and apply them to the entire population. Armenia, as a nation, is evolving and progressing in terms of gender equality and women's empowerment.

Armenian women have been actively participating in various sectors of society, including politics, business, academia, and the arts. They have proven themselves to be **resilient, independent, and capable** of taking on leadership roles. Armenian women have contributed significantly to the country's development and have been recognized internationally for their achievements.

# A Promising Destination

Armenia offers a favorable environment for digital nomads, with a burgeoning tech industry, innovative startups, and a supportive community. The presence of highly skilled and accomplished Armenian women in leadership roles demonstrates the inclusivity and diversity of the workforce, signaling that individuals from all backgrounds can **thrive in this vibrant ecosystem**.

The success stories of Armenian women highlight the potential for career growth and advancement within the country. It showcases the availability of challenging and fulfilling job opportunities in the IT sector, with **companies that value talent** and provide avenues for professional development.



HOW TO PROTECT YOURSELF  
FROM FRAUD?

# A DIGITAL NOMAD'S GUIDE TO RENTING AN APARTMENT IN ARMENIA



**NERSES  
ISAJANYAN**

MANAGING ATTORNEY  
CO-FOUNDER OF VARDANYAN & PARTNERS



## HOW TO PROTECT YOURSELF FROM FRAUD?

### A DIGITAL NOMAD'S GUIDE TO RENTING AN APARTMENT IN ARMENIA

As a digital nomad, renting an apartment in a foreign country can be quite challenging. There are many things to consider, including the language barrier, cultural differences, and the risk of falling prey to rental scams. Armenia is no exception, and it's important to [take the necessary precautions](#) to protect yourself from rental scams.

## Legal Requirements of Renting in Armenia

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In Armenia, it is crucial to adhere to certain legal requirements when renting an apartment. According to Armenian law, rental agreements should be [registered in the Cadaster](#). If the tenant does not speak Armenian, it is necessary to sign the lease agreement at a notary with the assistance of a translator, followed by registration in the Cadaster. The notary will also request a joint reference from the lessor, verify the lessor's ownership or authorization, and confirm spousal consent to the transaction.

Regarding the contents of the contract itself, it is important to clarify matters such as utility payment responsibilities, early termination procedures, repair responsibilities for both the tenant and the lessor, liability for damag-

es caused to neighbors during the lease, frequency of landlord inspections, and the conditions for returning or forfeiting the advance payment, among other relevant aspects. To avoid future disputes regarding contract termination, it is also advisable to formalize its resolution through a notary.

As for the government fees, the fees for the registration in the Cadaster are AMD 26,000 (around USD 65). The government fee paid in the notary in case of verification of lease agreements is AMD 1,000 (around USD 3) and the service fees charged by the notary can vary from AMD 8,000 - 25,000 (around USD 25 - 65).

While some of these formalities may not be strictly necessary for short-term

leases, they are important for long-term agreements because failure to register the right to lease (such as having an oral or unofficially written agreement, or a notarized agreement not registered in the Cadaster) implies that the agreement does not legally exist, thus, tenants will have [no legal means to protect themselves](#) and landlords can demand eviction at any time or increase the rent arbitrarily.

Nevertheless, it should be noted that many lessors in Armenia prefer not to sign contracts with a notary [to avoid paying a 10% tax on rent](#). In some cases, if the lessor agrees to register in the Cadaster, they may increase the rent by the same percentage. It is important to acknowledge that, in practice, most lease contracts in Armenia are not registered.

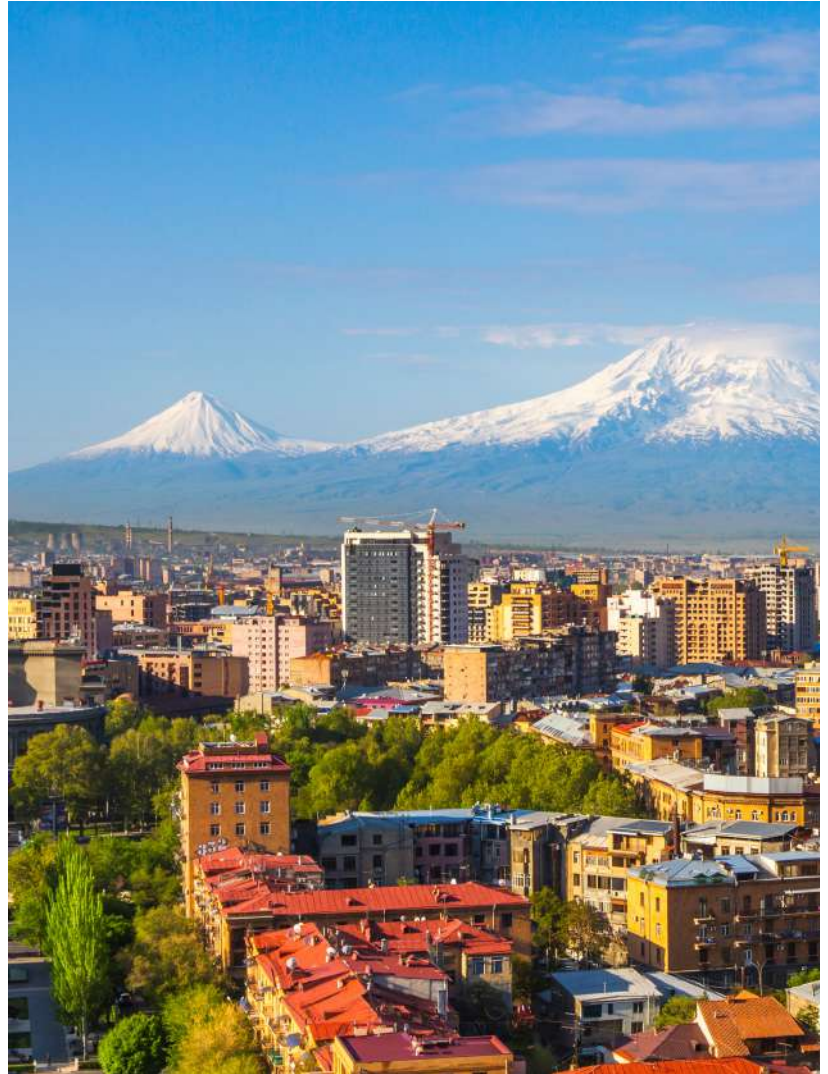
# Tips for Renting an Apartment in Armenia

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Before you rent an apartment in Armenia, there are several things you should consider.

First, utilize resources available for finding secure apartments in Armenia. Reliable platforms like Airbnb and Booking.com offer secure payment options and provide a review system where you can access feedback from previous guests.

Additionally, local real estate agents can be valuable allies in your search for a secure apartment, guiding you through the rental process and ensuring your safety. Please note that in Armenia, [real estate agents do not require licenses](#), which increases the risk of fraud. Therefore, it is wise to work exclusively with reputable agencies to minimize the chances of encountering fraudulent practices.



Second, [recording the initial condition of the apartment](#) through photographs or videos is recommended to prevent disagreements about the property's condition upon acceptance and return.

Lastly, it should be noted that after July 1st, 2023, cash payments for real estate related transactions will no longer be permissible. Consequently, the landlord is obligated to accept non-cash payment methods. Additionally, it is important to mention that [lessors can only accept payments in the local currency](#).

Although it might sound daunting, renting an apartment in Armenia is no different than renting an apartment anywhere else. You just have to ensure that you're covered by the law so no one can scam you. For better practice, find a reputable real estate agent or a lawyer to help you through the process.



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THE JOYS OF RESIDING IN  
ARMENIA

# EMBRACING A NEW CHAPTER IN YEREVAN AFTER 10 YEARS IN FRANCE AND SWITZERLAND



**HAYK  
MNATSAKANYAN**

CHIEF EXECUTIVE OFFICER AT RBLOX

## THE JOYS OF RESIDING IN ARMENIA

### EMBRACING A NEW CHAPTER IN YEREVAN AFTER 10 YEARS IN FRANCE AND SWITZERLAND

Moving back to Armenia after spending 10 years between France and Switzerland significantly impacted my life a few years ago. While there are undeniable advantages to living in Europe, the unique challenges and opportunities presented in Armenia have brought me **a sense of purpose** I never felt elsewhere.



First of all, allow me to introduce myself and share the life journey that led me to embrace the joys of residing in Armenia. I was born in London, and then my family moved to Yerevan, where I spent my formative years between the ages of 3 and 8. Later, my family relocated to France, so I spent the next 10 years immersed in the European lifestyle, traveling between France and Switzerland.

By the time I turned 18, I had decided to return to Armenia, driven by a desire to reconnect with my roots and build a life there. The contrast between the stability, comfort, and social security I had experienced in Europe, and the challenges and opportunities that awaited me in Armenia ignited a sense of adventure and purpose. Therefore, without hesitation, I relocated to Yerevan.

Little did I know when I arrived in Armenia that my journey from one country to another would become a **journey of self-discovery** and utmost challenge. It was a new chapter in my life that I had never thought of before and would never regret.

# A Challenging Yet Rewarding Life

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When it comes to the differences between the European Union and Armenia, it's essential to acknowledge the advantages of both. In the EU, **stability, comfort, and social security** are prevalent, offering individuals a safety net and support system in various aspects of their lives. The strong social security systems in countries like France provide a sense of assurance, where individuals facing difficult circumstances receive compensation salaries until they find new employment.

While challenging, life in Armenia opened doors for personal growth and a deep understanding of my capabilities.

The absence of certain comforts and amenities pushed me to find innovative solutions, make a difference, and contribute to the betterment of society. In this dynamic environment, I discovered my **ambition, courage, fearlessness**, and a heightened sense of responsibility.

Surrounded by equally competitive and driven individuals, I found myself continuously striving to outperform not only others but also my expectations. Armenia became the canvas upon which I could reinvent myself, driven by a desire to create a positive impact and accomplish feats I had never thought possible.

## Embracing the Spirit of Entrepreneurship

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In Armenia, I founded rBlox, a B2B Network Software company providing a fully modular network stack with unparalleled scalability, performance and security benefits, configured to best suite enterprise needs. Therefore, based on my personal experience, what sets Armenia apart is the satisfaction of creating something within its borders and **sharing it with the world**. Moreover, rBlox is constituted of both French and Armenian ex-

perts and co-founders with office spaces in both Paris and Yerevan.

In Armenia, success is not handed to you on a silver platter. It is earned through hard work, dedication, and perseverance. The challenging environment fosters a sense of resilience and resourcefulness, forcing individuals to think outside the box and find innovative solutions to overcome obstacles. This mindset **shapes entrepreneurs** who are

not deterred by setbacks but view them as opportunities for growth and improvement.

One of the defining aspects of entrepreneurship in Armenia is its emphasis on contributing to the common good. It goes beyond personal success and extends to positively impacting society as a whole. Entrepreneurs in Armenia are driven by a sense of purpose and a desire to create something meaningful.

# Accessibility and Support

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One advantage of residing in Armenia is the accessibility to resources and support systems for those willing to work hard. While launching and scaling up a startup may objectively be easier in the European Union, the **subjective experience in Armenia is no less rewarding.**

Armenia offers an ecosystem that encourages individuals to be their biggest critics and constantly strive for improvement. Here, the mirror effect between business and personal lives **drives individuals to surpass their limits** and

achieve remarkable results.

Although Armenia may not offer the same level of accessibility as the EU, the rewards of personal growth, resilience, and adaptability gained from embracing the challenges of this country far surpass what can be achieved elsewhere.

Overcoming obstacles in Armenia equips individuals with a skill set that can be applied to any situation, making them capable of excelling anywhere in the world. In Armenia, the value of **what one learns surpasses what one achieves** elsewhere.

## Raising a Child in Armenia

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My wife and I are expecting our first child in 2 months. Armenia may not offer the same cultural diversity as countries like France and Switzerland, which have enriched my experience growing up in Europe, surrounded by kids from every corner of the world. However, the Armenian people are open and welcoming to others, and living in **Yerevan opens the doors for its own share of diversity**, especially with professionals who relocated with their families and are also seeking international communities to provide a wider experience for their kids.

Raising a child in Armenia comes with its own set of challenges. However, it is the responsibility of parents to

create the necessary conditions for their children's development and success. By recognizing that **education must keep pace with innovation**, I am motivated to challenge myself and provide the best opportunities for my child. This global issue pushes me to ensure my child can compete inter-nationally and contribute to shaping a better future.

Do I regret relocating to Armenia? Absolutely not. I can confidently say that moving to Armenia has been the best decision I have ever made, and I have no regrets.



HEAD, HAND, AND HEART

# UNIQUE SMARTCENTRES IN RURAL AREAS FOR RESPONSIBLE SMART CITIZENSHIP



**MATHEW  
ZEIN**

EDITOR IN CHIEF



INTERVIEWING



**NANA  
MARDOYAN**

COMMUNICATIONS MANAGER AT COAF



## HEAD, HAND, AND HEART

### UNIQUE SMARTCENTRES IN RURAL AREAS FOR RESPONSIBLE SMART CITIZENSHIP

Digital nomads and remote workers relocating with their children significantly emphasize education and the learning methods available to their kids in different countries. When they travel to rural areas, their focus shifts toward the **quality and diversity of education**, ensuring their children do not miss out on educational opportunities.

So, what kind of advanced education is available in rural regions of Armenia? And how much does it cost to enroll in these programs within the country? To answer these questions, I met with Nana Mardoyan, the **Communications Manager at COAF**, and we reviewed all the details.

For those who may not be familiar with it, COAF, which stands for Children of Armenia Fund, is a non-profit organization committed to advancing the quality of life for children and their families in rural Armenian regions through holistic, community-led programs. COAF does not merely provide short-term aid but focuses on **sustainable solutions** that empower individuals to become agents of change within their own communities.

## COAF Smart Centers

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One of the most impactful initiatives has been the establishment of COAF Smart Centres, innovative hubs that serve as catalysts for education, healthcare, social and economic development, and overall community empowerment.

In 2018, COAF inaugurated the COAF Smart Center in Lori Province, providing an innovative educational setting for over 2000 children from 28 nearby communities, free of charge, including free transportation to and from the facility. By 2025, COAF aims to replicate this successful model in **four**



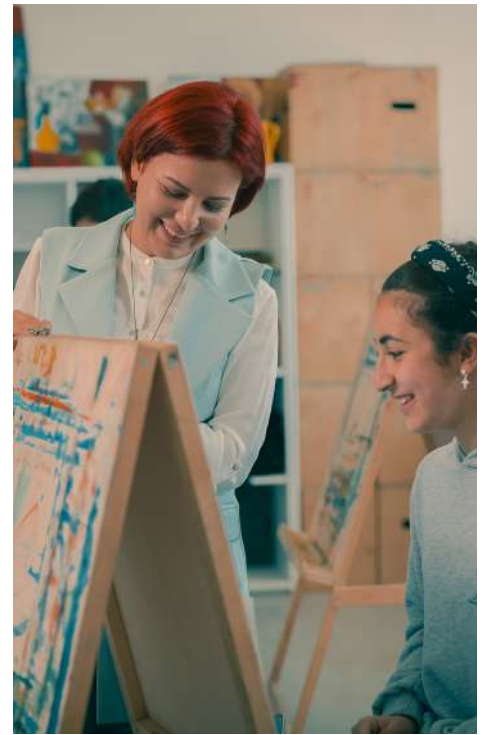
**additional Smart Centers** in Armavir, Gyumri, Goris, and Kapan.

During our conversation, Nana provided a comprehensive overview of the curriculum implemented at the COAF Smart Center, which prioritizes three key aspects: the head, the hand, and the heart. The Smart Center in Lori offers a wide range of subjects and activities designed to foster holistic development in children.

Smart Center prepares children to become knowledgeable and well-rounded individuals eligible for smart scholarships to pursue higher education at Armenian universities.

“ The COAF Smart Center in Lori is a continuation of nature and a leading model on a global scale for promoting smart citizenship in rural areas.”

**Nana Mardoyan,**  
Communications Manager at COAF



From language classes in Chinese and English to music, engineering, entrepreneurship, arts, and athletics, the center aims to equip children with a diverse skill set. Over the course of 2-3 years, the



## **Beyond Education**

COAF recently made its initiative more financially sustainable by launching the COAF Concept hotel and visitor center. This new venture aims to generate profits that can be reinvested into their educational programs. Additionally, COAF is currently in the process of developing a conference center and sports complex.





The COAF Smart Center in Lori Province has caught my attention as an enticing destination for digital nomads seeking to experience the rural side of Armenia. This modern, state-of-the-art facility offers a unique opportunity to explore the country while enjoying the amenities and educational resources available at the center. It provides a genuine reflection of Armenia's true nature, blending innovation with the rich rural environment, making it an appealing choice for those seeking an immersive experience in a picturesque setting.



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

### Getting Rich by Having a Startup is Easy

That's a common misperception. People think that when you have a good idea, you put something together on your website, collect users, drive traffic, collect funding and more funding and more funding and become a millionaire!

Having a startup is super super super hard and it's just like any other business with ups and downs and a lot of sacrifice. A lot of

friends and family members will say don't do it; they will not believe in your idea; they will not believe in your cause; they will not believe you can make any money.

Having a startup is a constant struggle, and unlike 9 to 5 jobs, you have to be available all the time; you have to have a lot of determination and will power, and lots of discipline.

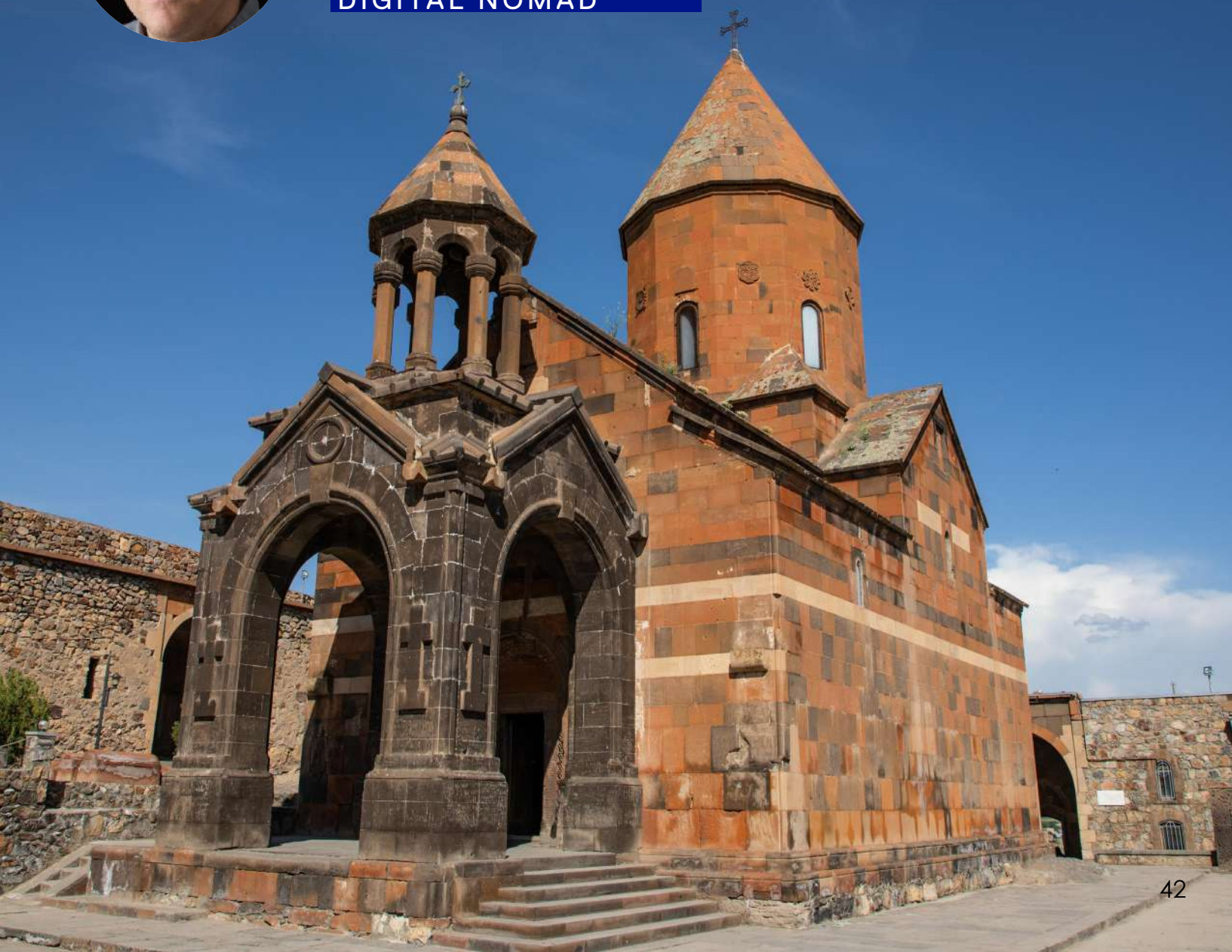
INTERCULTURAL MARRIAGE IN  
ARMENIA

# WHAT DOES MARRYING AN ARMENIAN WOMAN BRING TO YOUR LIFE?



STEFAN  
PAPP

AUSTRIAN  
DIGITAL NOMAD



## INTERCULTURAL MARRIAGE IN ARMENIA

### WHAT DOES MARRYING AN ARMENIAN WOMAN BRING TO YOUR LIFE?

Initially, I considered calling this article “Dating an Armenian Woman.” But as I dated only one Armenian woman, who later became my wife, my experience was limited. However, as I have also talked to many people about their experiences, I still hope to share insights with people who come to Armenia and want to meet someone.

I hope some parts of the article will be interesting for female readers as well, but of course, I will write it [from a man's perspective](#). I also highlight that I present here in this article solely my own opinion, and beauty is in the eye of the beholder.

## Heartfelt Connections

I met Juri in 2013 at a seminar. After some beers, he shared a “secret of life, universe, and everything” with me, which later became crucial for my life.

“Armenian women are the best women. Believe me, in the former Soviet countries, everyone knows it. You can ask anyone you want, and he will confirm it. And the moment you have an Armenian girlfriend, you never want another woman. They are empathic. If you think of a towel, they bring you one.”

Juri

Juri had some theories connecting the superiority of Armenian women to Armenia as the first Christian country, and he also shared other ideas related to ancient culture. Many might now say that Juri's opinion is one of many, but I concur with him. And I met an Armenian woman at that Seminar, where I also met Juri, and [this woman became my wife](#).

## Hear it From the Horse's Mouth

If you want to date an Armenian woman, I recommend being realistic. Especially since women in Armenia may [not be interested in just a quick affair](#); most may desire something more durable.

However, you arouse interest as someone from outside who moves to Armenia or stays a long time. So be present, go to events, visit places, and talk with people. As a foreigner, you are often the center of attention. It is better to be naturally oneself than show off as the big star, especially Armenian women who might be tired of these parades anyway.

Seek a topic that interests you and the people around you; just [be careful when selecting politics](#). Although many Armenians feel grateful if you sympathize with them and their complicated history, talking about this is a romance killer. However, if your relationship evolves, it can be essential that you express your knowledge and understanding about difficult times in order not to be seen as ignorant. Talk about your life in your home country and encourage others to talk about themselves.



## **Big, Brown, and Dark Eyes**

There are many stereotypes about the looks of Armenian women. For example, many people outside of Armenia might ask me if Armenian women look like Kim Kardashian (My standard answer is that most women in Armenia are more beautiful). Still, Armenian women should not be reduced to stereotypes.

It is, of course, true that there are familiar looks that you will often find in Armenia. Armenian women's typical big brown eyes and long thick black hair are most apparent to me. For many women I know in Armenia, beauty is essential. After being well dressed, taking selfies at places like the Cascade seems vital to life for some of them. I also often hear from other women visiting Armenia that they perceive how much more [Armenian women care for their looks](#) than in most other countries.

## **Respecting Boundaries**

Recently, two female Armenian expat friends living in Austria asked me how I see the difference between Armenian and European women. The significant striking difference I perceived was decency. After living in Yerevan for years, I can tell that relationships, particularly matters related to sexuality, are [considered private in Armenian culture](#). There is no need to discuss one's exploration of sexual fantasies in public settings.

# Hnazandes

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I went to an Armenian wedding of a friend, and I heard the wedding vow. But, interestingly, after the priest asked him if “he would take care of her,” she got a different question. The question was “Hnazandes?” which you can translate as “Will you obey him?”

So, are Armenian women obedient? This is a dangerous question that, if I answer it wrongly, I might have a problem with my wife. Armenia is quite diverse. It is a small country, and especially in the cities like Yerevan, you feel the [influence of the Diaspora Armenians](#), who also brought values from outside the country. I met many strong female business leaders in Armenia who are confident and would not see women’s role as serving men.

But this form of equality might be relatively new to Armenia, and the older people are in Armenia, the more likely they grew up in a society where the focus was more on men than women. I also have to admit, though, that I have heard stories, especially about the countryside, where it is evident that also a different culture exists in Armenia and where the man’s word still counts more.

Dominating patriarchs and obedient women may exist in Armenia, but it is not like it is written in many travel guides that Armenia, in general, is a male-dominated society. Instead, Armenia is diverse; as usual, culture consists of individuals who differ in their details.



## Expectations and Behaviors

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This article is about intercultural relationships, and I also want to talk about what an international woman might expect from an Armenian man. Having met many male colleagues and friends in Armenia over the years and also experiencing how they behave towards their wives or female colleagues, I have to repeat what I wrote about women: Every culture has different people and behavior.

Many Armenians I met had great pride and were overconfident rather than humble. I also saw that emotions could stir up quickly when their pride is hurt. Many men I met rather accept pain than hurt pride, which would also explain many other things in Armenia.

I also met the archetype of an Armenian gentleman. Many of my male friends always [showed more respect toward women](#) than I experienced in Europe. One friend told me once that for him, it is common to open the doors for women and to treat them nicely. He even confessed that some women found this behavior patronizing in Europe. I also remember a work colleague who traveled with three female colleagues and how he took care of everything. It was hard for the women to convince him they could carry their luggage themselves. Also, my father-in-law is a typical example who ensures that others - especially women - feel well around him; only then can he relax properly.

## Rainbows

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As a final question, one might ask about same-sex relationships. Armenians do not focus on liberal views - some might call it “wokeness” - as many Western countries do. But as there are no rainbow parades in Yerevan, it might not be that automatically; everyone opposes liberalism. I highlighted that the [public display of intimacy is uncommon](#) in Armenia. If a same-sex couple shows intense affection in public, this could be perceived not so well in Armenia.

As a closing note on a very personal level, I can only close by repeating the words that my friend Juri said: “If you marry an Armenian, you never want someone else.”

HOW HARD IS IT FOR DIGITAL  
NOMADS TO VISIT ARMENIA?

# TO BEGIN WITH, THERE ARE NO INCOME RESTRICTIONS



**MATHEW  
ZEIN**

EDITOR IN CHIEF

## HOW HARD IS IT FOR DIGITAL NOMADS TO VISIT ARMENIA? TO BEGIN WITH, THERE ARE NO INCOME RESTRICTIONS

In recent years, a growing number of individuals have embraced the digital nomad lifestyle, taking advantage of remote work opportunities to explore new destinations while maintaining their careers. While many countries have recognized the potential of this global trend and introduced digital nomad visas and programs, Armenia, although lacking a specific program, offers a **highly attractive environment for digital nomads**. With no income restrictions, easy visa processes, and favorable taxation policies, Armenia has become an increasingly popular choice for those seeking a vibrant and welcoming destination to settle and work remotely.

### No Income Restrictions

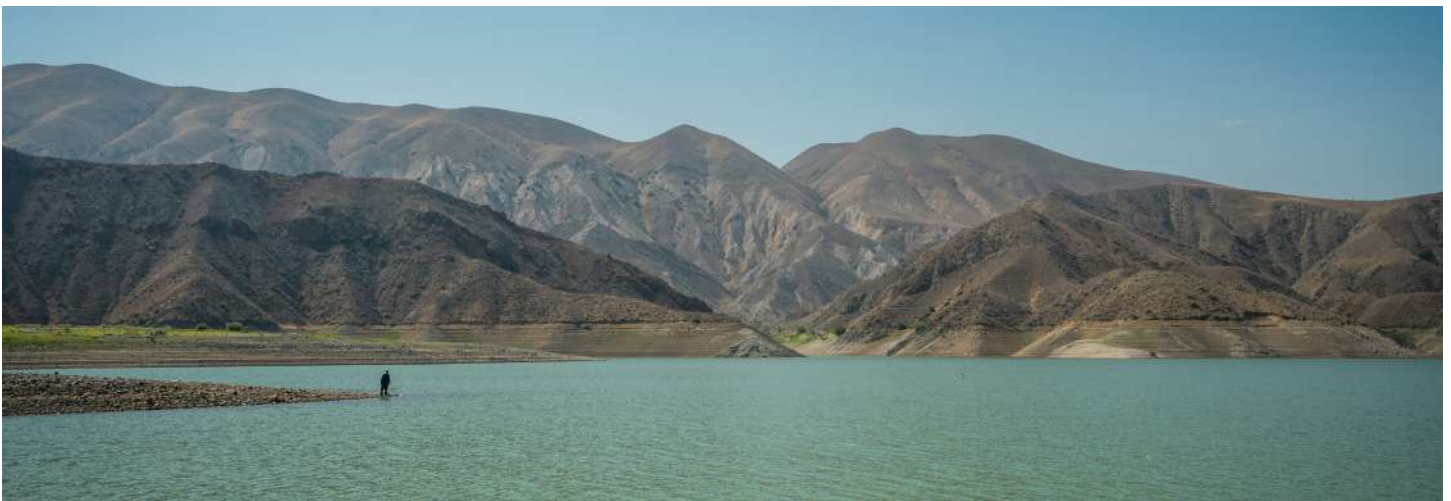
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Estonia's digital nomad visa program requires applicants to prove a monthly income of €4,500 gross of tax, during the six months preceding the application, while Georgia's program sets the income threshold at \$2,000 per month. Croatia's digital nomad visa program also has an income requirement of approximately €2,500 per month. These programs often come with specific tax requirements and limitations on the duration of stays.

From a neutral standpoint, it is impossible for me to underestimate the benefits and beauty of living in Croatia, Estonia, Georgia, and many other countries offering

digital nomad programs worldwide. However, I can confidently assert that Armenia offers an **equally compelling experience**.

Unlike other countries that require proof of a certain income level or a specific employment arrangement, Armenia stands out by imposing no **income restrictions on digital nomads**. This means that anyone with a remote job or freelance work can relocate to Armenia and enjoy its many benefits. Whether you're a web developer, graphic designer, writer, or any other professional, as long as you have a source of income, you can make Armenia your digital nomad base **without any financial barriers**.





## Easy Visa Process

Armenia offers a streamlined visa process, simplifying the journey for digital nomads seeking residency. Citizens of numerous countries, including many European nations, the United States, Canada, Australia, and others, can enter Armenia visa-free for up to 180 days per year. For extended stays, digital nomads can easily **apply for a temporary residence permit**, enabling them to live and work in Armenia for up to one year. The application process is straightforward and can be completed within a reasonable timeframe.

In contrast, some countries with digital nomad programs may impose stringent income requirements or limited visa options, hindering the freedom and flexibility digital nomads seek in their relocation plans.

## Favorable Taxation Policies

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**, making it an attractive option for digital nomads seeking a more relaxed approach to tax residency.



Moreover, Armenia's favorable tax regime is a significant draw for digital nomads. This means that digital nomads can benefit from working in a country with a reasonable cost of living while enjoying a fair and transparent tax system. Furthermore, Armenia has double tax treaties with many nations, ensuring that digital nomads are **not subjected to double taxation**.

Although several countries offer a tax-free stay for up to 183 days, Armenia distinguishes itself by providing a flexible and advantageous tax regime for various types of businesses. For example, Armenia offers a simplified tax scheme for small businesses with an annual turnover below AMD 115 million (approximately \$290,000). This turnover tax applies a **flat rate ranging from 1.5% to 5%**, depending on the business sector.

## Affordable Cost of Living

Armenia offers a relatively affordable cost of living, making it an attractive destination for digital nomads seeking a balance between quality of life and living expenses. Housing costs, including rent and property prices, are generally lower compared to many other countries. It is possible to find comfortable and well-equipped apartments at affordable rates, especially in areas outside the city center. Recently, the rents surged in Yerevan's city center; however, many other Armenian cities are still very affordable and **charming in their own way**.

Daily expenses, such as groceries, dining out, and transportation, are also reasonably priced. Local markets and supermarkets offer a wide range of fresh and affordable produce, allowing digital nomads to enjoy a varied and healthy diet without breaking the bank. Public transportation is cost-effective and convenient for getting around. Additionally, services like healthcare, utilities, and entertainment are generally more **affordable compared to many Western countries**, contributing to a lower overall cost of living.

Are you considering starting your digital nomadic lifestyle? If so, then Armenia should be at the top of your list. And if you've already begun your journey, make sure to add Armenia to your list. Don't miss the opportunity to experience living in this incredible country and all that it has to offer.





**STAY TUNED  
COMING  
SOON**

## **FINDING THE SILVER LINING**

**HOW AMERICAN  
DIGITAL NOMADS CAN  
BENEFIT FROM THE  
US-ARMENIA TAX TREATY  
AMIDST DOUBLE TAXATION  
CHALLENGES**

Our upcoming article in July 2023 edition delves into the US-Armenia Tax Treaty and how American digital nomads can benefit from it to overcome double taxation challenges. Stay tuned for exclusive insights and tips from American and Armenian tax experts to help you save money and boost your bottom line. Don't miss out on this game-changing information!

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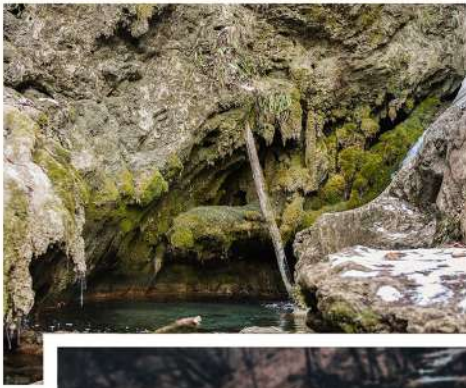


SPECIAL THANKS TO THE TOURISM  
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JUNE 2023



# LIFE IN ARMENIA

FOR DIGITAL NOMAD FAMILIES

JUNE 15TH, 2023 | NO. 5 | LIFE IN ARMENIA

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