



## 2014 ANNUAL REPORT

*"The Jinishian Memorial Program (JMP) enables Armenians in need to move from poverty and despair to self-sufficiency and hope – through relief, development, and spiritual uplift."*

**Mission Statement**

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## ABBREVIATIONS

<b>AFED</b>	<b>Armenian Fund for Economic Development</b>
<b>AFHIL</b>	<b>Armenian Fund for Health Insurance in Lebanon</b>
<b>BAC</b>	<b>Beirut Advisory Committee of the Jinishian Memorial Program</b>
<b>CHD</b>	<b>Community Health Development</b>
<b>ComDev</b>	<b>Community Development</b>
<b>EHLAN</b>	<b>Entraide Pour L'Habitat Des Libanais Armeniens Nécessiteux</b>
<b>HFH</b>	<b>Habitat For Humanity</b>
<b>HKCC</b>	<b>Howard Karagheusian Commemorative Corporation</b>
<b>JMP</b>	<b>Jinishian Memorial Program</b>
<b>JMP-L</b>	<b>Jinishian Memorial Program in Lebanon</b>
<b>MECC</b>	<b>Middle East Council of Churches</b>
<b>MoH</b>	<b>Ministry of Health</b>
<b>NGO</b>	<b>Non Governmental Organization</b>
<b>PC(USA)</b>	<b>Presbyterian Church of the United States of America</b>
<b>PHF</b>	<b>Philippe Hatem Foundation (For A Happy Childhood)</b>
<b>WV</b>	<b>World Vision</b>
<b>YMCA</b>	<b>Young Men's Christian Association</b>

## EXECUTIVE SUMMARY

In the midst of the Lebanese economic & political turmoil and insecurity, the work of the Jinishian Memorial Program (JMP) in Lebanon (JMP-L) in 2014 was characterized by doing compassionate development work as well as collaborating with other NGOs to meet beneficiaries' needs and also to share in helping address basic needs of Armenian Syrian displaced people/refugees.

Based on its Strategic Planning conducted at the end of 2008, Prioritization of Programs and Services done at the end of 2012, and the budget for 2014 reduced for the 11<sup>th</sup> consecutive year, JMP-Lebanon proceeded to concentrate on Medical & Social Programs/Services, Friend Raising-Fund Raising, while the Community Development Program activities remained low priority.

During 2014 JMP-L was directly involved in the delivery of social services to Armenian individuals and families, and in encouraging development efforts. "Jinishian" continued to be particularly attuned to the socially vulnerable, the elderly who live without pension support, persons who have chronic illness and who have no medical or social security coverage, as well as families with multi-problems and whose income is below the poverty level. Employment placements, vocational training, use of revolving loan funds were utilized. The Coordinator of the Medication Dispensing Service continued to seek out affordable and donated medications for its clients, while facing the challenge to meet the requirements of the Ministry of Health and of the drug suppliers.

The staff continued its dedicated service seeking to listen, understand, counsel, and assist clients financially as needed, and to guide them through referrals and networking.

In 2014 there were 7 active program categories or sub-categories; linked to these programs were 5 developmental projects or programs, 3 Community Development projects, and 1 micro-lending program through its partner AFED.

In addition JMP-L had the Housing project (phases 1 & 2) for 34 residents. During the year 6 residents had the joy of signing on the "Sale Agreement" at the Notary Public thus becoming owners of their apartments.

Fundraising was realized through a raffle activity for the 3<sup>rd</sup> consecutive year, an annual income-generating activity, and individual donations. Volunteerism was continued and encouraged.

A great achievement for JMP-L was the reconstruction-renovation of the Kurkjian Wing adjacent to the JMP-L center and the "opening" event that took place on October 25 in the presence of the donors, Armenian community leaders and JMP friends. This was made possible with Mr. and Mrs. Hovig and Maral Kurkjian's generous donation that was through the efforts of the late Director Seta Pamboukian, as well as with the preliminary review, drawings and follow-up work of the BAC sub-committee.

Thanks to the introduction to Philippe Hatem Foundation For A Happy Childhood, a new partner to JMP-L, through which JMP assisted 38 vulnerable families to meet the basic needs of their children.

Total of funds received as grants or donations amounted to \$50,840.

Total of locally-raised funds including income-generating activities amounted to \$285,165.

The value of medications received in-kind amounted to \$143,112.

Refer to the section "2.2 Fund Raising and Friend Raising" for the breakdown of these amounts.

The Social Workers and Health Consultants had 13,572 service meetings/sessions with clients (including 918 for Syrian refugees) for over 2600 beneficiaries, impacting thousands of lives. Included in these are 275 Armenian Syrian refugees who were assisted financially in the amount of \$20,686. In addition, a total of \$6,380 was distributed to 310 refugees from Kessab in Syria, enabled by the fundraising activities done in Armenia.

## 1. INTRODUCTION

This annual report briefs the activities of the Jinishian Memorial Program (JMP) in Lebanon (JMP-L) through its staff and the Beirut Advisory Committee during the year 2014. It provides the opportunity for JMP-related individuals and committees to review progress made during the year and to thank those whose support and commitment helped the Program fulfil its mission.

Lebanon's economic and political state has weakened further and its state of security is very fragile. Major causes for the economic and security deterioration are:

- the continuation of war in Syria, close to 4-year mark,
- continued influx of refugees,
- creation of Kessab refugees with the attack on their villages in Syria destroying much of Armenian churches, homes and properties,
- the threats of ISIS and spreading of terror in northern Iraq, Syria, and North-East border of Lebanon,
- fractious political parties in Lebanon:
  - o after 11 months of bickering & no government, finally a unity cabinet was formed in mid February;
  - o vacant seat of the Lebanese presidency since the end of May when the term of the President ended; the Lebanese Parliament has not been able to agree or to vote on a new president;
- the increased threat of destabilization and the wars throughout the Middle East;
- sluggish economy with slow growth,
- loss of jobs for the Lebanese,
- increase in already-congested traffic,
- increase in rental fees and lack of affordable housing,
- and increase of those under the poverty line.

The number of refugees registered with the UN is 1.1 million (over 27% of its population) and an estimated 500,000 who are not registered, putting a further strain on the economy, created further insecurity, unemployment, and impoverishment in Lebanon including the Armenian Community.

The concentrated numbers of refugees have overwhelmed Lebanon's infrastructure, raised rents and flooded the public health and education systems throughout the country.

According to Bank Audi reports amidst a prolonging regional turmoil with adverse effects on Lebanon, the Lebanese economy has continued to slow down in 2014 resulting in low real GDP growth, mild inflation and a weak capital formation rate.

Due to the increase in unemployment, more social problems have been developing. Inability to care for & spend on own health care and follow-up of treatments are causing further medical problems. These increased the number of people seeking various kinds of assistance.

### History

The Jinishian Memorial Program (JMP) began its work in Lebanon in 1966 under the auspices of the three Armenian Churches in Lebanon.

JMP is primarily financed by the Jinishian Memorial Program of the Presbyterian Church (USA), or PC (USA), an endowment fund established on May 17, 1966 by the bequest of Armenian businessman and philanthropist from New York Vartan H. Jinishian in memory of his parents, Rev. Haroutune and Mrs. Catherine Jinishian.

JMP was officially registered in Lebanon as a Non-Profit Local Association, Non-Governmental Organization in February 2006 under Registration Number 47/AD.

## **Mission Statement**

"The Jinishian Memorial Program enables Armenians in need to move from poverty and despair to self-sufficiency and hope — through relief, development and spiritual uplift."

## **Vision Statement**

"JMP-Lebanon (JMP-L) implements sustainable compassionate development projects that give hope and support to the community to improve the community members' living conditions."

## **Core Values**

### **Stewardship of the Will and Funds**

JMP is committed to being a responsible caretaker of the Jinishian will and program funds to carry out the wishes of its benefactor and donors in the best ways possible.

### **Accountability**

JMP is committed to honesty and integrity in reporting its achievements, organizational goals, budgets and financial statements, seeking input from its stakeholders on programs, services and determining mutual responsibilities.

### **Inclusiveness**

JMP is committed to working in unity to achieve its organizational goals and to respecting the diversity and opinions of its beneficiaries when making decisions and designing and implementing programs.

### **Compassion**

JMP is committed to recognizing and serving the diverse needs of its beneficiaries, staff and volunteers with compassion and justice.

### **Transparency**

JMP is committed to communicating openly with internal and external stakeholders, yet respecting confidentiality where necessary.

### **Competency**

JMP is committed to the professional development of its staff and to striving to maintain an environment that encourages creative and productive ways to improve our program, services, knowledge and skills.

## **Strategies**

1. Reduce human suffering and help individuals in need to function more effectively in their respective communities by providing a range of social services and assistance: social case work, group work, guidance and counselling, and community organization.
2. Relieve the economic burden and assist those without access to affordable health care, who have no social and medical security coverage, especially the elderly and individuals with chronic or terminal illness.
3. Introduce development approach to services and programs by applying holistic, democratic, participatory approach and enhance awareness awakening informal education, human dignity, belongingness, volunteerism, and spiritual uplift.
4. Empower the community to overcome social and economic problems.
5. Strengthen civic society through networking and partnering with governmental and non-governmental organizations, enhancing civic rights and responsibilities, promoting cultural diversity, tolerance and peaceful coexistence, and protecting the environment.

## Priority Issues

- **Focusing on Professional Development**
- **Initiating Fundraising**
- **Improving Communication (Internal and External)**
- **Implementing Sustainable projects**
- **Expanding Networking and Partnership**
- **Developing Volunteerism**
- **Providing Relief**

## Priority Areas

- Community Health Development
- Social Development
- Community Development

## Program Mechanisms

- JMP-L develops and implements its own projects
- Partnerships – JMP-L collaborates with local and international organizations, governmental and non-governmental organizations and institutions to develop, fund and implement projects.

## Administrative Board of the Association Registered in 2006

<b>Pauline Sagherian</b>	<b>President and Chairperson of the Association &amp; representative towards the government</b>
<b>Ropovt Chorbajian, MD</b>	<b>Vice Chairman</b>
<b>Marita Anie Boudjikianian</b>	<b>Secretary</b>
<b>Josephine (Jackine) Abounayan</b>	<b>Treasurer</b>
<b>Vazken Chekidjian</b>	<b>Accountant</b>
<b>Zvart Nadjarian</b>	
<b>Eliza Minasyan, representing PC(USA)</b>	

## Beirut Advisory Committee

<b><u>Members</u></b>	<b><u>Domain of specialization</u></b>
Mrs. Esther Kilaghbian <i>Chairperson</i>	Education and Theology
Me. Maggy Libaridian Kouyoumjian <i>Recording Secretary</i>	Law
Mrs. Sossi Boladian (known as Poladian)	Pharmacy
Ms. Anie Boudjikianian	Social Work and Pharmacy
Mrs. Aline Shitilian Deyirmenjian	Psychology
Dr. Minas Karaminassian	Medicine (surgery)
Mr. Raffi Kokoghlanian (known as Goevoghlanian)	Engineering
Mr. Joseph Zoulikian	Business Administration & Telecommunication
Mr. Gilbert Kurkdji (until October 2014)	Architecture
Mr. Rafi Habibian (as of November 2014)	Sales and Marketing /Pharmaceuticals

## **Staff**

### **Administration:**

Pauline Sagherian - *Acting Director (until May 14, 2014)*  
- *Director (as of May 15, 2014)*

### **Finance**

Lena Nazigian *Accountant, Financial Manager*  
Manoushag Hovhannessian *Cashier, Stock Keeper (part-time)*

### **Social Service**

Maro Tontian *Senior Social Worker (part-time) – Hospitalization, Minor Medical Services, Institutional Care, & Employment Placement*  
Lucie Khachadourian *Social Worker – Families with Multiple Problems, Housing, Teen-aged Girls’ Self-Development Program, “Chocolate-Making” Project*  
Anie Aznavourian *Social Worker – Assistance to the Elderly, Assistance to Families who have a Member with Special Needs (Mental/Physical) Follow-up on Community Development Projects*

### **Community Health Development (CHD) - Medication Dispensing Service**

Nanor Tashjian *Coordinator, Health Consultant (Pharmacist)*  
Razmig Parmaksezian *Health Consultant (Pharmacist)*  
Simoneh Khachadourian *Stock Keeper and Computer Control, Checking of Dispensed Medication*  
Hamesdouhie Keshishian *Medication Dispensing (part-time)*

### **Support Service**

Maral Zadirian *Telephone Operator - Receptionist*  
Zepure Sdepanian *Receptionist (part-time)*

### **House Keeping**

Sarkis Varjabedian *Caretaker, driver*  
Rita Vartanian *Kitchen support and Cleaning*

Legal Services were given by Me. Laura Kattan for matters related to the Housing project, and by HBD-t Law Firm for matters related to the JMP Association.

JMP-L External Auditor is Mr. Hagop Aprahamian.

## 2. ACCOMPLISHMENTS IN RESPONDING TO PRIORITY ISSUES

The dedicated work of staff, administration, and volunteers enabled JMP to respond to its **priority issues**.

### 2.1 Focusing on Professional Development

JMP-L staff made use of opportunities to develop their proficiency.

<u>Staff</u>	<u>Position</u>	<u>Seminar/workshop</u>
Lucie Khatchadourian	Social Worker	The Role of Social Worker/agency in helping & guiding teens seeking help.
Ani Aznavourian Pauline Sagherian	Social Worker Director	“Crisis Management and Emergencies
Lucie Khatchadourian	Social Worker	“Teenology”: 1) The Challenge of Atheism: Equipping Youth Leaders to Equip Teens. 2) 9 Spiritual Temperaments of Youth: Ways Teens Connect with God.
Ani Aznavourian Lucie Khatchadourian	Social Workers	Social & Economic Development (Social pact of Lebanon and Social Development Strategy)
Ani Aznavourian Lucie Khatchadourian Pauline Sagherian Razmig Parmaksezian	Social Worker Social Worker Director Health Consultant	International Donors’ Rules and Practices
Ani Aznavourian Lucie Khatchadourian Pauline Sagherian	Social Worker Social Worker Director	Gender-Based Violence
Ani Aznavourian	Social Worker	Difficulties Faced by the elderly resulting in Depression, and Methods of Treatment

In-house brief sessions were given by the JMP-L health consultants, on medical-related issues: Snoring and sleep apnoea, Treatment of bone diseases, insomnia, Alzheimer’s disease, Cholesterol-lowering alimentation, hemorrhoids, and dehydration.

### 2.2 Fund Raising – Friend Raising

As the main source of income for JMP-L is the transfer from U.S.A. from the endowment fund of Vartan Jinishian, and as the fund's investments in U.S.A. have been performing poorly since 2003, JMP has been facing harsh budget cuts. The transfer from the Jinishian endowment fund through PC(USA) has been decreased annually since 2003.

JMP decreased its Administrative expenses mainly by not hiring new staff for this year. Refer to **Appendix 6: “Total Annual Expenses – 2014”**.

In 2014 the decrease, from the previous year, of the annual transfer from the Jinishian endowment fund through PC(USA) was 6.2%.

The actual refund and income from the Housing project decreased by 12.3% from the previous year.

The local efforts of JMP-L in reducing expenses and increasing fund-raising are not enough to address this problem. It seeks JMP headquarters' help in fund raising. JMP-L appreciates the fundraising efforts and initiatives being taken by its headquarters.

- The staff, administration, and volunteers were extensively involved, for a 3<sup>rd</sup> consecutive year, in the Friend Raising-Fundraising activity, the sale of lottery/raffle tickets esp. during the 2nd quarter.

JMP-L faced a great challenge in selling raffle tickets while the community was also trying to raise funds for the Armenian Syrian refugees as well as other on-going fund raising activities of schools & other organizations.

97.4% of the targeted income from raffle ticket sales was achieved, that is, L.L.38,950,000.

- JMP-owned premises were rented out to 2 tenants. The total amount of income for the year was \$9,999.
- A new partner, Philippe Hatem Foundation For A Happy Childhood, provided L.L.9,000,000 during 9 months, for the children's basic needs of JMP-assisted families. They also provided \$3,000 for school fees and related expenses of 10 children who had been left out of school for financial reasons. The children's ages can range up to 18 years of age.
- World Vision donated a laptop and a color printer for the Teens' Self-Development Program, for a total value of \$600.
- 8<sup>th</sup> grade students of Tarouhy-Hovagimian school donated L.L.325,000.- which they raised through bake-sales, for gifts to those JMP-clients who are home-bound.

The following is a breakdown of the amount of **funds raised or received**:

<b>1. Individual Donations</b>	<b>\$</b>
- for Medications	9,596
- Undesignated donations	3,207
- In memory of late Director Seta Pamboukian	<u>300</u>
	<b>13,103</b>
<b>2. Donations for Community Development Program</b>	
- from Municipality of Bourj Hammoud (Receivable)	2,667
- from Marash Compatriotic Union for Teens' Project	500
- from World Vision (laptop and deskjet color printer)	<u>600</u>
	<b>3,767</b>
<b>3. Grant – Philippe Hatem Foundation – “Happy Childhood”</b>	<b>9,000</b>
<b>4. Major Donation for a designated Project (set as designated fund received in 2013): Renovation of Lot#920 and Teen-Aged Girls' Project</b>	<b><u>24,970</u></b>
<b>Grand Total of Donations</b>	<b><u>\$50,840</u></b>

The following is a breakdown of activities that **generated income or re-payments/receipts**:

<b>1. Income/Receipts</b>	<b>\$</b>
- Medication	106,988
- Hospitalization & Medical Assistance	767
- Institutional Care, Physical & Mental Care, & Burial	12,672
- Social Development - "Teens' Self-Development"	<u>640</u>
	<b>121,067</b>
- Housing (Rent-Interest-Insurance)	77,554
- Income from Prior Activity (Housing Phase I Instalments)	35,035
- Repayment of EHLAN loan	<u>2,755</u>
	<b>115,344</b>
- Income Generating Activity – income from 2 tenants of Lot #937	9,999
- Bank Interest and Revenue	5,266
- Revenue from AFED Investment	<u>7,522</u>
	<b>22,787</b>
<b>Total of Income/Receipts</b>	<b>259,198</b>
<b>2. Fund Raising Activity (Raffle)</b>	<b><u>25,967</u></b>
<b>TOTAL</b>	<b><u>\$285,165</u></b>

Refer to **Appendix 1** for the breakdown of **Total Annual Funds - 2014** and **Appendix 2** for **Comparative Chart of Funds, Donations/Contributions 2009-2010-2011-2012-2013-2014**.

- The CHD Medication Dispensing Service received medications for the clients who have chronic illness.

<u>Donated Medications</u>	<u>L.P.</u>	<u>\$</u>
• from the Ministry of Health (MoH) and the Young Men’s Christian Association (YMCA) through its partnership with HKCC		
○ for Lebanese citizens	201,039,020 =>	134,026
○ for Syrians (January - April 2014)	<u>2,132,550</u> =>	<u>1,422</u>
	<b>203,171,570</b> =>	<b>135,448</b>
• from other dispensaries and other sources	<u>11,496,750</u> =>	<u>7,664</u>
<b>TOTAL Value of Donated Medications</b>	<b><u>\$214,668,320</u></b> =>	<b><u>\$143,112</u></b>

## 2.3. Improving Communication

### a. Internal Communication

Internal Communication was enhanced with various meetings and interaction with staff, volunteers, and partners.

- Senior staff meetings involved discussions on topics including:
  - the offer from the Philippe Hatem Foundation ‘For A Happy Childhood’ Basic Needs project, a new project within the Family assistance program in JMP-L;
  - the details of the plan for the Fund Raising Friend Raising Activity: raffle/lottery;
  - assistance to the refugees from Kessab;
  - organizing the “opening” event of the “Kurkjian Wing”, the annex to the JMP center, held on October 25.
- The Beirut Advisory Committee (BAC) met 4 times: on February 24, April 30, July 2, November 11, and had a consultation on September 24. They reviewed the on-going

work and the situation of the influx of the Syrian refugees into Lebanon, and the way the donated funds (raised in Armenia) for the Armenian refugees from Kessab could best be applied.

Discussion topics also included the issues related to the rental of premises used by JMP (Lots #936 and #937), laws governing dispensing medications, and the “opening” of the newly reconstructed “Kurkjian Wing”, and its use mainly for the Teens’ Development Program.

- Meetings with delegations and visitors who got acquainted with the work of JMP-L through powerpoint presentations and a tour of the offices. These included:
  - the delegation from the Presbyterian Foundation and Mr. Amgad Beblawi, USAC member-PC(USA) staff, on January 20. The visitors’ expressions and responses were very encouraging and affirming to JMP-L staff.
  - PC(USA) delegation including the current General Assembly Moderator Elder Dr. Heath Rada, USAC members Elder Greg Allen-Picket and Mr. Amgad Beblawi, Revs. Scott and Elmarie Parker, the latter being the Regional Liaison, on September 25. They conveyed their support to their partners who live and work in the midst of the turmoil in the region.
- The staff met JMP-Syria Director Mrs. Taline Topalakian on April 7.
- During April 7-14 JMP-L Acting Director Pauline Sagherian travelled to Yerevan Armenia for meetings with JMP-S Director Taline Topalakian (from Aleppo), JMF-A Director Armen Hakobyan and JMP Executive Director Eliza Minasyan (from USA). The JMP Senior Staff held their annual meetings in Yerevan and in Karapagh, and also visited a number of project sites.
- The staff had several gatherings in a joyful atmosphere for mid-lent, Easter, and Christmas/New Year celebrations which sometimes included sharing a meal together, Bible readings, sharing of devotional thoughts & prayer. These gatherings enabled the staff to enjoy relaxing atmosphere for a brief break which also boosted the morale.
- The members of the Administrative Body of the Association signed their approval for the financial statements of 2013 and the budget of 2014 prepared by the accountant. These were presented to the Ministry of Interior & Municipalities before January 31, 2014 as the preliminary step to receiving the annual certificate of the association.

#### **b. External Communication**

The Directors of JMP and HKCC and their senior staff met on different occasions and reviewed social and health case processing and networking to give better service to clients.

JMP joined other Armenian social service organizations in expressing support for the Kessab refugees who had gathered in a hall along with relatives, and community and church leaders of Kessab origin.

Many of the activities done by JMP-L and NGOs that collaborated with JMP, were broadcasted in the media, creating an awareness of JMP-L's contributions as well as its fund raising activity.

- The reported activities included the Elderly Christmas luncheon organized by the Coordinating Committee of the Armenian Social Welfare Agencies, Community Development’s Women’s Committee’s children’s Christmas party in December, and the announcements of the fund raising lottery ticket sales.
- Copies of the Jinishian Jottings newsletters were distributed to staff and BAC members.
- JMP-L website was updated with links to the Jinishian Jottings.

- On the eve of January 2 social worker Ani Aznavourian participated in a round table on Radio Vanatsayn (Voice of Van) along with other NGO representatives: HKCC and ARC. As asked, they relayed the spiritual aspect of Christmas within the activities of each NGO.
- Articles about the **“Opening” of the Kurkjian Wing**, the annex of the Jinishian center, held on October 25, and the purpose of its use: the Teens Self-Development program, appeared in 2 Armenian newspapers “Aztag” and “Ararad”, and in the “Tidag” magazine. Prior to the “Opening” event the Social Worker for the ‘Teens’ program and the Director had a dialogue with the interviewer on Radio Voice of Van about the Teens’ development program and the “Opening” event. The references in the media as well as the presence of the heads of the Churches, associations, partners, Members of Parliament, Mayor of Bourj Hammoud and the donors themselves Mr. and Mrs. Hovig and Maral Kurkjian raised some awareness to JMP’s contributions in the community and created a positive image and activity in the streets around JMP premises.

## 2.4. Expanding Networking and Partnership

Cooperation continued with HKCC, ARC, AGBU, ‘Lady of Nareg’ dispensaries, World Vision, as well as with AFHIL and CARITAS.

Networking & Partnership continued with:

- The 3 Armenian Churches and their offices for social services;
- HKCC, particularly for medications from YMCA-MoH, for assistance to Syrian refugees, and for social and health case assistance;
- the Armenian and non-Armenian dispensaries;
- NGOs such as Habitat For Humanity Lebanon (HFH), Nawaya, Libami, World Vision;
- the Lebanese NGO "Kibarouna" for bringing the elderly together and celebrating the National "Grandparents' Day" on June 28;
- Armenian NGOs for providing coordinated assistance to Syrian refugees/displaced people – this involved some meetings for information and coordination, especially for the Kessab refugee crisis, donating for school books for Syrian refugees, distribution of food and hygiene packages;
- the Coordinating Committee of the Armenian Social Welfare Organizations for organizing the annual Christmas gathering of the Elderly, held on January 17, 2014, under the patronage of the church leaders of the 3 denominations;
- the Union of Armenian Social Workers in Lebanon for joint events such as celebration of Social Workers’ Day, visit to the Patriarch in the Armenian Catholic Patriarchate and to the UAECNE President, and to Armenian patients in the ‘Hopital de la Croix ‘;
- Governmental offices or organizations including the Municipality of Bourj Hammoud, the Ministry of Social Affaires, and “Office Du Developpement Social”.

### 1) World Vision

Social Workers Mrs. Ani Aznavourian and Lucie Khatchadourian attended a meeting on August 11 held by World Vision involving stakeholders, NGOs and other organizations. WV discussed a 3-year work plan to address issues related to children and youth. They asked the organizations for their involvement in carrying out the plan. The topics included nutrition, reproductive health and abstaining from drugs, smoking and other destructive habits.

### 2) "Chocolate Making" training for young mothers with young children, organized by **the Ministry of Social Affairs, “Office Du Developpement Social”, and the Municipality of Bourj Hammoud.**

The objective of this training was to empower young mothers & enable them to work & subsidize their family income.

### 3) Philippe Hatem Foundation (PHF) - 'Happy Childhood' Project

The purpose of this project is to assist underprivileged children by providing them basic necessities, such as food, clothing, and shelter, and to give them opportunities to have a happier childhood “now”, as requested by the donor.

NGOs such as WV and HFH continued to seek out JMP-L to partner with and to contribute toward the development of teens & families.

## 2.5. Developing Volunteerism

Volunteerism is seen amongst staff & former staff, clients, and friends of JMP especially in the developmental projects and friend raising-fundraising activity.

Volunteerism is developing as individuals have been getting involved in the various activities of JMP-L. These volunteers include committee members of the Community-based development projects: ComDev Core Committee & Women's Committee. Some clients from the Community Health Development Project volunteered in activities for the Elderly. Professionals & specialists such as medical doctors and nutritionists, church leaders & others contributed in the educational & empowerment sessions.

## 2.6. Implementing Sustainable Projects

The goal in implementing sustainable projects is to create and implement developmental sustainable projects in each of the following Priority Areas in order to improve the living conditions of the community:

- in the Community Health Development Area
- in the Social Development and Spiritual Uplift Area
- in the Community Development Area.

They aim to empower beneficiaries to become self-sufficient.

Instead of providing only direct aid and assistance for emergency or temporary needs, JMP continues to seek ways to adopt a long-term self-help approach and to instil hope and give spiritual uplift.

Refer to section 3. for the description of the projects and programs in each of the Priority Areas.

For costs of **Health & Social Development Programs** refer to **Appendix 3**.

For costs of **Development Projects** refer to **Appendix 4**.

## 2.7. Providing Relief

JMP in Lebanon continued to be committed to the Jinishian will, mission, and core values, which require JMP-Lebanon to respond to those with immediate needs and emergencies with compassion and justice and to provide a safety net where none exists. Although JMP as a whole had been focusing on development, it recognized that the need for emergency relief may be greater depending on external forces, with continued efforts not to create dependency. Alternative or additional resources of support were sought.

The JMP approach is not that of relief but of social development. Relief assistance is given only in times of emergency or crisis. Relief assistance is being decreased in compliance with JMP strategic planning and budgetary restrictions.

Some in kind donations in form of toys, furniture and clothing were received and distributed to beneficiaries.

## **Assistance to Syrian Armenians**

In Lebanon Syrians do not have medical coverage, neither from the National Social Security Fund nor from the Ministry of Health.

Those who are registered at the UNHCR (United Nations High Commission for Relief) received some assistance for food items & one-time rent, and some with hospitalization expenses at specified hospitals. However, UNHCR is currently said to have none or small budget & its assistance has dwindled.

In HKCC an office for emergency relief assistance for Syrian Armenian families was established. The families were interviewed & documented, and arrangements were made to get them registered at UNHCR.

Initially JMP-Lebanon was able to assist with job placements and with distribution of food boxes given through Bible Society Lebanon. JMP was able to assist individuals who were JMP-Syria (JMP-S) clients through communicating case by case basis either by phone or by internet with the JMP-S office.

With the approval of JMP-USA, as of May 2013 JMP-L began assisting applicants for medical needs after consultations within & with other NGO's.

The number of families registered at HKCC during 2014 was 640 resulting in a total of 2029 families since 2012. However, not all have stayed in Lebanon.

Usually the HKCC social worker for the Syrian refugees refers the clients to JMP-L as needed, for guidance, employment & assistance with medical expenses and with medication for chronic illness.

Having studied the needs for medications, **as of October 2013** YMCA & the Ministry of Health (MoH) began providing a 'closed' list of medications through HKCC, for distribution to Armenian Syrian refugees.

As of May 1, 2014 YMCA meds were dispensed to Syrian refugees directly from HKCC. Some Syrian Armenian refugees continued to come to JMP for additional meds.

As at December 31, 2014, JMP-L has created 209 files for Syrian Refugees & is assisting by providing medications, securing discounts, networking with other NGOs on their behalf and assisting financially for expenses of hospitalization &/or minor medical (diagnostic tests).

Throughout the year of 2014, representatives of Armenian NGOs met regularly exchanging information, sharing issues of Syrian refugee applicants, needs, strategies, information regarding assistance from UNHCR & others. These NGOs have shared their data & created a database of the applicants' information and referred clients to dispensaries or NGOs according to their needs and available services.

It is important to mention that the financial assistance given to Syrian refugees was from the JMP-Syria budget funds that had remained in Lebanon.

During the year 2014 the number of **Syrian Armenian applicants assisted** by JMP-L is as follows:

<b>During 2014</b>	<b># of direct beneficiaries</b>	<b># of times assistance was given</b>	<b>\$</b>
Securing major discounts & participating in the expense of <b>Minor Medical</b> (Laboratory, X-rays, etc.)	<b>97</b>	<b>158</b>	<b>6,966</b>
Participation in <b>Hospitalization</b> expense	<b>41</b>	<b>47</b>	<b>7,884</b>
<b>Medication for chronic illness</b> , on a monthly basis, (YMCA meds were given to Syrians by JMP-L till April 30, 2014)	<b>130*</b>	<b>437</b>	<b>3,107</b>
<b>Family Assistance</b>	<b>7</b>	<b>13</b>	<b>1,230</b>
<b># of Social Worker meetings with clients (non-financial)</b>		<b>263</b>	
<b>Number of files for Syrian refugees/displaced families created in JMP-L office during 2014 ..... =&gt;103</b> <b>Total number of files as at December 31, 2014 =&gt;209</b>			
<b>JMP-L's participation in the 2014-15 school year's joint project that raised \$7,500 for school books for Syrian students, distributed c/o the Parliamentarians' Office staff</b>			<b>1,500</b>
<b>Total Amount of Assistance given from JMP-S available funds</b> <b>Remaining Funds = \$511.-</b>			<b>**</b> <b>\$20,686</b>
<b>Special Assistance for refugees from Kessab – from funds raised in Armenia</b>	<b>310</b>		<b>\$6,380</b>
<b>Note that the above amounts do not reflect JMP-L resource time.</b>			

\* JMP participated in the medication expenses of 62 Syrian patient-clients. The others received YMCA-meds free of charge.

\*\* This amount includes \$367 accounts payable for minor medical expenses incurred in 2014.

### 3. PRIORITY AREAS

#### 3.1. Community Health Development (CHD) Program

Professional pharmacists/health consultants and social workers carried on CHD activities by guidance and counselling, referrals to other public or private social and medical institutions whenever needed. Follow-up work, home visitation, and a preventative training workshop were done.

##### 3.1.1. Medication for people with chronic illness –

- JMP-L's Medication Dispensing Service of the Community Health Development department helps to improve the quality and accessibility of needy individuals to health care. It provides medication for free or at a nominal contribution to patients who have chronic illnesses, usually to elderly people. It provides counselling and guidance which is not offered in for-profit pharmacies or many other dispensaries.
- This service is unique in the Armenian community. It is realized with HKCC partnership and the donation of medication by the MoH & YMCA, NGOs, dispensaries, and individual donors.

- On a regular basis **1574** individuals (in addition to **130** Syrian Armenian refugees) mainly elderly and poor who have no medical and social security coverage benefited from this service on a monthly or bi-monthly basis.
- Thanks to the close cooperation and partnership between HKCC and JMP **633** individuals out of **1574**, received medication donated to HKCC by the MoH and YMCA.
- During 2014 (once a month, at the end of 10 months) a **total of 193 glucose tests** were done for free with the participation of volunteer nurses and the donated strips and lancets.
- During the year the MoH began enforcing certain regulations related to the dispensaries and drug distributors. For a number of months JMP-L was unable to secure all the medicines for its patients. The head of this service and the Director have had consultations related to getting a dispensary permit, and to drafting a report for its justification.

### **3.1.2. Improving Health Care for Women Through Education – "Prevention Saves Lives"**

A group of 25 women attended these educational sessions organized by pharmacist/health consultant Mrs. Nanor Tashjian. The goals of this project were:

1. Enriching the women's knowledge of health hence helping them to prevent diseases and its complications.
2. Capacity building and empowerment.
3. Creating a ripple effect of their acquired knowledge (ABCs of good nutrition, healthy living, avoiding medication abuse, physical exercise...) in the close and extended families and subsequently the community.

During the year 10 meetings were held. The educational sessions included the following topics:

1. "Medication's usage, compliance and side effects" by pharmacist Mrs. Nanor Tashdjian,
2. "Nutritive food and kitchen's secrets" by nutritionist Mrs. Ani Deirmenjjan-Jertidian,
3. "Menopause, uterine fibroses and ovarian cysts" by gynecologist Dr. Vicken Nanejian,
4. "Metabolic syndrome" by Dr. Elie Tashdjian (family medicine),
5. "Gastro-intestinal diseases" by specialist Dr. Gostan Yapoudjian,
6. "Breast-Feeding" by World Vision (trainees and trainer),
7. "Sects and Christian Living Principles" by Father Der-Mgrditch,
8. "Armenian traditions" by Mrs. Houry Ghazarian,
9. "Physiotherapy in home conditions" by physiotherapist Dr. Razmig Boejejian, and
10. "Depression and anxiety" by psychiatrist Dr. Maguy Kebabjian.

Each session started with a spiritual devotional brief reading from the Holy Bible.

The participants were very responsive and participated by filling out questionnaires before and after the sessions, and by asking questions & sharing their experiences.

The sessions were recorded on video.

### **3.1.3. Health-related Services**

Hospitalization assistance and other medical services, and Institutional Placement and Care are provided.

To relieve the economic burden and assist those without access to affordable health care, financial assistance and guidance were given. Referrals and networking were done for hospital fees, dental care, and other medical services (laboratory, x-ray, scan, etc.).

The health services have not only curative, but also preventive effects, in the sense that they help prevent further health complications.

#### **a. Hospitalization and Other Medical Services**

Assistance was provided for **hospitalization** expenses to **149** patients. While the number of client visits with the Social Worker was **560**.

The hospitalization expenses were for cardiac, cancer, orthopaedic, ophthalmology, ENT, psychiatry, urology, etc.

Assistance was provided for **Other Medical** (or Minor Medical) expenses to **429** individuals.

Patients in need of special attention were referred to medical centers or specialists for consultation or treatment, including lab, x-rays, physiotherapy echography, scans, MRI, dental treatment, etc.

ARC's Araxie Boulghourjian dispensary and St. Marc give discounts to JMP-referred cases.

Few are referred to AEBU, AGBU, and Nareg Dispensary.

#### **b. Institutional Placement and Care**

At **AOP** only **3** are considered to be on JMP list.

**10** elderly or handicapped individuals benefit from the **hot meal** service provided by **CAHL**. After discussion with the Director of CAHL, JMP's payment to CAHL was reduced by 50% to \$5,000.

There is **1** patient in **Dar El-Rahme** and the family refunds the full amount.

At the "**Al-Fanar**" **psychiatric hospital** JMP has **11** patients: 6 females and 5 males.

JMP made quarterly payments to the institution and also provided pocket money for the inmates.

Burial arrangements and some of the expenses were covered for **4** individuals whose families were destitute.

On January 2 two JMP social workers accompanied by Father Sarkis Sarkissian from the Armenian Prelacy, visited the Armenian inmates suffering from mental disorder, in "Al-Fanar" hospital. Few parents of some of the patients also accompanied them and thanked JMP for giving them the opportunity to visit their children.

The inmates were gathered in a hall where the visitors talked with them then Father Sarkis Sarkissian spoke about the meaning of Christmas. Later they sang Armenian songs and prayed. Christmas gifts (blankets and sweets) which were donated by the Municipality of Bourj Hamoud, were distributed creating a happy atmosphere.

The inmates have the longing to see their family members & other visitors.

JMP-L encourages family members or relatives of the institutionalized persons to visit them and to participate in the expenses of inmates to avoid/reduce dependency.

### **3.2. Social Development**

#### **3.2.1. Social Service with Families**

This service was done with the goal:

- To assist families with children or a handicapped member, and with insufficient income, unemployment and other problems;
- To avoid school drop outs and child labour as much as possible to encourage the young who otherwise will not continue education & acquire vocational education and training;
- To empower women by encouraging them to acquire skills and seek employment;

- To be aware of the risks threatening them and their families like domestic violence, human trafficking, drug addiction, legal and health issues;
- To empower the family unit in improving its family relations and avoid family disruption;
- To instil hope, give comfort and encourage trust in God and perseverance in the midst of social and economic difficulties, especially prolonged hardships.

127 families were financially assisted.

47 of these received close attention (including the teens in the Self-Development project and some of the families receiving “Happy Childhood” assistance).

**65 children, ages ranging from 2 to 16 years old, from 38 families** were assisted with the funding for children’s basic needs by the “**Philippe Hatem Foundation for A Happy Childhood.**” The needs covered were food, clothing, school books, uniform, and sometimes rent.

On September 18 children gathered for a Birthday party and “Back To School” party where they enjoyed a balloonist’s creations, face-painting, games and entertainment by 4 volunteers from the Armenian Evangelical Social Center, and had food and drinks.

In October, **10** children who had been left out of school for financial reasons, were followed up by the social worker and assisted to attend school, after much follow-up and coordination by the responsible social worker.

**28 families with a handicapped member** were assisted with a small allowance on a bi-monthly basis. The responsible social worker gave home-visits to follow-up with their situation and to distribute Christmas gifts to those who were home-bound.

During the Christmas season the Social Worker distributed gifts - lanterns with rechargeable batteries – to home-bound client-beneficiaries, families with a handicapped member. The gifts were purchased by the donation of the 8<sup>th</sup> grade students of Tarouhy-Hovagimian students. These students had raised the funds by doing bake sale, and together with their home-room teacher they visited the Jinishian center and learned briefly about JMP. The beneficiaries receiving the gifts were delighted and expressed gratitude for not being forgotten & for being cared for.

The following project involved participatory holistic approach to bring changes in the lives of the clients and give hope and spiritual uplift.

#### **a. "Teen-aged Girls' Self-Development Project"**

In the 2013-2014 academic year **16** girls were in this program - 13 were continuing from the previous school year. In the Summer of 2014 the government “passed” all those who sat for the government exams (intermediary & secondary levels) including ‘Brevet Professionel’ (BP2), ‘Baccalaureat Technique’ (BT3), and ‘Technique Special’ (TS) (college level).

In the 2014-2015 academic year **16** girls are in this program – **8** are new to the program and **8** are continuing from the previous year.

They attend Mesrobian Technical College which gives 50% tuition discount for JMP.

**23** sessions of group work and activities were carried on in the 1<sup>st</sup> 6 months, and **6** sessions in the 2 months of the new school-year.

**2** separate sessions were specifically held for the mothers.

To empower the Teens for right thinking and right believing, their activities included spiritual uplift, preparation of and eating a light meal, watching video clips or short movies and discussing them. During the year discussion topics included nutrition, resolving relational

tensions & problems, building trust & friendships, love, choosing to be aware, women's rights/culture/role/and abuse (power and control), Christmas and the Greatest Gift.

Some of the sessions were presented by the responsible social worker, some by group members after doing some research, another by World Vision staff and a trainee, and another by the BAC chair person Mrs. Esther Kilaghbian.

On Saturday, 26<sup>th</sup> of July, 21 individuals (9 teens and 9 mothers and 3 young brothers) and the responsible social worker had a day trip to the North: "Mezyara" and Lake "Benasha'a", and also had a meal together. For most of the teens and mothers this is the only trip they have during the year and it is a very special occasion when mother-daughter relationships are encouraged further.

Out of the 16 participants who were enrolled in vocational training in 2013-2014 year,  
1 got 'TS' diploma,  
4 got their 'BT' diploma,  
1 repeated class and is continuing to attend,  
1 passed the 'BP' and  
2 got the vocational training certificate,  
8/16 continued into the next academic year.

Their challenge is to continue their studies. They are tempted to drop out in order to work & provide meager support to their families. The Social Worker has a vital role of follow up, encouragement and showing faith in their abilities and in God's help to persevere and succeed.

Since the Fall of 2005, during the 9 successive academic years, 65 teens participated in this program including the current participants.

As some vocational programs are for one year and many others for 2 or 3 years:

- 54 out of 65 enrolled in vocational training;
- 7 dropped out of the vocational school for personal reasons;
- 47 continued their education and reached higher levels. 6 students reached university level; one began attending University;
- Most of them found jobs.

These teens are developing in knowledge, skills, achieving technical school certificates or diplomas that they couldn't even dream or hope for, and preparing for life's challenges. They are finding employment & some are working while also studying.

The Expense of this project is included in the **Appendix 4: Development Projects**.

#### **b. "Children's Activities" – Summer Camp**

Parents of children were referred to ARC for children's summer camp, and to other day camps in Bourj Hammoud. In addition, **12** children were enabled to attend summer camp organized by the Armenian Evangelical Christian Endeavor Union, through the help of JMP and the "Happy Childhood" funding.

The children love to attend summer camp and are eager to return. They have the opportunity to have nutritious meals, supervised recreation and spiritual uplift.

#### **c. Employment Office**

Applicants seeking jobs and employers seeking workers are matched for possible employments. The number of available jobs is decreasing.

The social worker in charge of the Employment Office attempted to find placement for the applicants according to their skills, and also provided counselling when needed.

JMP-L employment office has received **321 client-visits**. **29 placements** were done, mainly women as home caregivers to elderly, babysitters, housemaids, cooks, janitors, etc. Syrian refugees/displaced people are working with less payment, and sometimes many families preferred /even asked for/ Syrian workers. This continues to have an impact on the Lebanese seeking employment.

#### **d. Micro-lending**

JMP-L is a partner in AFED (Armenian Fund For Economic Development) which was initiated in 1977. People in need of micro-loans for business and other needs (such as education, medical treatment, housing, etc.) were referred to AFED.

The number of people who qualify to get loans has decreased.

This is a unique project in the Armenian community where 6 NGOs and the 3 armenian churches are partners and contributing shareholders.

### **3.2.2. Social Service - Care for the Elderly -**

This service is for elderly people who are mainly living alone and are without a pension or a source of income. It was implemented in a holistic approach. It included not only relief, but also counselling and services that address all kinds of their needs such as medication, hospitalization, sometimes placement in institutions, spiritual uplift and recreation, and sometimes burial arrangement (4 individuals in 2014).

Old People Cash Assistance was given regularly on bi-monthly basis to **149** elderly people. Most of this assistance is used by the elderly for their medication, utilities, and sometimes rent payments.

- **“Activities for the Elderly” -**

Activities for the Elderly had the objective of providing recreation, spiritual uplift, informal adult education in personal hygiene and health, and serving of nutritious hot meal and fruits. In groups of 25-30 from the JMP-L's Care For the Elderly program beneficiaries participated in celebration events such as Easter and Grandparents' Day. Students came, sang & danced entertaining the elderly. As for Christmas up to **120** of JMP's beneficiaries attended different Christmas luncheons coordinated with other NGOs or associations, and received gift parcels.

On September 26, a group of 27 elderly along with the social worker and a volunteer nurse (retired staff of JMP) had a trip to the Armenian Monastery in Bikfaya and later to a restaurant in nature in a mountainous village. The elderly expressed heartfelt gratitude to JMP and their caregivers as they enjoyed the respect, care and spiritually uplifting talks given by the priests and the meal in the cool of the trees.

In all, the **7 activities** involved over **30 volunteers** from the community, clergy and laymen, entertainers and musicians, in addition to the students from several different schools and their teachers.

The intention of these gatherings is to involve the community and have a club or day care center for the elderly where they can be socially and spiritually uplifted.

Refer to **Appendix 4** for the expense of the "Activities for the Elderly".

Refer to **Appendix 4** for “**Annual Cost and Number Of Clients Financially Assisted in The HEALTH & SOCIAL DEVELOPMENT PROGRAMS**”. These represent net expenses.

The following table represents the number of client-beneficiaries who received assistance and the number of times clients visited with the Social Worker or Health Consultant.

<b>During 2014</b>	<b>Nº of direct beneficiaries</b>	<b>Nº of cases/times financial assistance was given</b>
<b>Medication</b>	<b>1574</b>	<b>8368</b>
<b>Hospitalization</b>	<b>149</b>	<b>170</b>
<b>Minor Medical</b>	<b>429</b>	<b>596</b>
<b>Social Service with families and teens</b>	<b>134)</b>	<b>703</b>
<b>Social Service with families with handicapped</b>	<b>27)</b>	
<b>PHF – “Happy Childhood”</b>	<b>65 children from 38 families</b>	<b>188</b>
<b>Care For Elderly – Allowance</b>	<b>149</b>	<b>817</b>
<b>Institutional Placement Care (including Burial expenses for 4)</b>	<b>34</b>	<b>127</b>
<b># of Social Worker meetings with clients (<u>non-financial</u>) <u>included</u> are <u>209</u> Home Visits by JMP Social Workers</b>		<b><u>1638</u></b>
<b>Total # of cases received by the Social Workers and Health Consultants</b>		<b>12,607</b>

<b>Teens’ Self-Development</b>	<b>24 individuals</b>	<b>25 sessions</b>
<b>CHDD Women’s “Prevention Saves Lives”</b>	<b>25</b>	<b>10 sessions</b>

### **3.2.3. Housing Project**

#### **Affordable Housing to Families**

During the years 1998–2001, this project provided affordable housing to over **40** Armenian families. The project ran under the umbrella of the three Armenian Churches in Lebanon. The apartments were registered in the name of one of the three churches.

The goal was to enable these families to become the owners of their apartments by paying off the cost of the apartments at low interest rates over a period ranging from 5 to 25 years. These families feel 'safer' having the prospect of becoming homeowners.

Throughout the year, the JMP–L administration and staff members followed-up and met with some of the residents having difficulties and delays with their payments, and with others seeking guidance to complete their payments and to become owners of their apartment.

During 2014, having completed payments on their apartment:

- 4 families from the "Phase 2 - Affordable Housing project" became owners of their apartment, having signed the 'sale agreement' at the Notary Public’s office;
- 2 families from the "Phase 1 Housing project" also signed the 'sale agreement'.

There are few families that are struggling with their payments due to economic hardships & the pursuit of children's higher education which is expensive. Follow-up & payment schedule adjustments are made in these cases, and some delayed installments from 2013 were collected in 2014.

Thanks to the dedicated staff, refunds from 'Housing Loans' continue to be secured.

Refer to **Appendix 5: "Housing Project Collections & Expenses – 2014"**.

### **3.3. Community Development (ComDev)**

#### **3.3.1. Community Based Development Project -**

Due to 'Prioritization of Programs and Services' and the decreased budget, new Worker or Specialist for Community Development was not sought. One Social Worker worked part-time to maintain momentum and to encourage the ComDev committees: the Core Committee and the Women's Committee of the Municipality housing residential area.

- a. **The Core Committee:** The Core Committee did not meet during 2014. It has been suggested to involve 1 or 2 additional members who may be more active in the neighborhood.
- b. The **Women's Committee** had several meetings to plan and discuss activities and needs. They talked about the need to have the Core Committee re-activated and to review the purpose of both committees and the Community-based Development.
  - On the occasion of Ascension Day the women organized and had an outing for the women in the community. They went on a pilgrimage to 'Harisa' and to the Armenian monastery in Bzommar. They then had lunch at a restaurant in the mountains and also raised funds for their on-going activities.  
The aim was to bring together women of the community development area and their friends and to celebrate the special occasions of 'Ascension Day'. They were also introduced to some of our Armenian cultural and spiritual heritage and Lebanese sites.
  - **Christmas and New Year Celebration for the Children** of the Community Development area: The Women's Committee spent much effort at organizing, seeking donations, purchasing gifts for the children, planning the entertainment and other details. Mostly from the Bourj Hammoud Municipality housing residential area 200 children each with a parent participated. Gifts, recreation, refreshment and cookies, were made possible through donations from the Municipality of Bourj Hammoud, local businesses, 2 individual donors and the entry tickets at a nominal fee. Thus they raised more funds for their own activities and for possible neighborhood improvement projects.  
The celebration added joy and happiness to the hearts of the children in the festive season.

#### **3.3.2. Other Community Development Projects:**

- **"Habitat For Humanity" (HFH):**  
**Follow-up work continued with HFH for the project "Lebanon Vulnerable Groups Housing" that began in 2012 - affordable renovation loans –**

The families are given a loan for 1/3<sup>rd</sup> of the total expenses while 2/3<sup>rd</sup> is a grant for the home renovation especially for treatment against humidity, leakages, etc. The work is done by a team of workers and supervised by HFH engineer.  
JMP is the guarantor or co-signor of the loans.

During the year 2 more families benefited from HFH repairs:  
Client's participation (loan) which is 1/3<sup>rd</sup> of the total renovation expense:  
L.P.375,000 (equiv. \$250) payable in 15 months @ L.P.25,000/month  
And L.P. 280,000 (~ \$187) payable in 14 months @ L.P.20,000/month.

**Note** that the above amounts do not reflect JMP-L resource costs.

Monthly payments continue to be collected and follow-up was done related to delayed payments.

The total number of renovated apartments reached 27.

20 have completed their payments. 4 families have not been paying their dues for different social and financial reasons. The families are assisted followed and empowered to take responsibility to refund their share.

**c. Chocolate-Making training for young mothers with young children**

This was organized by the Ministry of Social Affairs, the Municipality of Bourj Hammoud and the "Office du Developpment Social," for the duration of the academic year 2013-2014.

2 women completed this training and received their certificates on May 20. They are encouraged as they practice what they learned. Regular follow-up was done by the Social Worker. Babysitting for the 2 women was provided by JMP.

The objective of this training was to empower young mothers & enable them to work & subsidize their family income.

Refer to **Appendix 4 for Annual Expenses of Development Projects.**

Refer to **Appendix 6: "Total Annual Expenses – 2014".**

**4. STATEMENT OF CASH FLOW - Refer to Appendix 7.**

**5. CONCLUSION**

Thanks to the dedicated staff and volunteers especially members of the Beirut Advisory Committee, donors, partners and contributors, JMP was able to respond to its 'challenges and threats' by using its 'strengths and opportunities'.

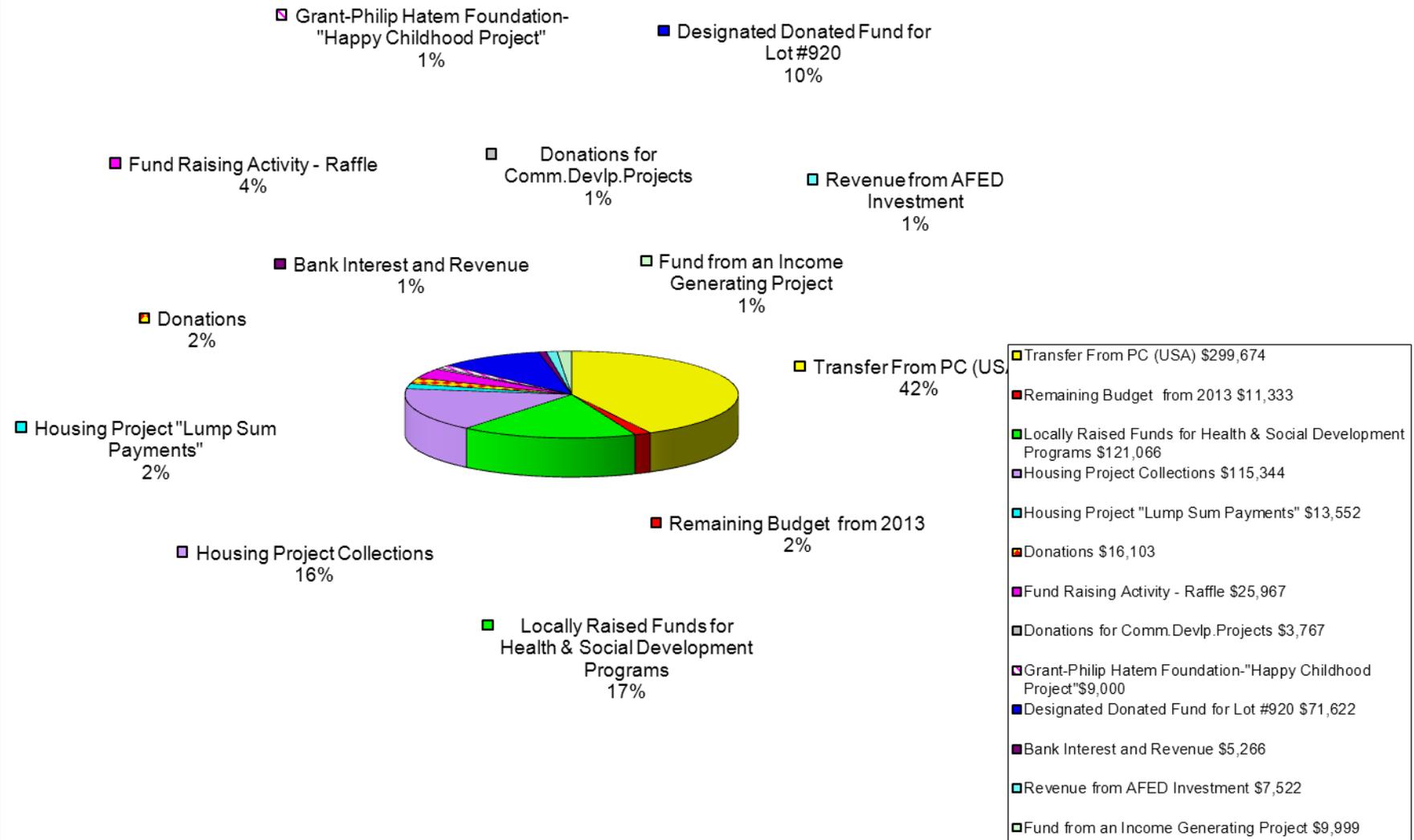
JMP gave hope and encouragement to those seeking assistance in the midst of social and economic discouraging circumstances. Its health and social services and programs operated with a developmental approach, recognizing that individuals have potentials and skills which, if developed, can introduce positive change in people "to move from poverty and despair, to self-sufficiency and hope – through relief, development, and spiritual uplift."

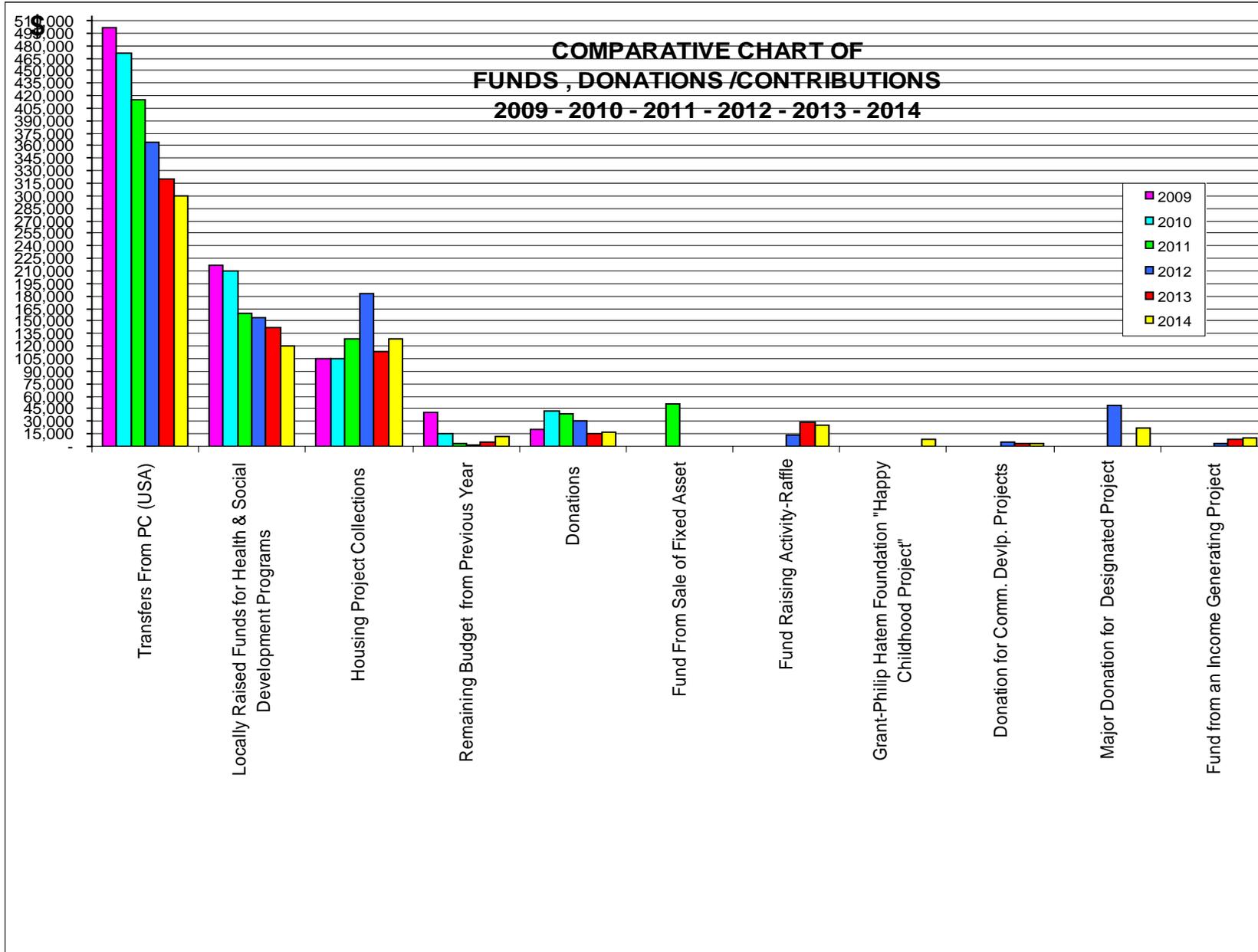
JMP-L is challenged to be able to serve the increasing needs of clients and applicants, and to grow in the area of development work with the reduced number of staff which is due to the decreasing budget and the economic and political situation in Lebanon and the region.

In conclusion, the Beirut Advisory Committee, Administration and Staff would like to express their profound gratitude and appreciation first of all to Almighty God, and to the Presbyterian Church of U.S.A., the members of the JMP United States Advisory Committee and Commission, the Executive Director, the partners and sister organizations, the donors of JMP-L, and volunteers. Their genuine support and understanding encouraged JMP staff to work efficiently for the Glory of God and the well-being of brothers and sisters in Lebanon. Thanks to the Lord, the JMP staff served with courage, patience, and perseverance.

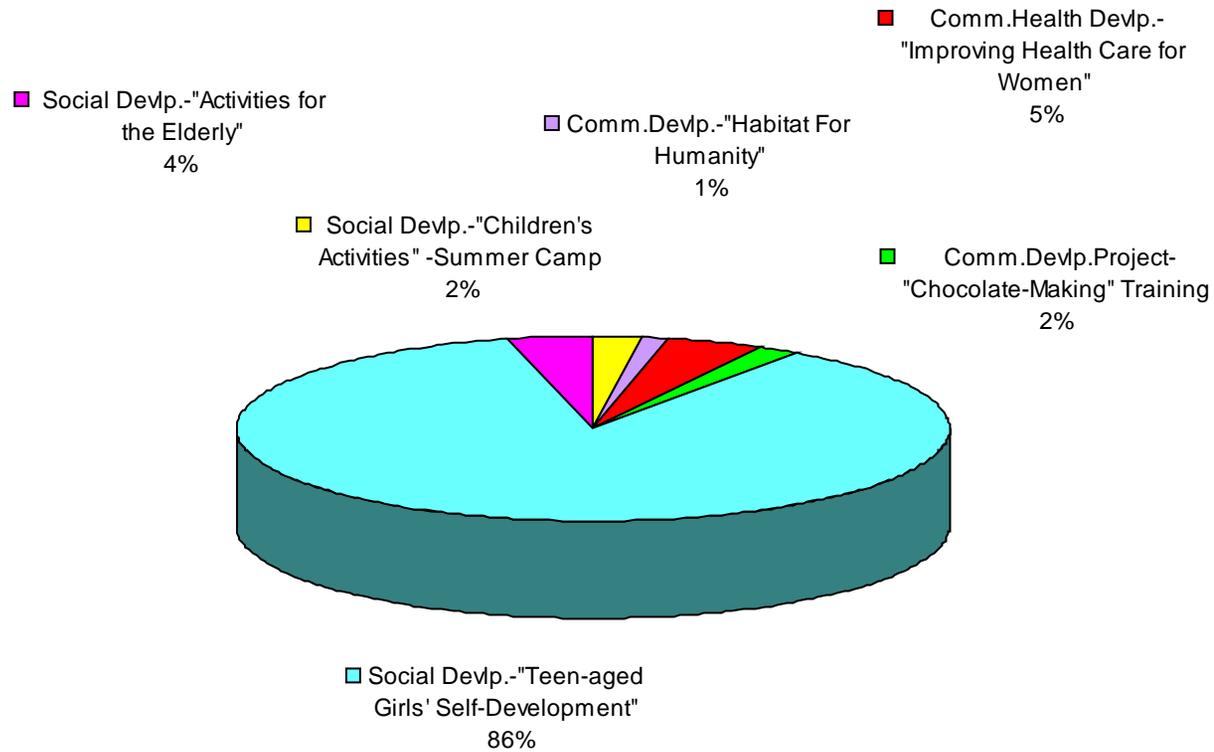
*"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up." (Galatians 6:9 NIV)*

## TOTAL ANNUAL FUNDS - 2014





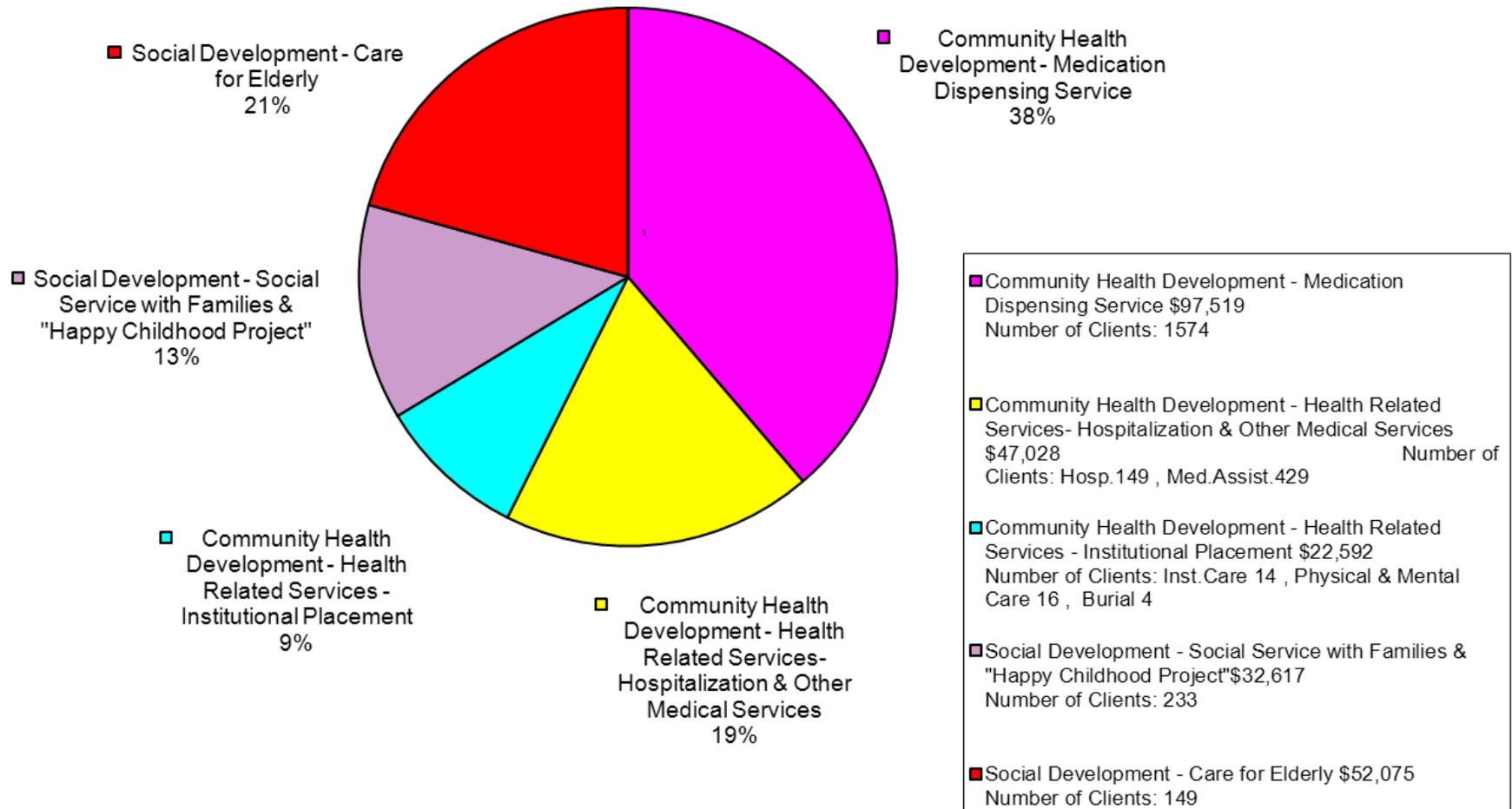
## DEVELOPMENT PROJECTS ANNUAL EXPENSES 2014



■ Social Devlp.-"Children's Activities"-Summer Camp \$377  
■ Comm.Health Devlp.-"Improving Health Care for Women" \$773  
■ Social Devlp.-"Teen-aged Girls' Self-Development" \$14,656

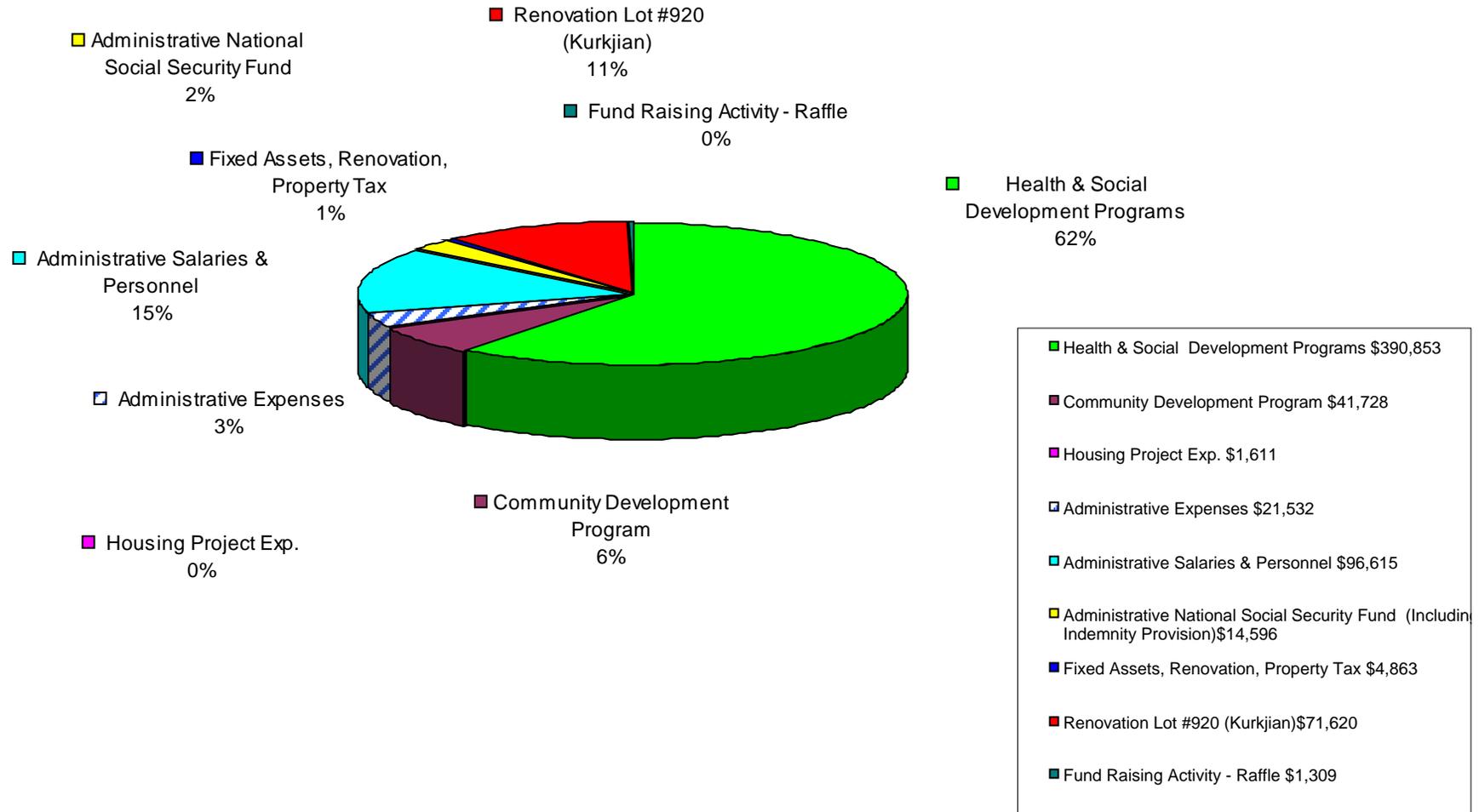
■ Comm.Devlp.-"Habitat For Humanity" \$189  
■ Comm.Devlp.Project-"Chocolate-Making" Training \$333  
■ Social Devlp.-"Activities for the Elderly" \$640

### Annual Cost and Number Of Clients Financially Assisted in The HEALTH & SOCIAL DEVELOPMENT PROGRAMS





## TOTAL ANNUAL EXPENSES - 2014



**STATEMENT OF CASH FLOW**  
**For the Year Ended December 31, 2014**

**CURRENCY : USD**  
**Yearly Average Exchange Rate \$1= 1500.00L.L.**  
**Closing Average Exchange Rate \$1=1507.50L.L.**

	\$
<b><u>Transfers From the Presbyterian Church (USA)</u></b>	
For Lebanon - Regular Transfers	299,674.00
For Lebanon - Reimbursement of Travel Expenses (2013 & 2014)	<u>2,653.00</u>
Sub Total	302,327.00
<b><u>Funds From Other Sources</u></b>	
Housing Project	109,874.00
Fund Raising Activity	25,967.00
Fund from an Income Generating Activity	9,999.00
Advance payment from Income Generating Activity	733.00
Bank Interest & Similar Revenue	4,074.00
Transfer of Funds from Armenia for Refugees from Kessab	<u>6,380.00</u>
Sub Total	157,027.00
<b><u>Contributions / Donations For Programmatic Activities</u></b>	
Community Health Development	
- Medications	106,859.00
- Hospitalization & Other Medical Services	767.00
- Institutional Care, Physical & Mental Care	12,672.00
- Social Development	640.00
Philippe Hatem Foundation for a "Happy Childhood"	9,000.00
Community Development	3,167.00
Miscellaneous Donations	<u>13,103.00</u>
Sub Total	146,208.00
<b>TOTAL CASH IN-FLOW</b>	<b><u>605,562.00</u></b>
<b><u>Application Of Funds:</u></b>	
<b><u>Programmatic Activities</u></b>	
Community Health Development	
- Medications	196,448.00
- Hospitalization & Other Medical Assistance	47,304.00
- Institutional Care, Physical & Mental Care, Burial Expenses	35,264.00
- Social Development (Families & Elderly Care)	83,207.00
"Happy Childhood " Project	9,000.00
Assistance to Refugees from Kessab	6,380.00
Assistance to the Syrian Displaced/Refugees	<u>20,319.00</u>
Sub Total	397,922.00

**STATEMENT OF CASH FLOW**  
**For the Year Ended December 31, 2014**

**CURRENCY : USD**  
**Yearly Average Exchange Rate \$1= 1500.00L.L.**  
**Closing Average Exchange Rate \$1=1507.50L.L.**

	\$
<b><u>Other Expenditures</u></b>	
Administrative	18,271.00
Salaries & Personnel	109,486.00
Payments of Indemnities	819.00
Renovation Expenses for Lot # 920	71,619.00
Repairs & Renovation Expenses	4,264.00
Fixed Assets	1,798.00
Payments T.V.A. (tax) to be reimbursed	1,807.00
Fund Raising Activity	1,309.00
Misc. Expenses To Be Covered By JMP-USA	<u>1,329.00</u>
Sub Total	210,702.00
<b><u>Housing Project Activities</u></b>	
Housing Miscellaneous Expenses	1,611.00
"Jinishian" Building Maintenance	<u>1,171.00</u>
Sub Total	2,782.00
<b><u>Community Development Project</u></b>	
Community Development Expenses	<u>43,065.00</u>
	43,065.00
<b><i>TOTAL CASH OUT-FLOW</i></b>	<b><u>654,471.00</u></b>
<b>Decrease Of Cash &amp; Cash Equivalentents</b>	<b><u>(48,909.00)</u></b>
Balance Of Cash & Banks As At Beginning of Year	227,763.00
Balance Of Cash & Banks As At End of Year	<u>178,854.00</u>
<b>Decrease Of Cash &amp; Cash Equivalentents</b>	<b><u>(48,909.00)</u></b>