

istered workers and not entitled to any of the rights mentioned above. However, [a law from 2018 allows](#) a family to hire and register a nanny/babysitter/dayak and be compensated up to the minimum wage for half of the amount paid. This applies for both family members and strangers, and will be paid up to the child's second birthday. You may apply from the day the child is born. For a salary of 136,000, the government will return 68,000 to you. However, you will have to pay taxes on this.

**NOTE:** If you are not a beneficiary of the "Paros" program, parent of a disabled child or if you are not considered as a large family, the wait can be quite long. Also, if your gross salary exceeds 194,000 AMD, your chances of being accepted are greatly reduced. You must make your request before returning to work, otherwise you will no longer be entitled to it.

#### ► REQUIRED DOCUMENTS FOR WORK

Currently, you will need to present the following documents upon employment:

- ▶ Your ID card
- ▶ Social security card
- ▶ Proof of educational certification (if asked)
- ▶ Proof of health condition (if asked)
- ▶ Consent letter by one parent if the individual is below the age of 17
- ▶ Other legal documents (if asked)

#### ► FREELANCING IN ARMENIA

Many repats and even locals turn to freelancing to supplement their incomes. Sometimes, freelance work becomes the main source of income. It is up to you whether you would like to use this method, but know that it is an underdeveloped field that will see more taxation over the coming years. At the moment, most do not register as sole entrepreneurs, which is what you must do to legally run your freelance business.

#### ► RECEIVING PAYMENT FOR FREELANCERS

Many in Armenia opt to work online and receive their payments through specific terminals. As [PayPal doesn't allow for the receipt of money in Armenia](#) there are multiple alternatives repatriates turn to instead. Of course, many just opt for international wire transfers.



**NOTE:** If you are not a "Paros" beneficiary, parent to a child with disabilities or you are not considered a multichild family, the wait can be quite long. Furthermore, should your gross salary exceed 194,000 AMD, your chances of acceptance are greatly reduced. [You must apply to be part of the program before returning to work or you will lose the opportunity.](#)



- ▶ Skrill
- ▶ Payoneer
- ▶ Xoom (powered by PayPal)
- ▶ Paysend
- ▶ TransferWise (US or EU for a card)
- ▶ Canada Stack Mastercard
- ▶ WorldRemit
- ▶ Remitly

Of course, there are transfer methods requiring a physical presence as well, including RIA, Moneygram, Unistream, and the Armenian version of FirmPay that arrives through MoneyTun (offers cash pickups, credit to accounts – particularly at AraratBank, ArdshinBank, UniBank, and IDBank, as well as home delivery services!)

#### ► TAXES

While you might have heard that freelancers do not pay any taxes, there is a strong advice to properly organize the legal and taxation side of your freelance activity. Thus, for example, by acquiring a certificate in the IT field, a developer can take advantage of the 10% income tax rate and the zero VAT rate provided for the export of services.

As a result, the developer receives legal business, international recognition, and at the same time can save for pension. In addition, by creating a legitimate business, a freelance developer can save a large amount by using his bank account instead of a money transfer system.

Trainers of various narrow-profile courses, heads of dance clubs, as well as craftsmen and other self-employed people have the opportunity to use the fixed payment mode, which is carried out once a quarter, instead of paying taxes.

In fact, having received a license corresponding to their occupation, freelancers can easily, quickly, and affordably legalize their business, provided that their annual revenue does not exceed 9 million drams.

For more information, please refer to the [RA Law on tax privileges for self-employed persons](#).

#### ► CAFES, ANTI-CAFES, AND CO-WORKING SPACES

There are a number of cafes that are great for freelancing out



**NOTE:** Western Union used to work in Armenia, but it seems to have temporarily disappeared.

