

Essentials For Moving To & Living In Georgia



Where to live, visas, residency, tax, banking, work, internet, social life, food, transport and more!

EXPATHUB.GE

The Georgia Expat Guide

Essentials For Moving To & Living in The Republic Of Georgia

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First edition

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This book was professionally typeset on Reedsy. Find out more at reedsy.com

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About This Book

This book is designed to give every reader a clear picture of what to expect from living in Georgia.

It's a pocket guide for understanding the quirks of Georgian Expat life and how to get the most out of it.

It's useful for anyone looking to stay in Georgia more than a few weeks, as well as for those who plan to re-locate long term and for those who already arrived and maybe didn't do extensive research before coming here. Even for veterans of living in Georgia, you may learn new insights.

We've done our absolute best to be as accurate as possible, but of course, some of the topics are a little subjective, and some things change quickly here and we can't include minute to minute updates. For many topics, you'll find links to articles on our website and elsewhere so that you can get the latest updates or additional information.

This guide is aimed at English-speaking expats and focuses on the sorts of questions, concerns, and interests that we have.

We've split this book into 3 sections:

- 1. Why Move To Georgia? If you haven't yet made the decision to move here, or perhaps if you arrived here as a tourist and are now intrigued by Georgia as a possible new home, this section will guide you through some of the most important considerations.
- 2. **Before You Move To Georgia.** What to know before you plan your arrival, or if you've already arrived, what to sort out that you probably should have before getting here.
- 3. **After Arriving In Georgia**. From getting off the plane and making it to your accommodation, to utility bills, restaurants, healthcare, and much more. These are your everyday essentials.

About The Authors

This guide was written by the team at <u>ExpatHub.ge</u> - our goal as a business is to be a one stop shop for essential expat services. To bring a level of consistency and reliability to the sort of essential services that every expat will need at some point but that, when we first arrived in Georgia, we struggled to find at an international standard.

ExpatHub.GE

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First arriving in Georgia in 2016, Tom has been a vocal supporter of Georgia as an up and coming destination. Tom is an expert on Tbilisi/Georgia re-location, visas/residency, business, food, wine, travel and more. Previously from the UK, now a full time expat in Tbilisi, Tom has been a full time traveler/expat worldwide since 2008.

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With more than 15 years experience in planning business tax structures in countries around the world, Janar is our top expert on watertight structures with minimum tax leakage. Janar works closely with our senior Georgian lawyers to communicate the best possible tax advice to our foreign/expat clients.

In addition to our 2 lead contributors, thanks go out to the other members of our team who have helped us compile all this information, including our accountants, lawyers and more. Their local knowledge, in conjunction with our own expat experience, has helped us craft what we believe you will find

to be a comprehensive introduction to everything you need to know to decide to move to Georgia, or to improve your current experience here.

Essentials - Fact Sheet



Capital City: Tbilisi

Population: ~4 million in Georgia. ~1 million of those in Tbilisi

Currency: GEL (Georgian Lari). 1 USD = ~3 GEL

Average Local Wage in Tbilisi: ~ \$350 USD (1,200 GEL) per

month. Significantly less in rural areas.

Languages Spoken: Georgian (native), then Russian, then English)

Emergency services number in Georgia: 112

Religion: Georgian Orthodox

I

Why Move To Georgia

1

Hello Georgia!



Life in Georgia for expats is improving fast. Work still needs to be done, as it is a developing country, but the low taxes, low cost of living, minimal bureaucracy, unique visa waiver program (365-day live+work entry stamp for 95+ nationalities), welcoming hospitality, hearty food, and historic wine culture, along with the general *up and coming* vibe, make the Republic

of Georgia an exciting place to be a part of right now.

I visited a few times before choosing to live here and every time I left, it felt like a piece of me stayed in Georgia, and I always had to come back for it. Now I just don't want to leave.

Georgia is a country where everything is held together with duct tape. Everything sort of works most of the time but it's never quite clear how or why it works. You'll find incredible technological solutions and forward-thinking innovation alongside completely backward opinions, cracked pavements, and arguably the worst driving in Europe. But somehow, the traffic keeps moving, as does life, and things manage to get done.

You'll discover the birthplace of wine: 8000-year-old archaeological evidence indicates that Georgia is the oldest winemaking nation on earth. And traditional wines are still being made in most rural homes, in almost the same manner as they were all those years ago.

From the coast of the Black Sea, to the snowy ski-able mountains of the Caucasus in the north, the dry and arid central lands of the Kartli region, and the fertile wine zones of Imereti (west) and Kakheti (east), Georgia's diverse natural landscapes, with 12 climate zones, will keep you busy exploring for years.

The urban centers like Tbilisi and Batumi are surprisingly well developed, with fast fiber optic internet, modern taxis, hipster restaurants and bars, boutique hotels, and much more.

HELLO GEORGIA!

Crime is low. The cost of living is also very low and you can have a comfortable and fun time here on a salary of around \$1,500 USD per month (per couple). Many expats live off even less. And those living off significantly more have a very nice lifestyle indeed.

The level of freedom, relatively simple bureaucracy, and minimal licensing laws make Georgia a bit like the "wild west". This way of living doesn't work for everyone. But if getting things done and not getting bogged down in endless red tape appeals to you, and if you can accept that road safety and a few other developing country quirks are not at an international standard, then Georgia has a level of rustic charm and convenience that those of us looking to escape an over-regulated life are often drawn to.

2

Expat Life



It's hard for our perceptions of expat life not to be wholly subjective.

But for reference, as the author of this section, I have personally

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lived in a lot of countries, including the UK, Australia, Georgia (of course!) and spent significant time (5+ months) in Thailand, Mexico, working on a cruise ship and (3+ months) in Cambodia, Mexico, France, Romania and Portugal. So I am definitely not new to expat life, or to digital nomad life, having personally visited more than 70 countries.

Because of this wealth of international living experience, although I am biased towards Georgia, I hope I can evaluate life here as objectively as possible compared to all the other places I have lived.

Lifestyle

Lifestyle of course varies depending on where in Georgia you choose to live. More on that in the next section. For me, I've spent most of my time living in Tbilisi, Georgia's capital.

I'd sum up expat life in Tbilisi as hectic but easy. These two words might not seem to fit together, but in Georgia, they do. Full disclosure, having expat-level wages here makes life particularly easy. To live like a local (on a typical monthly wage of the equivalent of around \$300 per month) would not be easy at all.

We are very privileged as foreigners being allowed to live in Georgia and it's important to always remember how lucky we are if we are fortunate enough to have an international level income in a country where the average wage is so low. In return,

the amount of foreign investment coming to Georgia is making a difference and we should be glad to be able to contribute to that effort as guests here.

Tbilisi is hectic, because of the traffic and bustle that you'd expect in any large capital city.

It can be frustrating. Some people coming from developed countries find the unpredictability of life here to be an issue. But once you understand how things work here, it becomes more predictable and all starts to make sense. Well, not everything, but enough things to make life easier to navigate.

Georgia is expat life off the beaten path. It's the next big thing. In terms of development potential, it's similar to what Thailand was 20 years ago, while being much more familiar to those with European style expectations.

A little sense of adventure is required to enjoy living here. We have not yet been overrun by foreign investment and now is the time to get in early and reap the benefits of fast growth that will likely follow quickly in a country actively looking for rapid change and development.

Things people rave about:

- Low cost of living & taxes
- Food & wine
- · Vibrant nightlife
- Ease of living (minimal bureaucracy)
- Authenticity of the culture

EXPAT LIFE

Things people complain about:

- Traffic / Bad drivers / Quality of the roads
- Pollution (specifically in Tbilisi, as rural areas are great)
- · Chaotic and disorganized daily life
- Waitstaff / Service (Though personal hospitality is great, servers are often not...)

Expat Community

The largest year-round expat community, by far, is in Tbilisi. At the time of writing, we estimate the permanent community as being at least 15 to 40 thousand people, more if you include those who speak little to no English. People from all over the world live in Tbilisi. As well as those from English-speaking countries like the USA, the UK, and others, there are lots of people from European countries, as well as from the neighboring countries of Turkey, Armenia, Azerbaijan, and Russia.

What I would say most characterizes the English-speaking expat community in Tbilisi is that they are well-traveled. It seems rare, for now at least, for Tbilisi to be the first expat destination for foreigners. Most of those who settle here have lived as an expat somewhere else before, or have at least traveled frequently, and already made it past the typical expat destinations like Thailand, Portugal, etc.

It is also a relatively young demographic, compared to some other popular expat destinations. In Tbilisi, you'll find mostly the 25 to 55 age group. It is not much of a retiree destination at all.

Georgian Culture



Georgian culture is a surprise to many who visit here for the first time. It is uniquely... Georgian. Meaning that those who have a preconceived notion of Georgia as *Eastern European* or *Former Soviet*, are totally misunderstanding the culture.

Georgians are very Georgian. They are not Russian, nor are they simply Eastern European. They are a crossroads nationality between the East and the West that have managed, through thousands of years of invasions, to maintain a unique cultural heritage that I cannot compare to anywhere else.

Georgians are intensely proud of their culture. They tell long and elaborate stories of peace, history, love, and the way we connect with the Earth. They share wine and food freely, and lots of it. They believe that guests are sacred and must always be treated as the most important people in the room.

They are strongly family orientated. You'll find children out at dinner with their parents until 1am. Everyone comes together, adult and child life is not as separated as in many Western countries. And, don't expect to see Georgians out for breakfast before 10am - if at all. Breakfast is not a thing here.

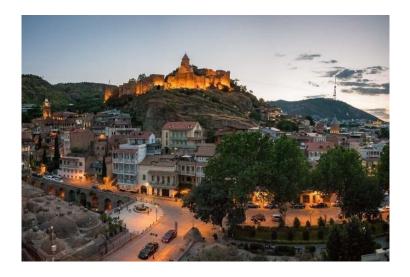
Overall, they are a passionate people who wear their hearts on their sleeves. They follow traditions, and traditions do mean everything to them. Be a respectful guest and you'll probably be treated like family almost instantly. 4

Where To Live In Georgia

Most cities in Georgia, and indeed even the rural areas, have a lot to offer. Which option is the "best" for you depends a lot on who you are.

For most foreigners, unless you want to live somewhere completely off the beaten path, you have 2 main options: Tbilisi & Batumi. Both of these cities have a higher percentage of English speakers than the rest of the country, and more modern amenities than elsewhere.

- Tbilisi -



With a population of approximately 1 million people, Tbilisi is Georgia's capital and its largest city. Tbilisi is arguably also the only city where you'll find most "western-style" amenities without major issues. It's definitely the most convenient place to move to, at least for those looking to reside in Georgia year-round. The international airport has many connections to Europe, as well as to the Middle East.

Pros:

- Most expats live here, so there's a busy community.
- The **old town** has some genuine history (since the 6th century) and boasts classic Georgian architecture.
- **Modern supermarkets** and imported goods, as well as lots of affordable local produce.

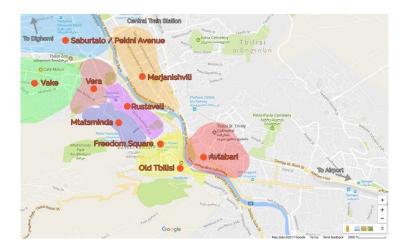
WHERE TO LIVE IN GEORGIA

• Dry weather much of the year.

Cons:

- Air pollution is very high, compared to most European cities. If you have sensitive lungs, it might be a major concern. For most of us, it is a tolerable level of pollution, caused largely by the geography of the city (a river valley), rather than excessive amounts of industry.
- Traffic. Public transport is still being modernized, though it is noticeably improving. Traffic is one of the main contributors to air pollution, but compared to Central London, for example, you will be moving faster and rarely end up in a gridlock. Driving in Tbilisi also takes some getting used to, with traffic laws seemingly considered optional by most of the local populace.

Districts in Tbilisi



All of the below suburbs have a good spread of options for expats. It just depends on what experience and budget you are looking for. There are a few other less popular areas not listed.

- Old Town / Liberty Square. The old town features winding alleys, cobbled streets, and historic architecture as well as plenty of refurbished historic architecture. Areas like Sololaki take you a little away from the core of the old town tourism but are still very central and popular with expats. Bars, restaurants, and little shops are everywhere.
- Vake. This is the most Western European feeling suburb. It has a huge concentration of expats. It offers leafy boulevards and a higher concentration of green spaces, as well as higher prices than many other parts of Tbilisi. The traffic system has been poorly updated and is one of the main problems with living in this area.

- Mtatsminda / Vera / Rustaveli. Connecting Vake in the north to the old town in the south, these three areas follow the side of a large hill down through the center of Tbilisi. A sprawl of backstreets off of the main Rustaveli Avenue are filled with older buildings, often with grand but dilapidated entrance ways. If you like to keep fit, walking up and down these hills will do that. This area has a lot of character, but aside from the main Rustaveli avenue, it's a little bit hodge-podge. Some would say it's charming, while others might call it confusing.
- **Saburtalo**. North of Vake, this is a more soviet style tower block urban landscape. Many of the blocks have been updated over time and Saburtalo is definitely a cheaper area to live in than any of the downtown suburbs. In addition, its wide streets and modern planning make things just a little simpler, at the cost of losing some soul. If you want a modern apartment in a modern building for a good price, Saburtalo is the best option.
- Majanishvili / Chuguretti. We call Majanishvili "Little Istanbul". This quarter flaunts modern renovations of historic buildings, with a higher concentration of Turkish and Arabic visitors (and the associated hookah bars and Turkish restaurants) than the rest of the city. This suburb lies across the river from Rustaveli and you can find some great places to live here, while still being within walking distance from downtown. Some other parts of this area further from the river (Chuguretti) and up the hill, are a little more chilled out, with quieter streets and old Germanstyle architecture.
- **Dighomi**. A huge suburb to the north of Tbilisi, further past Saburtalo. Here you'll find the most "concrete jungle"

existence with lots of old and new tower blocks mixed together. You'll definitely find a more local family-orientated community in this area, with fewer expats around. You'll also find some secure developments on the edges of the city. If you are looking for an all-in-one community living in modern complexes, or to actually have a house and large garden, rather than an apartment, you'll find ideal options in Dighomi. Here you'll be well away from the city center action, and instead find lots of local restaurants that tourists rarely visit.

- Batumi -

WHERE TO LIVE IN GEORGIA



Batumi is a holiday resort, and that pretty much sums up the place. It has a long shoreline and it's very busy with lots of nightlife and other tourist-oriented activities going on during the summer. But in the winter, it's more or less dead. Not the kind of dead that places like Ayia Napa in Cyprus or Sunny Beach in Bulgaria are, as it's still home to nearly 150,000 people, but you won't have a whole lot to do in the winter.

Being by the sea is nice but don't expect luxurious sandy beaches. It's still the Black Sea, not the Caribbean. This means you escape the summer heat, and winters stay mild.

However, if you want to live on the coast and maintain access to modern amenities, Batumi is the best option.

Pros:

- A much calmer pace of life than in Tbilisi, right on the Black Sea coast.
- Long-term rent is cheaper as for most of the year, & occupancy rates are low.
- Busy nightlife during the summer season.

Cons:

- Batumi is a seasonal resort, so expect 6+ months of the year to be pretty quiet.
- It's also the rainiest city in both Georgia and the entire Caucasus region, with nearly 2,500mm in annual rainfall.

Where to live in Batumi? The central district spans the long stretch of coastline, offering plenty of sea view apartments at affordable prices. The closer you are to Europe square, the higher the concentration of bars and clubs. So, you can decide how close to the action you like to be.

- Other Places -

Most expats live in Tbilisi or Batumi. But those looking for a more local experience, or to avoid busy city life may choose from quite a few other destinations. It should be noted that foreigners are typically not allowed to buy real estate in rural

WHERE TO LIVE IN GEORGIA

areas, which includes many small towns, not just farmland. Plus, if you don't speak Georgian or Russian then you may struggle with communication.

There are too many options to list, some more exotic than others, but here are a few of the most common ones:

Kutaisi



While one would assume the capital (Tbilisi) has the best air connections, for Georgia this is not true in many cases. If you like low-cost airlines such as WizzAir, they're based out of Kutaisi airport. Not only is there a larger variety of connections

to European cities from Kutaisi, but the prices are also lower than most of the airlines flying to Tbilisi.

Other than that, Kutaisi is a small-ish city of around 150,000 people. You'll certainly find the cost of living to be far less than that of Tbilisi or Batumi. The city is also more "true Georgian" due to a much smaller expat community and less tourism. Although flights land here, most tourists get transfers directly to other regions, only spending a night or so in Kutaisi at most.

You may miss some of the modern conveniences you're used to, but the city center has some reasonable bars and restaurants and you're just a short drive away in any direction from lots of nature, historic sites, and Georgia's second-largest wine region: Imereti.

Gudauri

Georgia's most developed ski resort is the perfect place for mountain life, while located less than a mere 2 hours from Tbilisi. The ski season runs from Christmas to early May most years. Out of season, other summer mountain activities are also available. During the ski season, rental prices soar, while during the summer, the town is relatively quiet. Compared to skiing in Western Europe or the USA, prices are, of course, lower for both skiing and accommodation.

WHERE TO LIVE IN GEORGIA

Kakheti: Telavi & Signagi

The Alazani Valley in the Kakheti region is the biggest wine-producing valley in the country. It's also very scenic. This wide valley is bordered to the north by the Caucasus mountains. Cool breezes blow down the valley in summer, keeping it always a few degrees cooler than Tbilisi. The regional capital of Telavi has enough modern shops to keep most expats well supplied, though definitely not with the same level of access to imports as you'd find in the major cities. The small mountain town of Signagi has beautiful views of the valley and surrounding mountains and is a popular tourist stop in the summer. From here, you are within 2 hours of Tbilisi, and about 90 minutes from Tbilisi airport.

Borjomi

Borjomi is a small hill town, famous across the whole Caucasus region and beyond for its sparkling water of the same name. It's also a popular destination for locals in Tbilisi to escape the summer heat, and in August, Borjomi is often packed with locals and foreign tourists alike.

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There are many other small destinations to consider, but most are only for those looking to leave Western/English-speaking life behind and have a truly immersive adventure. However,

many of these smaller destinations are still perfect to visit on a weekend away.

Cost of Living

Overall Cost Of Living: Cheap

Looking at the cost of living index, out of 100, here are some broad comparisons:

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New York = 100

London = 82

Atlanta (GA, USA) = 77

Bangkok = 54

Prague = 49

Tbilisi, Georgia = 29

Delhi, India = 27
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The prices here, on average, are closer to what you'd pay in India than what you'd pay in most parts of Europe or North America. But Georgia, while still developing, is leagues ahead in terms of modernity, safety, and infrastructure compared to India, and indeed most other places with similar costs of living.

How much money do I need to live in Tbilisi comfortably?

I'm going to use Tbilisi, the capital, instead of other destinations, as it is by far the most popular option for long term expats. It's also the most expensive place in Georgia to live. So this example would highlight the higher end of the cost of living as a guideline. The below figures are estimates and the costs you might incur will very much depend on your lifestyle choices.

The crowd-sourced cost of living website Numbeo (https://www.numbeo.com/cost-of-living/in/Tbilisi) estimates the cost of living per person as about 1,300 GEL (~\$450 USD) + rent, the latter of which would equate to roughly \$250 per person per month, for a 2-bedroom apartment shared by a couple. So, total, \$700 USD per month per person, or approximately \$1,400 per couple, is what the full estimate comes to.

Depending on how many luxuries you want, the estimated \$1,400 USD per couple per month is indeed not just doable, but sufficient for comfortable living. Stretch that to \$2,000+per month and you'd live very well and have a nicer apartment or house than most locals, or even expats.

While the cost of living is ultimately relatively subjective and has to do with everyone's own preferences and habits, here's a simple case study example with typical expense articles listed.

2 people, sharing a 2-bedroom apartment

1 USD = 3 GEL. Estimates in USD for convenience. Totals

COST OF LIVING

for two people combined:

- Rent: \$500 Per month (2-bedroom modern apartment, 75m squared, furnished, decent area of town)
- Utilities: \$50 (Water, Gas, Electric, Garbage)
- Fiber Internet & 4G network: \$20 (Home internet 20MB + 2 sim cards for 4G)
- Transport: \$60 (~40 taxi rides per month)
- Food Shopping: \$300
- Eating Out: \$300 (Dinner out twice per week, as well as some light lunches)
- Medical insurance: \$50
- Cleaner: \$80 (once per week, 4 times per month total)
- Entertainment: \$150
- Other: \$150

= \$1,600 USD for two people, a very comfortable, mid-level budget.

Additionally: Clothing, imported goods (from Amazon etc.), gym and/or co-working membership and any other monthly expenditures like Netflix etc. Add in a higher-end apartment (\$1,000 per month) and you could be scratching \$2.5k a month for 2 people. It's still an amazing bang for your buck as you'd be living very well off that budget.

If on a lower budget, you could spend less by:

- Having a smaller apartment (1 bedroom or studio \$300 per month or less)
- Not eating out very often (twice per month, \$60)
- Cleaning your own apartment (\$0)
- Entertaining yourself with free activities (\$0)
- Taking public transport only (\$10 per month)
- Shopping: Only eating local produce and no expensive imported food (\$120 per month or less)

This would get your monthly budget to below \$1,000 USD per couple.

Detailed Cost Of Living Information

Some more details on what you get for your money in Georgia.

Accommodation - Rental

A well-furnished, modern apartment (65sqm) with 1 bedroom in the best locations in the capital (Vake, Old Town) might cost you \$400 to \$700 per month in rent. In a less desirable neighborhood, such as Saburtalo or Marjanishvili, maybe \$250 to \$500. And rent would be even less than that in one of the outer suburbs.

For a luxury apartment, with a much larger floor area (130sqm),

COST OF LIVING

2 bathrooms, 2 bedrooms, a large balcony with a view, and potentially a garage, you might pay around \$1,000 per month, even in the nicer suburbs.

For a budget studio in a less desirable area, prices can be under \$200.

Outside of Tbilisi or Batumi, prices can be lower still.

In Batumi (Georgia's main coastal city), prices can be quite seasonal. In the summer, you might pay similar prices to Tbilisi, or perhaps even more. In the winter, prices drop significantly less than Tbilisi.

Utilities

Utilities are incredibly cheap. Garbage removal is about \$1 per month - seriously! Water, \$2 to \$3. If you run a lot of air conditioning and have a big apartment, you could hit \$60+ a month for electricity. But that balances out in spring and autumn where your electric bill may drop to \$10 a month. Gas is going to set you back \$5 to \$10 per month during summer, and probably around \$35 a month in the winter, with the heating on.

A total utility bill above \$100 per month would require a huge apartment and a lot of usage!

Fiber Internet & 4G network

3 GB of data and some minutes / SMS texts per month works

out to around \$5 per month, depending on usage. If you want unlimited calls, it's about \$9 a month. More on mobile networks in the Phone and Internet section later in this book.

\$10 per month for the basic 20MB fiber optic internet package at home is sufficient for most people. But even the 100MB package only comes in at about \$35 per month.

Food & Drink

If you are used to a European diet, then familiar products like bread (30c per bread), milk (\$1 per liter), local cheese (\$5 per kilo), bell peppers (50c per kilo), apples, eggplant, potatoes, carrots (25c per kilo), etc. are all available at very low prices.

In winter, when much fresh produce is imported from Turkey, some prices more than double, but it's still cheap compared to USA/West Europe. Dairy and meat products remain consistently priced.

- Beer (0.5 liter) (domestic larger \$0.5-\$1 or less, local craft beer \$1.50-\$3, imported \$1.50-\$3).
- Wine per bottle (Domestic \$2.50 and up. Really good wines from \$8).
- Spirits in Georgia are all very reasonably priced, especially if you will drink the local chacha, or vodka. As Georgia is the birthplace of wine, it is the most popular drink.
- Flavored homemade lemonade is very popular, as is the Borjomi sparkling water.

COST OF LIVING

Imported foods are relatively expensive.

Supply in Georgia for some products is a little inconsistent. Additionally, things like imported deli meats, bacon, cheddar cheese, brie, Tabasco, BBQ sauce and many other expat favorites are priced just a little higher than in a regular supermarket in the USA or the UK. These items are relatively expensive compared to other domestic products, but not outrageously overpriced.

Transport / Getting Around

Taxis

Basic taxi prices in Tbilisi start from about a dollar to sit down, but **you'll rarely spend more than \$3 per trip** unless you go way out of town. Taxis are proper cars (Toyota Prius, Camry, and some older Mercedes sedans are typical).

Taxis for intercity travel are also a good option. Batumi to Tbilisi in a private vehicle (6 to 7 hours) comes in at around \$100 USD for a one-way trip.

Public Transport

The Tbilisi metro system is basic, old, and consists of a limited network of 2 lines, but it is very cheap (**\$0.20 for any distance**).

Tbilisi has some modern buses now and is currently updating the rest of their fleet. But there are still plenty of old yellow minibuses (or "marshrutkas", as they're known) too. Your \$0.2 fare lets you ride the metro and connect with buses for 90 minutes per trip before being charged again.

Buses connect almost everywhere in the city, but the price of taxis makes it unlikely that most foreigners will want to use the noisy and crowded public transport when they can go directly door to door for a couple of dollars.

Restaurants & Nightlife

Tbilisi is a 24/7 city. Restaurants, like everything else, are very affordable.

At a budget sit-down restaurant, you might easily get a large meal and a drink or two for \$5 to \$10 per person. The total cost depends whether you want lots of meat dishes, or are happy with carbs.

A mid-priced restaurant for a nice night out might work out around \$20 per person, including a 1/2 liter of wine each and plenty of premium dishes.

If you want to head to the fanciest places in town, as long as you don't buy imported fine wines, it's almost impossible to spend more than \$70 per person for high-end dining with excellent local wines.

COST OF LIVING

For drinking in bars, a beer on a nice roof terrace may cost you \$4, and a decent bottle of wine, \$25. A large beer at a cheap local bar, however, could cost as little as \$1, and a liter of house wine in the same place, as little as \$2.50.

Medical insurance

Local medical insurance, which is sufficient for most basic medical needs, starts from less than \$5 per month, though most expats would choose a more premium package (in the vicinity of \$20 to \$30 per month). If you want to maintain full expat health insurance with an international provider, \$100+ a month is more likely. You'll find more info on this in the Healthcare section later in this guide.

Domestic Staff

A typical salary for a part-time cleaner is \$15 to \$40 for a full day. You'll find the rates to be similar for a nanny and other domestic staff.

If you employ someone full time, you'll pay between \$200 to \$400 USD per month as a typical wage. Rates will vary, of course, depending on the type of work, their experience level, and if they speak English.

Weather



Svanetian towers in Ushguli

Georgia has a diverse range of climates, from coastal weather near the Black Sea (Batumi), to semi-arid around Tbilisi, where

WEATHER

it rarely snows, to ski resorts (like Gudauri) just 2 hours drive from Tbilisi where you can enjoy the mountains all year and ski in the winter.

Tbilisi & Batumi are actually at a similar latitude to Rome, Barcelona, and Istanbul. Though landscape and regional differences might not make all these places directly comparable, Tbilisi is more comparable to Rome than to London or Berlin.

While I don't consider the weather to be the main selling point of Georgia, the level of diversity means that you can typically find weather around the country that will suit almost anyone for most of the year, and the winters away from the mountain areas are mild compared to Northern Europe, Canada, etc.

If enjoying the seasons is your preference, rather than expecting 12 months of tropical beach weather, Georgia will satisfy.

If you want to learn about location-specific weather, you'd be better off looking online for annual weather information for different cities around the country, due to the variance between regions. Below is just a general guide.

Summer: The busiest tourist season is from June to mid-September. Expect hot weather (30+ Celsius is typical) and plenty of dry days with blue skies and minimal clouds. Head to the mountains or the Black Sea coast to cool off.

Spring & Autumn (Fall): Very pleasant temperatures, in the 20 degree Celsius range in Tbilisi. Both seasons can have rain. These are both considered the shoulder seasons.

October/November are often sunny, whereas March/April can be the wettest months and still quite cold during some years. May and September are typically glorious.

Winter: Tbilisi is typically dry with a reasonable amount of sunny days. Batumi will be wet but with milder temperatures. Ski resorts officially open around early/mid-December, though in practice many won't open until mid to late December.

Personally, I consider May, September, and October to be my favorite months. Daytime temperatures mostly always fall under 30 degrees Celsius, so life is much more pleasant than it is during the heat of the summer, but it's still warm enough to enjoy most evenings in a t-shirt.

Simpler Bureaucracy

While a life entirely without bureaucracy may seem like a pipe dream, Georgia has made a huge effort to do away with a lot of needless bureaucracy since the early 2000's. Though the transition was not perfect, I would still say Georgia has some of the simplest bureaucracy I've ever encountered.

Georgia has embraced technology to offer streamlined government services that are mostly digital. This makes life so much easier. Although this is slowly happening all over the world, Georgia seems to have just gone ahead and gotten it done.

Some random examples:

 Passport is king. A huge amount of basic services require only your passport. Barely any other documentation is required. (Obviously, complex processes may require more documents, but you'd be surprised how often you just hand over a passport and 10 minutes later your problem is

solved).

- Opening a business as a foreigner, on a tourist visa. This typically takes 2 business days (or even a single day at a small surcharge), with no recurring annual fees.
- Want to distill and sell hard liquor from your house? Just do it. No licensing for alcohol production or sales at home is required.
- What if you need certificates from the tax authorities? Once you are in the system, which is also relatively straightforward, just apply through the online portal and they'll email them to you. Even your tax returns are all digital. The government here almost never sends you anything to a physical address.
- Even to get a personal bank account, you just need a passport. No postal address is required at all.
- When you do have to do things in person... The Public Service Hall (essentially an all-in-one Government Customer Service) is very efficient. Book an appointment, get a ticket on arrival, get assigned to the right person, and get seen normally within 5 minutes. They just get things done. (It helps if you take someone who speaks Georgian with you though.) It is one of the few bureaucratic buildings in the whole world where I actually don't mind having to go as it JUST WORKS.
- You can even get married, for free (apart from some translation fees for foreign documents) right at the Public Service Hall, sometimes on the spot. The marriage is valid internationally.

Not all systems in Georgia are as organized as we may think

SIMPLER BUREAUCRACY

they should be, but on the whole, things just seem to be set up to make life easier, not to pointlessly waste your time filling out 20 different forms at 5 different locations around town.

In short, if it can feasibly be done online, Georgia has mostly made it so it will be done online. If only one form is realistically needed, rather than ten, then you'll just fill out one form.

Low Taxes



We'll discuss taxes more in the chapters of the next section, but **favorable taxation is a key reason to move to Georgia.** If you currently pay more than 20% in tax, and want taxes as low

LOW TAXES

as 1% (or even 0% in limited cases), then you are likely going to have an improved tax situation in Georgia.

Some of the country's key selling points:

- An individual entrepreneur with a small business status pays only 1% on gross turnover and no additional personal income tax.
- Employees get taxed at a **flat 20% rate**, so no matter how high your income, you will not pay a higher tax rate.
- Low corporate tax (15%) and tax is only applied to business profits at the time of distribution. You can reinvest profits, or hold them within the company indefinitely and they will remain untaxed.
- Low dividend tax (5%) is paid at the time of distribution. No additional personal tax is due on dividend income from your Georgian company.
- Foreign income exemption on certain types of income you earn from abroad (including foreign dividends, royalties, interest, and more).

A basic summary of tax rates:

1 USD = ~3 GEL

- Micro Business Status (turnover < 30,000 GEL). You pay 0% tax.
- Individual Entrepreneur with Small Business status

(turnover <500,000 GEL). You pay 1% flat on turnover.

- Individual Entrepreneur not qualifying for small business status (consultants, for example). You pay 20% flat on net income.
- Employee or natural person who has not registered any business in Georgia. You pay 20% flat on gross income.
- LLC (Limited Liability Company). You pay 15% Corporate Income Tax and 5% Personal Dividend Tax. Only taxed at the time of distribution. Otherwise, 0% on funds reinvested or held in the company, or re-invested in companies owned by your company.
- **Virtual Zone Company.** 0% Corporate tax, 5% dividend tax, 0% VAT. Special tax rates for qualifying IT businesses.
- **International Company Status**. 5% Profit Tax. 5% on employee salaries. 0% dividends.
- VAT is 18% and payable on most local transactions, but the majority of business sales abroad where the recipient is foreign are VAT exempt.

II

Before You Move To Georgia

Once you have realized Georgia might be the place for you, it's time to plan your move.

This section covers the essential considerations to plan for before arriving.

9

Visas

Visas / Visa-Free Entry

Georgia currently offers one of the best visa-free regimes in the world. If you're from one of the 95 qualifying countries (EU, UK, USA, Canada, SA, NZ, Australia, and many others are on the list), you get a 1-year visa-free entry stamp on arrival. No questions asked. No paperwork to file. You don't need proof of onward travel or any other documents but your passport. (NOTE: During COVID, this program continued to exist, but you had to qualify via an additional permit in order to enter Georgia. *Read the latest updates here.*)

You can travel, open a business, and even legally work here while on the standard visa-free entry. You can exit and re-enter the country without limitation and the 1 year period will start again from the date of your re-entry. Many expats have left and come back tens of times and thus far no one has reported being

stopped from re-entering that we know of, even after spending years effectively living here.

The only surprise you are likely to have at passport control is the free bottle of wine the passport agent hands you after stamping your passport. I can't promise they always give out wine, but I've had that experience about 50% of the times I've arrived.

If you are not on the list of 95 countries that are eligible for the visa waiver, other entry options include applying for a visa and shorter visa waivers (90 days in a 180-day period). Georgia even allows entry for any nationality, as long as they hold a visa or a residency permit from a "friendly country". For that, both the US and the Schengen Area qualify. See more info via the GeoConsul link below.

DISCLAIMER: Visa rules can change periodically. Please *check* here that you are eligible at the time of your trip.

10

Legal Residency Permits



So, with a visa waiver this convenient, why get residency?

Here are some reasons:

- 1. **Right to remain.** You don't need to cross the border, you can just keep renewing the permit. As we discovered during COVID-19, a lot of foreigners who had relied on visa runs for years could no longer do so and were stuck here illegally.
- 2. **Visa runs won't last forever.** Not only can visa runs be problematic, as during COVID-19, but Georgia's uniquely flexible visa is unlikely to continue forever. 90 days in 180 is likely to come into force at some point in this decade, and we may not get much warning. Meaning, if you have not already taken the steps to qualify for residency, you may not be prepared to do so last minute.
- 3. **Residency rules change.** We saw in 2019/2020 that instead of being able to qualify for residency when purchasing real estate exceeding 30k USD in value, that figure went up to 100k USD. As of May 2021, new rules have made it much harder for those from countries not included in the visa-free entry program to get residency. How rules will continue to change is hard to predict, but for those who still qualify relatively easily right now, don't wait until the process gets harder.
- 4. **First step to permanent residency and citizenship**. If you are looking for Georgia to be a long-term home, maintaining 10 years of uninterrupted residency here is important. However, there are also some options to get permanent residency before the 10-year mark.
- 5. **Conveniences with public and private services.** From online access to government services to better and simpler treatment with banks, utility companies, and more, having an ID card simplifies your admin in many ways.
- 6. Showing Georgia is your legal home. If you are from a

LEGAL RESIDENCY PERMITS

country like the USA, Australia, South Africa, or anywhere that does not have a double taxation agreement with Georgia, then both legal residence and tax residency are essential factors which can be used to show that Georgia is your home, and reduce or eliminate your taxes from those countries.

- 7. **Essential for some services.** For example, if you want to apply for a visa from the UK visa center in Georgia, you must be a resident or citizen of Georgia. Otherwise, you would have to return to your home country to apply for such a visa. Some additional limited benefits in terms of travel to other countries may exist, but you'd need to check with the specific country you want to visit.
- 8. **Unexpected Benefits.** In an unpredictable world, we discovered in 2021 that the only way to get vaccinated against COVID in many countries was to be a resident. Only limited countries offered vaccinations to tourists. In Georgia, residents were able to get vaccinated from the very first rollout of the vaccines, but tourists still are not (at this time of writing, June 2021).

Options For Residency

If you are planning to move to Georgia, or are already here and hoping to switch from a tourist visa to a resident permit, Georgia offers several types of temporary residency permits; the most popular ones are:

- Work Residence Permit (for those with a Georgian work contract or a business in Georgia)
- Real Estate Residence Permit (based on real estate ownership of a value exceeding 100k USD. Also called the "shortterm residence permit")
- Investment Residence Permit (if investing >300k USD in Georgia. Very specific conditions apply)
- Residence Permit for Family Reunification (if a family member is a resident or citizen of Georgia)
- Other types of residence permits (including student residency permits)

Temporary residence permits are first issued for a period of 6 to 12 months. They may then be extended for an additional period of up to 5 years. Additional extensions can be issued but the total period of issuance of a temporary residence permit in Georgia should not exceed 6 years. After 6 years you would be expected to apply for either Permanent Residency or Georgian citizenship.

NOTE: For the <u>latest information on the application process and</u> requirements, see here.

For more information and assistance in completing the residence permit process, you can book a free consultation with ExpatHub:

Get A Free Consultation

The below is a summary of key points. As rules change often, always check the live link above for the latest details.

Work Residence Permit

The work residence permit is granted to individuals who are coming to Georgia due to their entrepreneurial or labor activities. In order to qualify and apply, you must either:

- Have an employment contract with at least 6 months of validity remaining, or an indefinite contract. Your salary should exceed 5 times the current subsistence minimum (at the time of writing, approx. 900 GEL total)
- OR ownership of a business (either an LLC or an Individual Entrepreneurship works) & proof of sufficient funds to support oneself for the duration of the residence permit (6 to 12 months for the first permit, up to 5 years for future permits).

Turnover (within any 12 month period) of the sponsoring LLC or IE should exceed 50,000 GEL for each foreigner seeking a work residence permit through the business. If you are employed at an educational institution or medical facility, that requirement is reduced to 35,000 GEL per applicant.

Turnover can be proven by any of the following: 1. Copy of your VAT turnover statements from the Revenue Service. 2. Bank statement of your Georgian Business Bank Account in GEL. 3. A licensed auditor verifying business turnover paid into your foreign bank accounts. 4. In some cases, a specific turnover document, signed by the Revenue Service, may be accepted.

To apply, the following documents should be submitted:

- Extract from the Registry of Entrepreneurs and Non-Entrepreneurial Legal Entities (i.e., Proof of the existence of the Georgian LLC or Individual Entrepreneur).
- Copy of a travel document of the applicant (normally a passport). For the first application, a translated version is normally required, though if your passport is in any language using Latin characters, they will accept a non-translated version. For renewal, so long as you use the same passport, simply a photocopy of the original is sufficient.
- Copy of a document certifying the applicant's legal stay in Georgia (with at least 40 days of legal stay remaining).
- Document certifying employment or entrepreneurial activity with a monthly income of at least 5x the current subsistence minimum (e.g., a labor contract or any other document certifying employment or business ownership). If this document does not include the legal income of the applicant, proof of sufficient funds can be provided instead.
- Document stating how many foreigners are working for the sponsoring IE or LLC (signed by a company director and the company accountant).
- Document showing total turnover of the LLC or Individual Entrepreneur, as detailed above.
- A 3x4 photo of the applicant (can be taken at the time of submission).
- Receipt certifying the payment of service fees.

Note: All documents should include a Georgian language version. If the original document is not in Georgian, a notarized translation should be included.

LEGAL RESIDENCY PERMITS

You will then get the answer on your application within a minimum of 10 days and a maximum of 30 days.

What constitutes sufficient funds for a residence permit application?

One option is that your employment contract shows the wages you will be paid. As discussed above, your salary should exceed roughly 900 GEL per month (current at the time of writing this).

If you are not receiving guaranteed wages, you must provide a bank statement from your Georgian bank account showing funds equal to 950 GEL per month for each month of the desired duration of the residence permit (i.e., to apply for a 10-month permit, you would need to show a minimum of 9,500 GEL in your account. This number is subject to regular change, so please check with ExpatHub for the latest figures.)

The decision on sufficient funds can sometimes be at the discretion of the clerk assessing your application, so having more than the minimum amount is always recommended.

Real Estate Residence Permit (aka. Short-term Residence Permit)

This type of residence permit is issued to the person – and his/her family members (dependents or spouse only) – who, according to the rules established by Georgian legislation, have the right to immovable property (except for agricultural land), with the market price above \$100,000 USD equivalent in GEL. To qualify for the permit, the market value of the property shall be established by a certified assessor.

The following documents should be submitted:

- Copy of a travel document of the applicant (property owner).
- Copy of a document certifying the applicant's legal stay in Georgia (with at least 40 days of legal stay remaining).
- A document proving that the applicant owns the immovable property with the value exceeding the GEL equivalent of \$100,000 USD in the territory of Georgia.
- A document certifying the market value of the property (as it's determined by a certified appraiser).
- A 3x4 photo of the applicant (can be taken at the time of submission).
- Receipt certifying the service fee payment for the application.

In the event that family members of the property owner also wish to gain residency, their documents must also be provided: travel document (passport), proof of kinship (birth certificate,

LEGAL RESIDENCY PERMITS

marriage certificate, etc.), a 3x4 photo, and proof of legal stay in Georgia.

As with the work residence permit, all documents that are not in Georgian need to be translated into Georgian and notarized. Foreign documents (e.g., a foreign birth certificate) need to be notarized, as well as apostilled.

Investment Residence Permit (>300k USD investment in Georgia)

The exact requirements for this are very complex, and it's worth discussing in detail with an expert. You can contact ExpatHub for a free consultation if you are looking to make an investment of this size.

Real estate, business, and other investments are possible.

The major benefit of this over the 100k USD investment in real estate is that you can **acquire 5 years permanent residence**, rather than temporary residence, immediately for yourself, spouse, and children. However, during these initial 5 years, this residence status can be lost if all the requirements are not met.

After 5 years of maintaining the investment and meeting the requirements, you can then retain your permanent resident status without any additional stipulations.

Residence Permit For Family Reunification

The Residence Permit for Family Reunification is issued to family members (the children or spouse) of a foreigner already holding a residence permit in Georgia, or to family members of a Georgian Citizen. The person who already has residence/citizenship would be considered the "sponsor" of those applying.

To obtain a residence permit for family reunification, the applicant must submit the following documents:

- Copy of a travel document of the applicant (normally a passport).
- Copy of a document certifying the applicant's legal stay in Georgia (with at least 40 days of legal stay remaining).
- A document proving the validity of the relationship (usually a marriage or birth certificate), notarized and apostilled if foreign-issued.
- Proof of income or sufficient funds. Either the sponsor or applicant must provide documentation (e.g., employment contract) showing they have an income of at least 400 GEL per month for the length of the permit, OR the applicant can show they have a Georgian bank account with a total amount exceeding 400 GEL times the number of months of the duration of the permit (i.e., for a 6-month permit, a Georgian bank account in their name with at least 2,400 GEL in balance).
- A 3x4 photo of the applicant (can be taken at the time of submission).
- Receipt certifying payment of the service fees.

LEGAL RESIDENCY PERMITS

If they are applying for the first time to get a residence permit for family reunification, all applicants should already be in Georgia. However, if they are applying to extend a current residence permit, they can submit an online application from abroad.

Other types of residence permits:

- 1. The "Special Residence Permit" is issued to a foreign citizen who's a victim of human trafficking. Such instances are regulated by the Law of Georgia on Combating Human Trafficking.
- 2. A Study (Education) Residence Permit is granted to persons coming to Georgia to study at an accredited educational institution.
- 3. A "Temporary Residence Permit" is issued to a foreigner, who according to the Law of Georgia on the Elimination of Domestic Violence, Protection of and Support to its Victims, has been recognized as a victim of domestic violence.
- 4. A Residence Permit of a Former Citizen of Georgia is issued to a foreigner whose Georgian citizenship has been previously terminated.

11

Jobs & Taxes

In this section, learn how you can make money if you relocate to Georgia.

Jobs (Income) For Expats



These typically fall into a few basic categories:

- You already have a business or job which you can work at remotely (online).
- You will be working for an international company / NGO
 / foreign government with offices in Georgia who will pay
 you international level wages.
- You are coming to teach and work at an international school.
- You intend to start a new business in Georgia.
- You are hoping to get a local job with a local company.

For the first 3 options on this list, you probably already have an idea of what you're going to do for money, already have an income source or an offer of work, or are applying for work.

With remote work, you'll likely maintain a similar wage to what you had before arriving.

In the case of teaching or working for an international company, you may make less than where you lived before, but you might also make significantly more than locals working the same types of jobs, and will almost certainly have a much higher overall spending power than the majority of the local population.

If you intend to start a new business or move your current business here, then continue to the section below. NOTE: Continuing to run your foreign business from Georgia can lead to some tricky tax situations and it's essential that you understand your liabilities before arriving to Georgia in order to avoid problems.

If you're seeking a local job, unless you can get hired as an international expert or have a highly sought-after profession, you will be competing with Georgian staff whose wage expectations will be a fraction of what you may have hoped for. Also, unless you speak fluent Georgian, most employment positions will not be available to you.

If you're genuinely planning to get a local job and local wage, the salary is very likely not going to be enough to sustain "Western" living standards. As an example, the average monthly salary in Georgia in 2019 was just 1,069 GEL (or around \$398 / €362), and while the cost of living is very low, it will still be a struggle. If you can get one of the rare expat wage level jobs, then you can expect at least 3 times that standard wage. As an expat with rent to pay, living off of less than 2,000 GEL a month would

not be enjoyable, even with a slim budget.

Most of the locals that you see living a decent life here either have a second income, work remotely for a foreign company, or live with their families (which is incredibly common here, even for individuals well into their 30s) and therefore save on costs. Very few people have rent to pay as almost everyone owns property within their families since the Soviet times.

If you do want to seek a local job, jobs.ge and hr.ge are good places to start looking.

Employment Taxes

If you've spent 183 days or more in Georgia, within any rolling 12 month period, you are a tax resident of Georgia, automatically, for the complete tax year within which you hit the 183 days. (Source: Georgian Tax Code, Article 34 (2. A)).

This can mean, if you hit 183 days late in the year, you can owe back taxes all the way back to the day you first arrived or even back to January 1st of that year. This is why it is essential to plan your taxes for the year you will become a tax resident in advance, rather than waiting until after you have already triggered tax residency. You can read more about how tax residency works here https://expathub.ge/georgia-6-months-tax-resident/.

Standard employment tax in Georgia is 20% flat, from 0 to any

salary level. If employed by a Georgian company, tax should be withheld by the employer at the source.

If working for an international company while living in Georgia, even if you are on the visa waiver program, you may be due to declare and pay 20% tax on all your annual salary, even if it was already taxed at source in another country.

It will depend on whether your home country has a Double Taxation Avoidance (DTA) Agreement in place with Georgia. The USA, South Africa, and Australia, for example, do not have DTA's with Georgia, so it's especially important for persons coming from those countries to organize their taxes as early as possible. Even for countries that do have a DTA, most DTAs lead to taxes defaulting to the country where you are physically working, so DTAs often offer far less protection for long-term expats than most people assume - which can be a costly assumption indeed.

Read more about all the <u>tax considerations for remote workers</u> here.

Businesses & Taxes

Operating A Business In Georgia (Remotely Or Locally)



It is relatively easy to open a business in Georgia, even on the visa-free program. Most businesses can be opened and operating in Georgia within about 2 business days. For a list of what types of business you can open here, take a look at this article.

Your Foreign Business

If you already operate a business abroad, depending on the structure of that business and how you earn money from it, you may incur local tax liabilities in Georgia. For this reason, it is highly advised that you discuss your foreign business with a Georgian tax adviser, preferably before arriving in Georgia.

To assess your individual case and figure out your best options,

we offer a free tax consultation.

For most foreigners, if it is practical to do so, moving your business to Georgia is the best way to minimize taxes with the fewest international complications. Delays in making a move can be costly, which is why it's important to understand the tax laws from the start. If it is not practical to move your business to Georgia, a local tax adviser can help you plan your other options.

Simply because you pay taxes on your foreign business in its country of registration, doesn't mean you won't be liable for tax on the same income in Georgia. Permanent Establishment rules (GTC Article 29) mean that if you manage your foreign business from Georgia, in many circumstances it will be treated as a Georgian tax-paying entity. Furthermore, if deemed as such, you might be liable for fines and back taxes for the months you operated it in Georgia without registering. A full explanation of this topic here.

If your business is a sole proprietorship (Individual Entrepreneur) that is not a legal entity, then you will typically not be subject to Permanent Establishment rules, but could owe 20% tax on every dollar of your income (except for the amount that's withdrawn, as is the case with LLCs). This can easily be avoided simply by registering as an Individual Entrepreneur as soon as you arrive in Georgia and reducing your taxes to as low as 1% (0% in some limited cases). *Read more here*.

While some of the above information may make Georgia seem like a scary option for business owners, in reality, if planned

correctly, most of the above problems can be avoided and most expats end up with annual taxes far below what they would pay in countries like the UK, EU, USA, and many more.

As well as the low tax rates and flat taxes not exceeding 20%, even on very high-income levels, Georgia is also a territorial tax country, meaning that foreign-sourced income* isn't taxed here at all. **Do keep in mind** that what does and doesn't qualify as foreign-sourced income is explicitly defined by the Tax Code, and while your foreign royalties, interest, certain dividends, and a few other types of income will indeed be completely tax-exempt, contrary to what many bloggers appear to believe and spread, **income generated from offering services to foreign clients is NOT considered foreign-sourced** (GTC Article 104 (1)(c.g.)).

It should be noted though that, if you are a US citizen, you will have to deal with a number of other problems to avoid being taxed in the US, no matter where you live outside the US.

Open A Georgian Business

To start a new business or move your current business to Georgia, you can register with the Public Service Hall and the Revenue Service. You don't need to be a legal or tax resident of Georgia to open a business. You can also register your company remotely, without even having to visit Georgia.

Summary of Business Taxes in Georgia

Taxes in Georgia typically range from 0% to 20%. A basic summary of tax rates:

1 USD = ~3 GEL

- Micro Business Status (turnover < 30,000 GEL): 0% tax (tax exempt).
- Individual Entrepreneur with Small Business status (turnover <500,000 GEL). 1% flat tax on turnover.
- Individual Entrepreneur not qualifying for Small Business status (consultants, for example). 20% flat tax on net income.
- Employee or natural person who has not registered any business in Georgia. **20% flat tax on net income**.
- LLC (Limited Liability Company). 15% Corporate Tax
 + 5% Personal Dividend Tax. Only taxed at the time of distribution. Otherwise, 0% on funds retained or reinvested. Dividends paid to other Georgian entities are tax-exempt as well.
- <u>Virtual Zone Company</u>, 0% Corporate Tax, 5% Dividend Tax, 0% VAT. There are also special tax rates just for very specific IT businesses.
- International Company Status. 5% Corporate Tax, 0% Dividend Tax, 5% income tax on salaries (reduced from 20%). Must have 2 years experience in the IT or Maritime sectors.
- Value Added Tax (VAT): 18%. Mandatory if turnover

exceeds 100,000 GEL. Otherwise, optional to register. No VAT on most foreign income (products/services you sell abroad).

- VAT Reverse-charge: 18% on purchases of most foreign products and services. Registering for VAT effectively removes VAT on purchases, through the "input VAT" scheme.
- In addition to the above, Georgian **permanent** legal residents (i.e., those with a permanent residence permit / citizenship) will also pay a 2%+2% pension contribution if they receive a salary normally paid by your employer. Business owners without a salary can elect to pay the pension contributions.

Which type of business should you choose? It depends on your unique situation, but the most popular types of business for foreigners in Georgia are:

Individual Entrepreneur (IE)

BEST FOR: Businesses with a single director and very low liability concerns, freelancers, etc.

This is a business run by one individual for their own benefit. An Individual Entrepreneur is a natural person, not a legal entity, who is liable to creditors personally and whose assets are not separated from the business.

As an IE (Individual Entrepreneur) your basic tax obligations are:

- 20% Income tax on net income.
- Reduced to 1% on gross turnover if qualifying for Small Business status, see below.
- Optional 2%+2% pension contribution if you are a Georgian permanent resident or citizen.

An Individual Entrepreneur can operate under the name of its owner or under a chosen name. In any case, the business is not legally a different entity from the individual. That creates risks because personal assets are not shielded from business liabilities. However, the advantages of individual entrepreneurship are its simplicity, ease of setup, and nominal costs.

For the majority of IEs the other most attractive advantage is the **incredibly low taxation** rate for which you may be able to qualify.

If you are working as a freelancer, for example, being an Individual Entrepreneur in Georgia might be the most beneficial option since you would also have a possibility to get Small Business Status, meaning you pay 1% tax on your gross turnover.

So long as your gross annual turnover is between 30,000 GEL and 500,000 GEL you might qualify. Higher turnover will not qualify; turnover below 30,000 GEL might instead qualify for *Micro Business status* (0% Tax).

Some Key Considerations With Small Business Status:

- Business turnover of less than 500,000 GEL (approx \$150,000 USD) annually.
- 1% on gross turnover, unless you exceed the 500k limit, in which case 3% (Note: exceeding the limit twice will result in the cancellation of the status).
- VAT of 18% if you are VATable (most B2B and digitally rendered B2C sales to non-Georgian customers are NOT VATable) turnover exceeds 100,000 GEL in any 12 month period. <u>Read More About VAT</u>. Services to business clients abroad, and consumers in many cases, are VAT exempt.
- Be physically present in the Republic of Georgia at least 183 days per tax year and hence be a legal tax resident of Georgia. (Or qualify for the <u>High Net Worth Individual</u> program and bypass the 183-day requirement).
- You are the sole director (individual) of the business. (Although this does not preclude you from having employees.)
- Your business activity must not be on the list of *prohibited* business activities (such as consultants, architects, and others).
- You must NOT actually be an employee in the guise of being a contractor.
- You do NOT need to be a permanent legal resident or a citizen of Georgia.

Read our *full guide for individual entrepreneurs and small/micro business status* and learn how to register as an IE with Small Business status.

Limited Liability Company (LLC)

BEST FOR: Businesses with potential liabilities and 1 or more directors.

Different from individual entrepreneurs, the liability of an LLC is limited to its own assets. The company may be established by one person or by several partners, who might invest capital or start a company with zero capital. There are no minimum capital requirements in Georgia. The capital of an LLC is divided into shares. Unless otherwise noted in the charter, shares are freely transferable assets.

Key Benefits of an LLC:

- Legal Entity.
- Limited liability means you will not be personally liable for debts if the company goes bankrupt or is sued.
- Zero capital investment is required to open an LLC.
- One or more directors can own an LLC.
- Directors do not have to be Georgian residents or even have to visit Georgia to open an LLC here.
- Employees can be from Georgia or elsewhere.
- Company profits are not taxed until they are distributed to individuals (and not taxed at all if distributed to a domestic legal entity).

Taxes paid by LLCs

JOBS & TAXES

- 15% Corporate Tax at the time of distribution.
- 5% Personal Dividend Tax at the time of distribution.
- 0% Dividend Tax when distributed to other Georgian legal entities.
- 20% Tax on employee salaries (If employees are Georgian permanent residents or citizens, an additional 2%+2% in pension fund contributions is required).
- VAT of 18% if gross VATable turnover exceeds 100,000 GEL in any 12 month period. Read More About VAT.

Read more about Georgian LLCs here.

Want to open your business in Georgia, remotely or from within the country? See our service options.

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Tax Residency

How To Become a Georgian Tax Resident



The two ways for foreigners to get Georgian tax residency are:

TAX RESIDENCY

- 183 Day physical presence. Spend 183 days (consecutive or non-consecutive) in Georgia, within any rolling 12 month period, and you automatically become a tax resident of Georgia for the complete tax year within which you hit the 183rd day. (Source: GTC Article 34 (2. A)).
- <u>High Net Worth Individual Program</u>. Meet the requirements and become a tax resident without even needing to visit Georgia. Full details below.

Considerations With 183 Day Tax Residency Rules:

Typically the biggest mistakes, financially, foreigners make when trying to move their tax residency to Georgia stem from arrival dates.

As mentioned above, Georgian tax residency is automatic after 183 days physically present in the country in any rolling 12 month period.

You will become a tax resident for the whole year on which that 183rd day falls. That residency will apply retroactively for the whole of that year.

Example 1:

You arrive on July 1st, 2021, and stay 183 days. You become a tax resident on December 31st, 2021, and are retroactively considered a resident for the whole of 2021. In the worst-case scenario, you may owe taxes to Georgia on every single dollar you earned since January 1st, 2021. Even in the best case,

typically, you will owe taxes on all of your income since July 1st. On the plus side, you may be able to avoid or reduce taxes from the country where you were previously a tax resident, and just pay tax in Georgia. But that depends on where you are from along with a whole host of other factors that are worth discussing with a *professional tax adviser*.

But, for all this to work out well, you also need to have acted on the steps below, otherwise, instead of avoiding taxes, you may be taxed on the same income twice.

Example 2:

You arrive on July 2nd, 2021, and stay 183 Days. You become a tax resident on January 1st, 2022. You can then apply for a tax residency certificate to prove you are a tax resident for the whole year of 2022, even if you leave shortly after and don't return in 2022 at all.

With this option, in most cases, you would then have from July 2nd until the end of the year to plan the rest of the steps below, while still living in Georgia. That said, you likely still have some tax liability in Georgia for the entire time you've lived here, but it depends on a lot of factors.

With Example 1, you would instead need to act on all the steps below either before arriving or immediately after, in order to get the best tax outcome.

Making the best plan for you

TAX RESIDENCY

- 1) Know before you arrive in Georgia which year you will automatically become a tax resident.
- 2) Plan your arrival date around when you want to become a tax resident, rather than becoming one by accident like so many foreigners do.
- 3) Pre-plan your tax liabilities and even consider getting your Georgian business registered remotely before arriving. We can help with your remote registrations.

After gaining personal tax residency, you can apply for a Georgian tax residency certificate which can help you revoke your tax residency in other countries so that you no longer have personal tax liability elsewhere (except in the case of countries like the USA where all citizens remain tax residents). Moving tax residency can involve a number of very specific steps, so consult with a tax adviser in the relevant country to ensure that you complete the process correctly.

If you are a tax resident physically present in Georgia, but you did not register your business in Georgia, then potentially your whole gross income might be taxed at a 20% flat rate. This can be a very expensive mistake. *Read more about why this can happen*.

You can read more about *how the 183 day tax residency works here.*

And, read our comprehensive guide on how to move your taxes to Georgia with minimum tax leakage, here.

To assess your individual case and figure out your best options, we offer a <u>free tax consultation online via Zoom, or in-person in Tbilisi.</u>

Tax Residency Without Living In Georgia - the "High Net Worth Individual" program

If you want to get tax residency without actually living in Georgia...

The High Net Worth Individual Georgian Tax Residency program is a unique opportunity for those with an annual income of over 200,000 GEL (~\$65,000 USD) for the last 3 years, OR personal assets in excess of 3 million GEL (~\$1M USD) to claim tax residency in Georgia without even having to step foot in the country.

- Become a tax resident, within as little as 10 working days.
- Apply remotely or from within Georgia.
- Get a certificate from the tax department showing you are a tax resident for the whole year.
- You must complete the application process before the end of the year in which you wish to become a tax resident.
- Income that is genuinely classed as *foreign-sourced income* will not be taxed in Georgia.
- Bypass the standard 183 day physical presence test detailed above.
- It should be noted that although Georgia will class you as a tax resident, if you also trigger tax residency somewhere

TAX RESIDENCY

else (where you actually live, for example) then there is no guarantee that the second country will accept you as a tax resident of Georgia. So this is not as fool-proof of a method as the 183 day tax residency option. However, it can be useful for persons in specific situations.

Will this program help you to avoid taxes elsewhere? And is it right for you? Learn more about the High Net Worth Individual program.

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Renting Accommodation



The rental market is relatively easy in Georgia. There is plenty of availability and you won't be fighting to find accommodation. That said, a lot of agents love to waste your time and take

RENTING ACCOMMODATION

you to properties that simply don't meet your requirements. So, be selective and ask questions about each property before potentially wasting time on a viewing.

We'd normally recommend booking a 1-2 week rental (Airbnb will work fine for this) or a hotel while investigating the location you want to live in and viewing properties, rather than agreeing to a long-term property contract before arriving.

Finding Accommodation & Prices

For long-term accommodation, https://myhome.ge is mostly in English and full of property options all over Georgia, normally at local prices rather than tourist prices. Be aware that the map function sometimes defaults to the location of the real estate office or suburb, and not the exact property location. The two other large real-estate sites worth paying attention to are https://ss.ge and https://ss.ge and https://ss.ge and https://srea.ge. It will be very difficult to find a rental property in Tbilisi that is **not** listed on at least one (if not all three) of the above sites.

Another option for finding rentals would be trawling Facebook groups – there are a few specific rental groups you can search through on Facebook. This is a longer process though. But, once agents on those groups see you are looking, you'll get a bunch of messages (be sure to check your "message requests" inbox) from agents asking what sort of property you need. It can often be more annoying than useful.

6 to 12-month contracts are typical. Landlords should pay the real estate agent fees – so if they ask you for a signing fee, be wary.

A security deposit equivalent to 1 month's rent is normal, and amazingly, instead of being something you that have to fight to get back after you move out, the deposit is used to pay the last month's rent in most cases. Disputes about damages may be discussed prior to moving out.

For a very rough guideline, with a 6-month rental, fully furnished, in a decent location, with 1 to 2 bedrooms and approx. 60+ meters square, you might be looking at \$250 USD to \$800 USD per month, depending on the quality and exact location. There's plenty of availability below \$600 USD. Of course, options in the higher-priced luxury range are also available.

The best way to get a feel for pricing is to jump on <u>MyHome.ge</u> and see what is available. Make sure to check the suburbs on the map, as some of the best deals turn out to be very far from popular expat areas.

Some Quirks of the Georgian Rental Market

Request Features, Not Price: If you tell the agent your budget, they will send you back a string of places that equal or exceed your budget, rather than a variety of options that match the

RENTING ACCOMMODATION

property features you require. Try to avoid giving a specific budget to start with, and you'll get a better spread of properties meeting your needs, rather than price. Be warned, this is a little tricky to achieve as agents will keep insisting for your budget.

Fake Teaser Listings: It's typical to find some amazing-looking properties listed online at prices below what you'd expect. When you contact the relevant agent, those properties are "unavailable" even though you'll still see them re-listed a week later... The agent will then send you 20 other property listings. The teaser listings are simply a way to find leads for their company. It's not a huge problem as you can just say no to the list they send you, but it can be a little annoying when they flood your WhatsApp with options that are nothing like the place you first inquired about.

Agents Don't Listen: You'd think that for agents to maximize sales, they would want to find you a property that meets your interests exactly. Instead, they often want to show you places that they are desperately trying to rent, or perhaps have some vested interest in renting, rather than saving you time and just showing you places you might actually want. Always double-check that your requirements will be met by the properties they send you photos of before wasting time on a viewing.

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Buying Real Estate

It is possible for foreigners to purchase real estate, other than anything zoned agricultural. However, there are some special workarounds if you intend to buy agricultural land.

We've covered 20 of the most important questions about <u>buying</u> real estate in Georgia in this guide on our website.

You'll find our pricing for <u>assistance with real estate purchases</u> <u>here</u>. And, of course, you can book a consultation to chat with one of our advisers and get a full picture of the process.

Language



Image attribution

The national language of Georgia is **Georgian**.

Georgian is a unique language, not natively spoken in any other country in the world. It is connected historically only to other languages spoken in Georgia - such as **Mingrelian/Laz** and **Syan**.

Modern Georgian has a 33 character alphabet - also uniquely Georgian and not related to any other alphabet. However, the Latin alphabet is commonly used to spell out Georgian words phonetically, so most Georgians are familiar with the Latin alphabet.

The most common foreign languages spoken in Georgia are **Russian** and **English**.

English is now taught in schools and younger people around the country often speak it. Adults over 30 might be more likely to speak Russian, although English is widespread enough that you can get by with just English in most cases, especially in urban centers.

Road signs will typically have English names on them. Most restaurants will have at least some copies of the menu in English. But Taxi drivers rarely speak English apart from basic greetings.

If trying to communicate with Google Translate, Georgian will not translate via photos or speech, so using the Russian speech function to translate from English to Russian is normally a solution. And for written text, the photo function will work to translate Russian text to English.

If you can speak both Russian and English then you will be able

LANGUAGE

to communicate with more than 95% of the population and may only find difficulty in very rural areas.

Some Essential Georgian Words / Phrases

```
Hello
 გამარჯობა (ga-mar-jo-ba)
Thank you (informal)
 მადლობა (mad-lo-ba)
Yes
 30 (k'i)
No
 არა (a-ra)
I'm sorry
  ბოდიში (bo-di-shi) or ვწუხვარ (v-ts'ukh-var)
Goodbye
  ნახვამდის (nakh-vam-dis)
Left
 მარცხნივ (marts-khniv)
Right
 მარჯვნივ (marj-vniv)
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Stop (to let me off)
  გააჩერეთ (ga-a-che-ret)
Where is the toilet?
  სად არის ტუალეტი? (sad a-ris t'u-a-le-t'i?)
Numbers
One
  ერთი (er-ti)
Two
 ორი (o-ri)
Three
 სამი (sa-mi)
Four
 ოთხი (ot-khi)
Five
 ხუთი (khu-ti)
Six
 ექვსი (ek-vsi)
Seven
 შვიდი (shvi-di)
Eight
 რვა (rva)
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LANGUAGE

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Nine
ცხრა (tskhra)
Ten
ათი (a-ti)
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Relocation Planning

Relocation Planning

We offer a full, custom, relocation planning service.

You can learn more about the package here: https://expathub.ge/relocation/

Email <u>tom@expathub.ge</u> with your details and we can get started planning your re-location.

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Shipping your belongings to Georgia?

If you are already here and just need to get your belonging shipped, you can read a personal case study on how to do this

RELOCATION PLANNING

successfully, here.

17

Education

If you have kids and will be spending significant time in Georgia (the country), you'll want to learn how to get your kids the best possible education here. From primary education to university, schools in Georgia offer both internationally recognized certification and international standards of schooling.

Education Standards In The Republic Of Georgia

Georgia is a part of the Lisbon Recognition Convention and Bologna Process, and therefore, the Georgian public education system (general, vocational, and higher education) is fully compatible with international standards of education. Diplomas issued by Georgian public high schools, colleges, and higher education institutions offering BA, MA, and Ph.D. programs, are recognized by European countries and the USA.

Most expats, however, will likely choose to place their children in private international schools. So, we'll cover those options first. More information about the public school system can be found at the end of this article.

EDUCATION

Private schools in Georgia (country)

There are a number of private schools in Georgia that are not under the Georgian education system and instead follow American, British, Finnish, and Russian curriculums. They ensure that the children of expats can continue their education onwards to world-leading international universities, or switch to schools in other countries without issues.

Here is the list of the main private schools in Tbilisi, Georgia:

QSI International School

Language: English

QSI International School - This is the Georgian branch of a chain of schools across Europe, China, Central and South America, the Middle East, Southeast Asia, and the Caucasus. As they follow standard American curriculum, the learning process is conducted in English. QSI International school is located in The American Village, Zurgovani, in the Didi Dighomi district of Tbilisi.

British International School of Tbilisi (BIST)

Language: English

<u>British International School of Tbilisi (BIST)</u> - This school supports the British curriculum with International Early Years, Primary, and Middle Years Curriculums (accepted in 60 countries around the world). <u>BIST is located</u> near the Lisi Lake region in Tbilisi.

Finnish International School Georgia

Language: English

Finnish International School Georgia - The first school in the South Caucasus region that follows the Finnish education system (which is acknowledged as one of the best education systems in the world). The Finnish International School is authorized in both Finland and Georgia. They conduct their learning process fully in English and prepare their students for the higher education system in Europe. The Finnish International School is located in the Digomi 7 area of Tbilisi.

Projector School

Language: Russian

<u>Projector School</u> - This private Russian school, accredited by a Moscow school, makes it possible to switch to any school in Russia, Georgia, Ukraine, or the EU without issues, or to proceed with the higher education in those countries. <u>Projector School is located</u> in the Saburtalo area of Tbilisi.

New School, International School of Georgia

Language: Georgian, English

New School, International School of Georgia - New School has two sections, Georgian and English, and three International Baccalaureate programs. The school is authorized by International Baccalaureate (IBO.org). New School is located in Tskneti, in the Bagebi area of Tbilisi.

EDUCATION

Batumi

Unfortunately, there are (at this time of writing) no international schools in Batumi. The only option for expats which may work is private schools with more complex English courses. There are two private schools in Batumi with this type of offering: "Georgian-American School of Batumi", located on Bagrationi street, and "Batumi American School Progress", located on T. Abuseridze street.

For more information on the public school system, see the second half of this article.

\coprod

After Arriving In Georgia

Everything you need to know: from crossing the border to setting up your home and getting acclimatized to life in Georgia.

18

Airport Arrival & Borders



Your first interaction with Georgia will be crossing the border. For most people reading this guide, this will probably involve arriving by air in Tbilisi or Kutaisi. Some may travel overland

from Europe via Turkey.

You can also arrive from Azerbaijan (Eastern Border), Armenia (Southern Border), or Russia (Northern Border), but we won't cover these borders in this guide as they are less frequently used by expats re-locating, aside from those who are citizens of those countries themselves.

Tbilisi Airport

Passport control is refreshingly easy. If you are from one of the <u>95+ countries</u> that get the visa waiver on arrival for 1 year, then it's unlikely they'll even ask you why you are here or how long you'll be in Georgia.

Stamp, stamp, free bottle of wine. Not joking. They do regularly hand out free bottles of wine at the immigration desk. Not always, but this is a real thing.

The airport has free WiFi which you can get access to as soon as you reach the terminal.

The airport is relatively small. At baggage collection, you may be approached regarding the official airport taxi service. Read more about your transport options below.

In the arrivals hall, after customs control, you'll find ATMs and SIM card stands – more on SIM card options in the next section.

AIRPORT ARRIVAL & BORDERS

All of the ATMs are safe to use. They all take international cards. They dispense cash in both GEL and USD – so be careful to select GEL, or you may get a much bigger wad of cash than you wanted! Businesses in Tbilisi take GEL, and most either don't prefer USD or won't accept it at all. Also, in the city, every restaurant, hotel, supermarket, etc. takes cards, even for very small payments.

Cash is useful for tips and for buying things at market stalls and small independent shops. Also for taxis, you have the option of paying in cash rather than using a taxi app linked to a card, such as with Bolt or Yandex.

Bank of Georgia (the orange logo with a lion) is our preferred bank, but all the airport ATMs are secure and have similar (low) fees. A fee of about \$1 USD is charged per international withdrawal.

Transport to Tbilisi

It's a 30 minute drive from the Tbilisi airport to the old town center.

Taxi

In 2019, the airport finally started an official taxi service. Unofficial taxi drivers, who would often charge more than

double the standard rate, have been pushed outside into the parking lot. But they are still there! So be wary of any offer from anyone who is not from an official taxi selling ticket office (i.e., airport staff, inside the airport).

Official Airport Taxi

From 30 to 60 GEL, depending on your drop-off location. For reference, to old town/freedom square it's around 40 GEL. Buy tickets from one of the official staff inside the terminal or baggage collection area.

Taxi App

At the time of writing, drivers using taxi apps are still allowed to pick up passengers at arrivals. The cost is about 25 GEL to downtown. If you purchased a SIM card, and already added a credit card to the Bolt Taxi App before arriving, then just order a ride and go. Bolt drivers are nearly always nearby, and a 1 minute pickup time is typical, even in the middle of the night. If you didn't get a local SIM card and don't have international data roaming, you can also order using the free WiFi next to the exit door of arrivals. Using this process, you can avoid visiting the ATM altogether.

If you have a lot of luggage, choose the minivan option. A "regular" taxi is a Toyota Prius or smaller.

Bus or Train

Bus #37 operates from arrivals to downtown areas (Rustaveli/Freedom Square/Station Square) from 7am to 11:40pm and only costs 0.5 GEL. You must have the exact change, in coins, to use the airport bus. Though some of the newer buses that are currently replacing the old ones may allow you to scan your bank card, that service isn't likely to work with a foreign card. The bus takes 40 minutes, and leaves every 20 to 30 minutes. A less frequent night bus #137 runs from 00:15 until 06:05.

Though a train station close to the terminal does exist, the service has yet to begin properly. At this time, there are only 2 trains per day – one at 8:45am and one at 6:05pm. It's not really worth it right now.

Kutaisi Airport

The Kutaisi airport is a 25 minute drive from Kutaisi, about 4 hours driving distance from Tbilisi, and 2 hours from Batumi.

Kutaisi has flights from major cities all over Europe, mainly via the budget carrier Wizz Air.

Arrival

Arrival and passport control is simple if you are eligible for the visa waiver program. Get stamped, collect your free bottle of wine (if you are lucky), and proceed to baggage and arrivals. The terminal is very small, so it's easy to navigate.

As in Tbilisi, SIM cards and ATMs are available in the arrivals hall. More info above and in the next section.

Private Transfer

For comfort, convenience, and a quicker journey than waiting for a bus – with the added benefit of nicer vehicles and someone there to help you at arrivals - private transfers are easy in Georgia.

To Tbilisi – about \$95 to \$300 USD

To Batumi – about \$75 to \$200 USD

To Kutaisi City – \$25 to \$40 USD

AIRPORT ARRIVAL & BORDERS

Taxi

The local rate to Kutaisi city from the airport should be 25 to

30 GEL. But regulation on pricing is non-existent, so it's likely that drivers will ask for much more. If you haggle a bit, you

should be able to get the price down to 30 GEL or less.

The Bolt Taxi App does function at the Kutaisi airport, but less actively than in Tbilisi, so you may have a 15 minute wait or

more for a car. You can get a car for about 20 GEL with the

app.

Bus

The organized bus service is based around flight times, rather

than being scheduled at periodic intervals. This is useful as flight delays will normally mean the bus will wait for the flight

to arrive. Georgian Bus uses modern, 54-seat coaches for most

of their routes. Approximate prices:

Bus to Tbilisi: 20 GEL

Bus to Batumi: 15 GEL

Bus To Kutaisi City: 5 GEL

Bus to Gudauri (Ski Resort, Seasonal): 60 GEL

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From Kutaisi City To Tbilisi

If you choose to visit Kutaisi before going to Tbilisi, there are trains (with limited departures) which take approximately 5 to 6 hours. They are more spacious than the buses, though most do not have air conditioning in summer.

There are also minibuses, locally called "marshrutkas". These leave hourly from near the *McDonalds at Kutaisi II rail station* and arrive in Tbilisi at Didube. While it's only about 12 GEL for a one-way trip, the minibuses are often cramped and the drivers are pretty crazy. The journey lasts about 3.5 hours. Bring your own vomit bag.

Sarpi Border (Turkey to Georgia)

Sarpi is the border crossing town between Northern Turkey and Georgia and most easily connects you to Batumi, and then the rest of Georgia. If traveling overland from Europe, this is the easiest way to enter Georgia. You can drive via Istanbul, or take a bus to Hopa, close to the border, followed by a taxi to Sarpi.

If you are re-locating a vehicle or a significant amount of belongings, you may be required to make a declaration at the border and to provide documentation for the vehicle. Contact us <code>info@expathub.ge</code> to discuss the necessary paperwork which

AIRPORT ARRIVAL & BORDERS

may need to be prepared in advance.

Crossing the border is relatively straightforward for those on the visa waiver program. Though the wait time may sometimes be longer than at airports. Once across the border, buses and taxis can take you to Batumi in 20 minutes. From there you can travel onward to anywhere else in Georgia.

Other Borders

Other entry points are less usual for first-time entry by English speaking expats but, for your information:

You can cross by land from Azerbaijan (east), Armenia (south), Russia (north), and via the black sea to Batumi or Po'ti. Batumi also has an international airport with mostly seasonal flights (during summer).

Entering via the border with the disputed region of Abkhazia (north-west) is illegal and likely to result in severe difficulties with the Georgian authorities.

More information on Georgia's borders can be found here.

Phone & Internet



Fast fiber internet in the cities, 4.5G data & communication

PHONE & INTERNET

nationwide, and very low prices make Georgia a well-connected destination for expats and remote workers.

Phone / Mobile Communication

Georgia has an excellent 4.5G mobile network for cell phones. As long as you have had your phone unlocked- and didn't buy a phone in the USA that is blocked from being unlocked- you can use a Georgian SIM without issues. If your phone is blocked or locked, you'll find a large selection of electronics shops in the Pekini avenue area of Tbilisi (near the Holiday Inn) that will solve your problems for very little money.

Most people in Georgia use WhatsApp or Viber. Many companies even take orders over WhatsApp. (For example, if I need printing done, I send a PDF or JPG by WhatsApp to the print shop down my street, and then go pick it up later).

You'll find the 3 main cell networks represented in the airport's arrivals hall. You need only your passport to get a SIM card.

Magti

By far the network with the widest and most reliable coverage is Magti.

They promote the 30 GEL package at the airport, but ask about

the 15 GEL one. Or, if you don't need calls, just ask about just buying the SIM card and data add-ons. You can just put a few GEL on the phone each month and pay-as-you-go for the odd call or SMS. If you tell them you are not a tourist and you will be staying long term, they should help you select a better long term package. Even if you get the tourist package, it's not a problem, as you can still keep the number and just add regular packages using the Magti app which you can easily install on your phone.

Beeline

The cheapest option is Beeline. And that's how they get you. Coverage is bad compared to Magti. Outside of urban centers, good luck! If you are not planning to spend much time outside of Tbilisi or Batumi, and you really want a lot of data for all your live streaming social stories, then Beeline is fine and much cheaper per GB. Aside from that, I don't recommend it.

GEOCELL Network

Don't even bother. It's expensive and no better than Magti.

Internet

Almost all of Tbilisi is covered by fiber-optic connectivity, and this service is now also available in many other parts of the country. If you do choose to move to a rural area, using a mobile network for the internet is still affordable and fast enough in most regions.

Most AirBnBs and apartments in the big cities come with the cheapest fiber option, which still hits 20 Mbps up & 20 Mbps down. It's sufficient for most remote workers. But upgrading and downgrading is an instant option, so most landlords will allow you to pay a few dollars more per month, and they can increase the speed to 100Mbps, almost immediately.

When you hear foreigners complain about internet speed, it's almost always because either they didn't ask for it to be upgraded, or they work a long distance from the router, or the internet is a shared connection, perhaps at a co-working space or a cafe. Or, it's because they didn't check with the landlord before moving to confirm that the apartment had already been fitted with fiber. Some have not, but this can often be fixed with a quick call to the provider and a small payment.

The main two providers are Silknet & Magti.

There is very little difference between these services beyond individual anecdotal opinions of things that happened to people with each service. Overall, service is 99.5% consistent. You pay your monthly bill by bank transfer. If you miss a bill, the

internet cuts out, but once you pay the bill it's normally back on within an hour.

These services sometimes include cable TV, but why would you bother? Get a good VPN that allows you to watch Netflix or Amazon Prime and get Chromecast or a similar device to screencast from a smaller device to your TV.

Also, check out https://www.adjaranet.com/ - a Georgian gambling company that provides free access to thousands of popular TV shows and movies in return for watching a few ads about their casinos - which are in Georgian, so are not effective on most foreigners anyway. How legal this website is, is hard to say, but that appears to be their problem, and international copyright infringement in Georgia is rampant, so apparently the government doesn't care.

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Shopping & Supermarkets



As with all questions of this type, "best" is highly subjective, and what some would consider great is the exact opposite for others.

Food Shopping

Going to a large supermarket is not the only way to do your shopping. It's very easy to get your fruit and veg from the local vendor, your meat from the butcher, and your khachapuri from the hole-in-the-wall baker. You'll support the local independent economy, get good and fresh stuff, and won't pay through your teeth for it either.

Independent stores are all over Georgia. It's like other developed countries used to be until supermarkets squeezed them all out of business. Most independents also offer products brought in from their families in the country. This means homemade cheese, wine, eggs, honey, and a few other artisan products, at very local prices.

If you want imported goods and the convenience of buying everything in one place, then as far as Western-style supermarkets are concerned, you've got a few options:

- Carrefour supermarkets and hypermarkets can be found all around, they're pretty sizable, and you'll find both local and imported products. They are a French company with their own brand of products along with a selection of well-known international brands. They are the lowest-priced option.
- **ArgoHub** is another supermarket chain similar to Carrefour, but arguably a little bit nicer and better-organized, as well as a tad more expensive.

SHOPPING & SUPERMARKETS

- Europroduct, Smart, Spar, and Nikora are chains of mostly smaller shops that you'll find scattered everywhere throughout the major cities. If you're from the UK, you could compare these to your Sainsbury's Local and Tesco Express. Europroduct has quite a few additional foreign imports from Europe. If you can't find an imported product you want at Carrefour or Agrohub, try Europroduct.
- Goodwill is a slightly more expensive version of Carrefour (because product selection and quality are similar, just with higher prices). It's fine, but you might as well go to Carrefour in most cases.

Beyond these, you will find lots of small independent supermarkets (not the family-style ones described above, but actual supermarkets), home/cleaning stores, etc. Often the quality of produce can be better from the small fruit and veg places, though prices typically are a little higher than at the supermarkets. But it's worth paying more for better produce and to support those local sellers.

Beyond this, there are a few specialist stores for international products in Tbilisi. Indian & Turkish foods can be found in the Marjanishvili area. Some specialist butchers, cheese shops, and other importers can be found in Vake. You'll learn more about these once you have lived here a while and interacted with the expat community.

For the very best prices in Tbilisi, head to the **Deserter Bazaar**. It's a giant maze and nowhere near as time-efficient as the supermarket, but you'll find the freshest produce and the very

lowest prices.

Fresh bread (Called *tones puri* or *shoti bread*) is always best from the little corner bakeries who only make that one type of bread, and make it fresh all day long for about 1 GEL per loaf.

Homewares & Other Shopping

The best options are:

- Gorgia Most homeware and hardware is available at very reasonable prices, although it's not always the best quality stuff.
- Carrefour Hypermarket The biggest hypermarket version of Carrefour is located at Tbilisi Mall, followed by the next largest at East Point Mall. They stock the majority of standard homeware products- anything you might typically want.
- **Domino** Similar to Gorgia, but a bit more expensive with a smaller overall selection, but some better quality options. They offer online ordering with delivery.
- Bricorama Similar to Gorgia and Domino but with a larger selection. This is a French chain with many of its own branded products.
- **JYSK** Bedding and other furniture-type homeware in a nicer environment, along with higher prices.
- **Lilo market** Probably the largest market in Tbilisi, they have everything. If you can't find it here, it probably isn't

SHOPPING & SUPERMARKETS

- available in Georgia... Or, the market is so big you just can't physically find it. Lilo is located near the airport.
- **Saba** A huge furniture warehouse market with great prices, near Tbilisi Expo.
- **Wishlist.ge** Online ordering of products of all different kinds. Lots of products for families/kids.

If you can't find what you want at these places, check out the *International Products & Amazon* section in this guide to learn how to easily and cheaply get products imported.

When it comes to small items, especially very specific brands, it is often much easier and quicker just to get them delivered from abroad than to spend hours hunting for them around Georgia.

Banks, ATMs & Money



Money

The local currency, as mentioned earlier, is the Georgian Lari (GEL). It is not as stable as currencies like the US dollar, Euro, or Pound Sterling, but it is also not horribly unreliable like some developing country currencies. Aside from during COVID, where it slipped down to 3.5 GEL = 1 USD, it has mostly sat between 2.5 & 3 GEL to the USD for a few years.

One benefit to the slight instability is banks offering term deposits with interest rates exceeding 10% per annum.

Most shops and vendors in cities will accept credit and debit cards - even for micro-purchases under \$1. In fact, using cards has become a big thing here and a lot of shops would much rather have cards than cash. During COVID, cards were the only form of payment accepted at larger retailers. However, for purchases from small shops and independent sellers in the countryside or at markets, cash may still be required.

Banks

The two main banks in Georgia are:

- · Bank of Georgia
- TBC

Both are safe and good options. Expats have an even split on preference. For personal customers, there is not much to sway one in either direction. For businesses, we consider Bank of Georgia a little more reliable. Having your personal account with the same bank as your business account typically makes things simpler, though it is not compulsory. For that reason, if you plan to get a business account here, we recommend that you choose one bank and stick with it.

Opening a personal bank account used to be as easy as showing them your passport, then coming back to pick up your bank card the next day. It's still relatively easy, but there is a little more paperwork to fill out than there used to be, especially relating to declaring your income and proving that the income is legitimate. You might be asked to show documentation that will prove where your income derives from. For USA passport holders, Georgia abides by FATCA rules and you are required to consent to that system having some access to your account. You are also obliged to report the opening of all foreign bank accounts to the IRS directly.

A full article on banking options is available on our website. Here we cover all of the different requirements for businesses needing a bank account as well.

ATMs

For ATMs using international cards, the standard fee is \$1 USD charged by the ATM, and you may pay a fee at your provider's

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end as well, depending on your provider. If you get a local bank card, using it at any ATM apart from your own bank's can cost \$3+ per withdrawal, while your own bank's ATMs levy no fees at all. So stick to your own bank's ATMs. TBC and Bank of Georgia have a nationwide network of ATMs, so as long as you are not going somewhere super rural, you'll find them in most large towns and, of course, all over major cities.

Currently, Georgia has not introduced the Euronet ATM or the "Would you like us to use our own conversion rate" scam, which many ATMs in Europe use to confuse foreigners into clicking the wrong button and massively overpaying. So withdrawing money is still easy here, for now.

USD & GEL is available at most ATMs in urban areas. The only reason you'd normally need USD is if you were renting a car or apartment from an independent supplier who doesn't accept cards. It's also advisable to keep some USD in cash hidden at home for emergencies. Note that most ATMs only stock \$100 USD bills, although some stock \$50 notes as well.

Money Changers / Currency Exchange

With ATMs being so easy to use, and with decent enough rates, there is little reason to use money exchanges unless you are changing cash you just happened to have on you and don't need anymore. There are money exchanges all over Georgia, and across Tbilisi in particular (Old Town, Rustaveli, Marjanishvili,

Freedom Square, etc.) They all have obvious digital displays with currency rates listed outside.

The money changers do offer better rates than the banks, typically. However, bear in mind that although most are honest, this might not always be the case.

Always check that the transaction will be commission-free. Watch very carefully when they type in the exchange value on the calculator to check that they are not cheating you. It's best to calculate the rate yourself before walking in, even on your phone, so that you know exactly what it is supposed to be. Then you can question any discrepancy. Always take the receipt. And always re-count the money in front of them so you can both agree it is the right amount.

There are some surprisingly good options for exchanging crypto in Georgia. Conditions apply.

Taxis & Transport



Georgia does not have a fully modernized transport system. However, inner-city bus routes are relatively well-organized and consistent, featuring LED displays at bus stops that tell you which buses are on the way and give their estimated arrival times. Overall, the systems are a bit of a mess, but still functional enough. This is not Switzerland, but things sort of work.

When it comes to intercity transport, that is a bit less predictable.

But transport, both public and private, is comparably cheap on

a worldwide standard.

Taxis

Taxi prices are so low that most people on an expat budget would have no reason to use any other type of transport for

getting around in any of the main urban areas.

Taxi Apps: Bolt vs Yandex

Bolt & Yandex are the two main apps. You'll find service available in all of the major cities. But there is little or no service

in rural areas.

Yandex is marginally cheaper. Bolt normally has newer vehicles

and is marginally better (in that Bolt drivers actually tend to use the GPS, whereas Yandex drivers like to ignore the GPS

and just ask you, in Russian, where you want to get to...). So if saving time and energy is your preference, go with Bolt. If you

speak Russian (or Georgian) and want to save a few dollars a

month, Yandex is fine.

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Tbilisi Metro

Tbilisi is the only city in Georgia with a metro system.

The old Tbilisi metro is an attraction in itself, with some old soviet stations. Using the Metromoney card (2 GEL for the smartcard + however much you want to load in credits), it costs 0.5 GEL per ride, for any distance. The entry system also allows you to swipe a Georgian bank card (same price, 0.5 GEL).

Once you pay for a trip, you can swipe again onto any other bus or metro within 90 minutes and you will not be charged again.

International contactless bank cards sometimes work for the metro, but rarely on the bus system. So, don't use them if planning to transfer from the metro to a bus during your trip.

The red metro line connects the far north of the city through Station Square (Central Rail Station), Marjanishvili, Rustaveli, Freedom square, Avlabari, and then halfway to the Airport.

The green line connects Station Square to the Saburtalo district. Transferring between lines is done without having to leave the station or re-swipe your card.

The metro's regular opening hours are from 06:00 to 24:00 daily.

City Buses / Marshrutkas

Tbilisi

Tbilisi is slowly adopting more modern buses into their major routes. Upon boarding, you can swipe your Metromoney card (or Georgian Bank Card). That first swipe (0.5GEL) entitles you to 90 minutes of travel on city buses and the metro without any additional charge. The larger green and blue buses, as well as smaller yellow buses, are all included in this network, with scheduled stops. More info of routes on the official website http://ttc.com.ge/. Google Maps does a reasonable job with estimating these routes too.

Other independent mini buses (marshrutkas) also connect additional routes. These will stop and pick up anywhere. The process may be a little confusing for foreigners, and generally unnecessary anyway for the inner-city routes that most expats would frequent. The cost is 0.80 GEL per ride. Metromoney cards are accepted in some, but not all.

Batumi & Elsewhere

The Batumi bus system also accepts Metromoney cards and Georgian bank cards, but normally not international cards.

For the rest of Georgia and other urban centers like Kutaisi,

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expect to use cash but not to always get change back. Have small coins ready.

Inter City Marshrutka (mini buses)

To get from Tbilisi/Batumi/Kutaisi to any number of other destinations in Georgia, Armenia, and Azerbaijan, you can buy a space on a mini bus. Typically they cram people in, so it's not the most comfortable or the safest way to get around. But it's very cheap. For example, a 1-way trip to Kutaisi from Tbilisi (3.5 hours) is 12 GEL (\$4 USD).

There are multiple departure stations around the city, depending on where you are heading.

The main Tbilisi bus stations are:

Didube (North & West Routes – Kazbegi, Kutaisi, Borjomi, Batumi, etc.)

Ortachala (Telavi/Kakheti, plus many international routes from larger bus companies to Russia, Istanbul, Yerevan, etc.)

Avlabari (South Routes - Yerevan)

Samgori (East routes – Signagi)

Station Square (Rail) (Various routes, including Mestia, Yerevan, & Batumi)

Bus routes seem to change frequently, so it's best to Google the exact destination you want and see which bus is the most convenient and at what time it will leave, checking recent listings.

The bus stations are mostly hectic. There are no signs. You just need to walk around and ask for your destination, and people will point you to the right area for your departure.

Buses leave on an approximate schedule and booking tickets in advance is almost impossible, so for popular destinations, it's best just to turn up about 15 to 30 minutes before you want to leave and buy a ticket directly from the bus driver. Seats are first come first served, so getting in early can be a more comfortable plan. For international routes, you could also ask a Georgian speaker to call ahead and reserve a space on the bus - though if you are late, your seat may be given away.

Private Driver / Transfer (Inter City)

If you want a comfortable trip, with seatbelts, your choice of pickup time, and no waiting around, then private transfers are very cheap compared to West Europe/USA. For example, the 7-hour drive from the Turkish border to Tbilisi comes in as low as \$100 USD.

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For point to point transfers between towns and cities in Georgia, *GoTrip* covers most options.

For international transfers to Turkey/Armenia/Azerbaijan/Russia, take a look at *Kiwi Taxi*.

Cable Car / Funicular (Tbilisi)



The main Tbilisi cable car from Rike park to Narikala fortress in downtown Tbilisi runs from 10am to 11pm and costs 2.5

GEL each way. The Metromoney card is required and can be purchased at the cable car box office.

The funicular runs from the base of Mtatsminda to the theme park/restaurants on the hill-top park above. It uses a separate payment card, purchased at the base station. Metromoney cannot be used. Many events and festivals take place at the top park.

The cable car from Vake Park to Turtle Lake has recently reopened after a partial renovation.

National / International Trains

From Tbilisi, national & international trains mainly depart from Station square, northeast of Marjanishvili. There are a mix of slow and fast trains serving both national and international destinations. Some are modern air-conditioned trains, but some are older cars with "classic aircon" only (i.e., open-the-window).

Trains serve a relatively limited number of destinations. Here is a list of the major ones which you might genuinely want to use the train for, as it is safer and more convenient (albeit slower) than the marshrutka:

- Batumi (Connect by bus to Turkey)
- Baku (Azerbaijan)

TAXIS & TRANSPORT

- Yerevan (Armenia)
- Kutaisi
- Borjomi
- Zugdidi (For Abkhazia / Mestia)

The basic train schedule is available here: http://www.railway.g e/en/traffic-general-schedule/

Domestic Flights

A limited number of domestic flights on small prop planes (typically ~16 seats) fly from a few key destinations around Georgia:

- Natakhtari & Tbilisi Airport (the two options near Tbilisi)
- Batumi
- Kutaisi
- Mestia (Svaneti Region)
- Ambrolauri (Racha Region)

These flights can be surprisingly cheap (as low as \$30) and can save you many hours compared to traveling by bus or train. Getting to somewhere like Mestia (located in the Northern mountains) from Tbilisi could take 10 hours by bus. However, it's only 45 minutes straight over the mountains by plane.

Vanilla Sky operates these flights: https://ticket.vanillasky.ge/en/tickets

Personal / Private Vehicles

Buying your own vehicle can be a little tricky. You need to be careful of a myriad of scams if buying second-hand. Many vehicles will be passed off as undamaged but actually are refurbished write-offs imported from abroad - mostly the US.

Driving in Georgia is also hectic and not for those without familiarity driving in a country where road rules are rarely obeyed.

If you want to bring your own car from abroad, you could either import it or drive it here. Either way, there is a significant amount of paperwork to organize.

If you need help with buying or importing, our legal team can help you complete the paperwork correctly and avoid scams.

Email us *info@expathub.ge* for assistance and information.

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Restaurants, Nightlife, & Food Delivery



Georgians like to eat, drink, and socialize - a lot! You will not be longing for options, especially if you choose Tbilisi or Batumi.

Local Georgian cuisine is hearty comfort food. I can't promise that you will lose weight living here, although demand for healthier options has been growing as the country has globalized, and health food is definitely becoming more popular.

Restaurants & Georgian Cuisine

The two most iconic national dishes would definitely not be considered healthy foods. Khinkali, or dumplings the size of a 9-year-old's fist, are stuffed with salty-slurpy minced meat, herbs, and spices. This addictive dish is found everywhere.

Khachapuri, Georgia's famous cheese bread, is another filling and decadent option. From the simple corner store versions to the giant, eye-catching fondue cheese boats (Khachapuri "Acharuli"), topped with whole raw eggs (which you cook by stirring into the hot cheese yourself) and large knobs of butter. Your waistline may complain, but your soul will ultimately be lifted.

Beyond the most famous dishes, Georgian cuisine is actually very diverse and unique, though many city-center restaurants catering to tourists tend to focus on the simpler, more standard dishes.

You can find a great guide to Georgian dishes here.

Within bigger cities, you will also find plenty of international

RESTAURANTS, NIGHTLIFE, & FOOD DELIVERY

food options, with varying degrees of authenticity. I wouldn't say Georgia is at the peak of international cuisine options, but some major styles are well (enough) represented:

- · Thai
- Indian
- Italian
- · Turkish
- Mexican (faux Mexican mostly)
- Sushi (but not all Japanese cuisine)
- American (Pizzas, burgers, etc.)
- Ukrainian & General Eastern European

Some notes on Georgian dining

People eat when they are hungry. The concept of set meal times does not seem to be a thing. People may go for lunch at 11am or 3pm. 24-hour dining is also an option at many places in the big cities. If you want a liter of wine and 50 khinkali at 4am, no problem!

However, breakfast is not a thing. If you want anything similar to breakfast before 9am, you'll find only the odd cafe or bakery. Or, you can go to one of the 24-hour places and eat lunch and dinner items for breakfast at 6am. Even coffee options are limited before 9am.

Nightlife & Bars

Nightlife is very popular in major cities. Nightclubs are particularly popular and people actually travel from all over Europe to visit Georgia's most famous nightclub, Bassiani.

If you like your nightlife options more laid back, the lack of licensing laws means that bars can close whenever they like, and continue to sell alcohol for as long as they have customers. From roof bars to cellar bars there are options for everyone-from dingy dive bars with \$1 beers to upscale places in 5 star hotels.

Wine is the historic drink of choice in Georgia, but beer, and as of recently, local craft beer, are also widely available. Expect to find lots of small independent wine bars in the cities with massive selections of artisan wines at very reasonable prices.

When you head to more rural areas, then restaurant-bars are the most standard way to drink and socialize.

Food delivery

The two most popular apps for food delivery are **Glovo & Wolt**. Although many restaurants will offer direct ordering and delivery at cheaper prices than you might find from ordering using one of the apps, it is normally a much more frustrating process (i.e., they might ask you to pay via a bank transfer in

RESTAURANTS, NIGHTLIFE, & FOOD DELIVERY

advance, rather than by card).

So, for convenience, Glovo & Wolt are the best choices. Delivery fees are typically around \$1. Most establishments are open from 11am to midnight, though there are options open earlier and/or later to order from as well.

Supermarket Delivery

You can also use Glovo & Wolt for your grocery deliveries. Both major supermarkets and some of the smaller independents are available on the apps. Once again, delivery fees are around \$1, and prices aren't too different from what you'd pay if you walked into the supermarket yourself. However, the range of products is less than you'd find in the actual supermarket.

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Post/Mail, International Import, & Amazon



How to get things to Georgia.

Postal System (Georgian Post)

Georgian Post, the national mail service, is unreliable at best. Don't expect to receive anything easily. If you are sending letters or postcards home, they might make it to the destination. But when it comes to receiving mail, good luck!

What normally happens, if the mail even makes it to the local office near your home, is that they might leave some sort of sticker on the door of your apartment building. If- and only if this happens- you can take this notice to the local post office along with your ID and sometimes proof of address (like a rental contract) and then you can collect your mail.

International Products & Amazon, etc.

Although you can find most essentials in Georgia easily, including international brands & products, the availability of specific items is varied. Quite often finding exactly what you want when it comes to things that would not be considered "everyday" items can be tricky.

There are a few local stores where you can order online (like Wishlist.ge), but to be able to get exactly what you want, ordering from Amazon and other companies abroad can sometimes be the only proper solution - and is also a lot easier than spending hours trying to source products all over Georgia.

Fortunately, with the solutions discussed below, getting products shipped from Amazon or any other supplier is actually far easier than you'd expect.

Getting Mail & International Deliveries

Expensive international courier services are not the best option. There is a much cheaper way, with close to a 100% success rate.

Georgia has a whole host of mail forwarding services.

These services have offices located in countries all over the world. Domestic mail services within each country can be used to get deliveries to their offices, and they then ship those deliveries to Georgia. Their local sorting office coordinates collection and delivery. Your items are logged in an online system so that you can see the status of deliveries under your account. You can then pay the shipping & courier fees, and they'll deliver your item(s) to you. Also, you can allow items to accumulate and then get them all delivered at once.

The courier will come on the day you request (normally) and will actually call you when they are outside so that you guarantee receipt of delivery. Or, you can collect from one of their branches free of charge.

Most deliveries, if not held at customs, will arrive about 7 days after they reach the foreign office in the country from which

they were dispatched.

Taxes & Fees

Items shipped to Georgia are taxed anywhere from 18% to 33% (depending on the item and the country of origin) if customs assesses them as being valued over 300 GEL (per consignment, not per item). So, spread out your orders so they don't all arrive in the same shipment, and avoid buying high value items. Or, pay the tax.

If you are ordering from America, the good news is that the shipping offices are based in Delaware, so you pay 0% sales tax on the original purchase. If you have Amazon Prime, there is free delivery to Delaware in addition to no sales tax, and only fees of about 7 USD per KG shipped, which makes getting products from the US fairly easy and cheap. Sending mail via this service means that you can guarantee to get your items delivered directly to your door, without having to pay expensive international courier companies.

So, as long as your items are not heavy or expensive, this system is very simple! And the USA is not the only country you can order from, though it is the only one where you can order without local sales tax, making it the top choice in most cases.

If your consignment is over the 300 GEL limit, then customs will hold the package until the tax is paid. You must be registered with the Revenue Service in order to pay these taxes.

NOTE: If you register with the Revenue Service for this purpose and then at a later date want to register a business, this can cause problems during the registration process and it's best to get the advice of a professional to avoid failed business registrations in this case.

Certain types of products can be taxed differently. Check before you order.

Delivery Companies

Which are the best companies?

- <u>USA2Georgia</u>. Normally the quickest service, and an expat favorite for shipping from the USA. Recently, service has degraded a little. If the courier confirms a day, they may actually turn up 2 days later without warning, and then charge you again for re-delivery if you are out.
- <u>Kiwi Post</u>. A newer service that seems to have slightly better customer service overall. It serves both UK & USA orders. Less regular shipments mean a longer wait time and the possibility of multiple orders being sent in the same consignment, and thus a higher chance of paying tax. However, they also now offer Georgia to USA deliveries.
- <u>Camex</u>. More shipping options including Germany, China, & Dubai, as well as the UK & USA. Overall, a reasonably reliable service.

POST/MAIL, INTERNATIONAL IMPORT, & AMAZON

These services may sound complicated, but they work. Unlike the Georgian Post.

Whether ordering from Amazon or another retailer, or even having friends & family send you mail or care packages, simply use the local office address of the respective service in its origin country, and relax as your packages get forwarded to Georgia. Easy!

Even if you are ordering from a country that is not part of their network, the service can still work for you. For example, we needed a letter from Australia. It was mailed to Delaware from Australia via regular post, then forwarded here to Georgia. It took 20 days to get here and the total cost was only around \$8. In contrast, DHL had quoted us \$72 for a direct delivery from Australia - although it would have been much quicker of course.

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Healthcare & Safety



Disclaimer: We are not medical professionals or police. This advice is for information only and we take no responsibility for how you use this information.

Emergency number in Georgia: 112

Safety

In terms of crime, Tbilisi and Georgia in general are very safe. Violent crimes and thefts/muggings are low compared to other countries. People are typically helpful, especially towards foreigners. Scams are infrequent. Walking alone at night, even as a single female, is considered safe. Standard precautions such as avoiding protests, walking away from groups of drunk people that hang around outside of bars, etc., are sensible.

The most unsafe thing about a visit here is the driving. Be careful when walking near roads, and especially when crossing the street, as drivers may not stop at marked pedestrian crossings. When you must traverse a roadway, make eye contact with the driver as you walk out to cross, and hold your hand up to show your intention that they should stop. Even then, if it seems like they are not slowing down, assume they have decided not to stop. This is most commonly the case with people driving large SUVs.

Vehicles are not required to have seat belts in the back. We normally order the "premium" option on the Bolt Taxi App if we want to guarantee seat belts on all seats. It's only a couple of GEL more for most trips than the regular option.

The police in Georgia are typically very helpful toward foreigners, and the sort of extortion scams you might find in other

developing countries are not present here.

Jaywalking is technically illegal, though barely enforced. The police only seem to act on it in rare cases, specifically if you are trying to cross somewhere that is completely absurd to be crossing, and is endangering yourself and drivers - such as trying to walk across the 6-lane Rustaveli avenue in central Tbilisi, rather than using the pedestrian underpass.

Should you carry your passport?

It is not necessary to keep your passport on you at all times, though it is sometimes useful as it is the primary form of ID requested if you want to do anything at the bank, buy a sim card, etc. Some hotels may also request 1 passport per group booking upon check-in.

Your concern should not be about theft, or being stopped and asked to show your passport by authorities – this doesn't happen under normal circumstances. If you are prone to losing things, leaving your passport at home is ok.

NOTE: During a state of emergency (such as lockdown during COVID) carrying a passport is mandatory and spot checks are performed.

Healthcare & Insurance

Hospital Care is very affordable and hospital standards are reasonable, with multiple international level facilities. We would never claim that the facilities in Georgia are as cutting edge as those in the USA or EU, but the good ones far exceed the expectations you may have for a developing country, especially given how ludicrously cheap they are.

A doctor (GP) consultation, when paying in full, is typically about 80 GEL (\$28 USD) for a decent English-speaking doctor.

If you wanted to have a baby here, the cost for a 4-night stay in a private room, along with the doctor & midwife for the birth, an epidural & most other medication (including vaccines for the baby straight after birth), as well as basic meals and almost everything else you might need during your stay, comes to around \$750 USD total. And this would be the standard rate for one of the top maternity hospitals in Tbilisi- modern, clean facilities with competent staff.

So, the overall verdict is that the healthcare is more than sufficient, but you do need to be discerning about choosing which doctors and facilities to use. It is still possible to walk into older hospitals and feel like it's the 1970s. And, of course, finding well-trained, English-speaking staff is not guaranteed.

Another surprise in Georgia is that your doctor will likely give you their personal phone number. You can text them at 1am about a medical question and quite possibly get an instant

answer. This may change in the future, but for now, access to medical advice is unexpectedly convenient.

Local Insurance

You do not have to be a legal resident of Georgia to qualify for local health insurance (with local prices). Basic insurance starts from less than 10 GEL per month and covers most emergency healthcare. Typically at that price you will pay a percentage of the total cost of any care and the rest will be covered by the insurance company. Higher-level packages with far more inclusions rarely cost more than 150 GEL per month.

3 Local insurers worth comparing:

- Unison https://unison.ge/en
- Ardi https://ardi.ge/index.php/home-en/
- GPIH https://www.gpih.ge/gpih/en/

Insurance at this level may not include access to the highest level facilities, so it's worth checking out the list of facilities that the package you are interested in will include, and deciding if the standards at those facilities are sufficient for your needs. If not, an expat insurance plan might be better.

Expat Insurance

For coverage at higher-level international facilities, you might want to consider a more expensive expat insurance plan. Some typical options that will cover you for long term stays in Georgia include:

- <u>Allianz Care</u>. This worldwide brand also has specific coverage for expats and their families, as well as business people who frequently work abroad.
- Cigna Global. Specialists in expat insurance.
- <u>Safety Wing</u>. They offer travel & medical insurance for nomads on a monthly subscription basis. This is ideal if you don't know how long you will be in Georgia, or if you intend to continue traveling frequently while based in Georgia. Be aware that this is focused more on emergency care, not general everyday health insurance. However, they are looking to release something more expat-focused soon.

Pharmacies

Pharmacies are located all over Georgia. There are 24-hour pharmacies in every major city. In areas serviced by delivery apps, you can also get medicines delivered 24 hours a day using the Glovo App.

Minimal pharmaceutical restrictions mean that you can order most medicine without a prescription. In fact, a typical doctor's "prescription" is normally just plain paper on which they've written out a list of what you need in Georgian. It's pretty rare when you ask for medication over the counter that the process to get it is more than just the pharmacist asking who it is for (i.e., "is that person pregnant?" etc.) to check you aren't going to give medicine to someone it could harm. But typically even that level of checking is unusual. Normally, you tell them what you want and they get it for you- no questions asked.

Some popular pharmacies:

- GPC
- Aversi
- PSP
- Pharmadepot

Liability Insurance

Under no circumstances should you assume that any company you engage or any restaurant/bar/shop etc., which you visit will have 3rd party liability insurance. This also goes for taxis, even official taxis, as well as private drivers working through an app.

Liability insurance simply isn't available to be purchased here, so it's not technically negligence, but rather a matter of lack of

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supply and of any legal requirements for vendors to have it.

Always have your own medical insurance, and/or international-level travel insurance or expat insurance, to protect against these sorts of potential financial liability hazards.

Ambulance vs. Taxi

Ambulance services are hit and miss for response time, but they do operate. For non-critical emergencies, a taxi is almost always a faster way to get to a medical center. Normally you can get a taxi using the app within about 2 minutes, except during peak times.

That said, for all serious matters, getting paramedics on the scene should be your first call. If you need emergency medical assistance, calling an ambulance is essential. We take no responsibility for your choices on this.

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Coworking & Office Space

There are plenty of coworking spaces, as well as cafes with fast internet in Tbilisi. In other areas of Georgia, you will still find fast internet and plenty of cafes to work at, but not many coworking spaces at this time.

Almost all of Tbilisi is covered with fiber optic internet. Most AirBnBs and apartments come with the cheapest option, which still hits 20 Mbps up & 10 to 20 Mbps down, and is sufficient for most digital nomads. However, upgrading and downgrading is an instant option, so most landlords will allow you to pay extra dollars each month and they can increase that to 100Mbps almost immediately, then downgrade if/when you leave.

If you prefer a coworking space, options range from full team office solutions to hipster hangouts or just regular coworking spaces.

As the coworking scene changes frequently, check out <u>our list</u> of the best coworking spaces in Tbilisi here.

Libraries

If you are on a serious budget and just need somewhere quiet with internet, then using one of the public libraries is a good option. It should be noted that these often have a lot of students during term times, so getting a seat if you come late or expecting the shared internet to be super fast can be a problem. If you can't afford one of the other options, then this is the cheapest option remaining.

<u>Mediatheka</u> is the most popular and they have a few locations in Tbilisi. <u>Saakashvili Presidential Library</u> is a quieter option in Saburtalo.

Office Space

If you'd like a proper office space of your own, then of course everything from a tiny one-person office of 10 meters squared, all the way up to multi-floor office buildings, are available.

Prices vary depending on quality and location. Check out commercial rentals on https://myhome.ge to get an idea of current options.

IV

Afterword - Get Help

You made it to Georgia. But there are still thing you need help with. There always are.

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Get Help

ExpatHub.GE

Still need help in Georgia?

Most expats discover that, although Georgia is an exciting and affordable place to live, there are often barriers to getting things done and plenty of everyday problems that could take you years to become familiar with and solve.

At ExpatHub.GE our goal is to solve those problems quickly,

efficiently, professionally, and at a fair price. We are not in the business of ripping off expats. We keep our pricing very competitive and transparent.

With ExpatHub.GE you benefit from an expat management team. Our consultants are either native or fluent English speakers and many of them are expats themselves and fully understand your needs and concerns as a foreigner here in Georgia.

We also have a team of locals, fluent in English, who help us to bridge the gap between expat and local life to get you the best solutions for all the struggles you encounter.

Our services relate to:

- Tax
- Accountancy
- Real Estate
- Residency Permits (We do not assist with visas at this time, just legal residency)
- Relocation
- General Assistance
- Import / Export of Vehicles and Belongings
- Everyday assistance (Getting answers to expat questions)
- Special deals and discounts for expats on lots of products and services.
- Anything else not on this list, just ask us- we'll help if we can!

GET HELP

Consider us the first port of call for getting your problems solved:

https://expathub.ge

Or email info@expathub.ge

I hope you have found this e-book useful. If you have any comments, please let us know so we can make updates to future editions.