



2015 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. We commit ourselves to working ecumenically in the fulfilment of this mission."

Mission Statement

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ABBREVIATIONS

AAMS	Armenian American Medical Society
AFED	Armenian Fund for Economic Development
AFHIL	Armenian Fund for Health Insurance in Lebanon
ALSP	Amour, Lumiere, Srenite, Paix
BAC	Beirut Advisory Committee of the Jinishian Memorial Program
CHD	Community Health Development
ComDev	Community Development
EHLAN	Entraide Pour L'Habitat Des Libanais Armeniens Nécessiteux
EU	Eurpoean Union
HCF	Happy Childhood Foundation (previously PHF)
HFH	Habitat For Humanity
HKCC	Howard Karagheusian Commemorative Corporation
JMP	Jinishian Memorial Program
JMP-L	Jinishian Memorial Program in Lebanon
MoSA	Ministry of Social Affairs
MoH	Ministry of Health
NCLW	National Commission for Lebanese Women
NEF	Near East Foundation
NGO	Non Governmental Organization
PC(USA)	Presbyterian Church of the United States of America
PHF	Philippe Hatem Foundation (For A Happy Childhood)
WV	World Vision
YMCA	Young Men's Christian Association

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 2015 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 medical needs of Armenian Syrian displaced people/refugees.

Based on its Strategic Planning conducted in April of 2015 and the budget for 2015, JMP-Lebanon continued to concentrate on Medical & Social Programs/Services, Friend Raising-Fund Raising, program-related Development projects, while the Community Development Program activities remained low priority.

During 2015 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 and vocational training were also 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. JMP applied to the Ministry of Health and on December 11 received the permit for operating a Dispensary.

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

In 2015 there were 7 active program categories or sub-categories; linked to these programs were 3 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 29 families. During the year 4 residents had the rewarding experience of signing on the "Sale Agreement" at the Notary Public, thus becoming owners of their apartments after having made monthly payments during the last 14 to 17 years.

Fundraising was realized through a raffle activity for the 4th consecutive year, an income-generating activity, and individual donations. Volunteerism was continued and encouraged.

Thanks to the continued partnership of "Happy Childhood Foundation" (previously known as Philippe Hatem Foundation For A Happy Childhood), JMP assisted 112 children through their 56 vulnerable families to meet some of their basic needs.

Total of funds received as grants or donations amounted to \$37,493

Total of locally-raised funds including income-generating activities amounted to \$246,482.

The value of medications received in-kind amounted to \$166,891.

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

The Social Workers and Health Consultants had around 12,361 service meetings/sessions with clients (including 316 for Syrian refugees) for over 2600 beneficiaries, impacting thousands of lives.

I. 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 2015. 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.

In 2015 Lebanon was characterized by:

- fractious political parties in Lebanon:
 - o vacant seat of the Lebanese presidency since the end of May 2014 when the term of the President ended; the Lebanese Parliament influenced by the different political parties, has not been able to agree or to vote on a new president;
 - o unresolved waste management crisis since July of 2015 which has highlighted the inability of the government and the political parties to properly manage and deliver basic services;
- explosions in South of Beirut and Tripoli, extended strikes and demonstrations in central Beirut against the government for corruption and unresolved waste management, which led to further disruptions and deterioration of businesses, as well as tourism;
- the continuation of war in Syria, close to 5-year mark,
- the threats of ISIS and spreading of terror in northern Iraq, Syria, and North-East border of Lebanon,
- the continued threat of destabilization and the wars throughout the Middle East;
- the large numbers of refugees, mostly Syrian but also from Iraq and other countries,
- sluggish economy with slow growth,
- loss of jobs for the Lebanese,
- increase in rental fees and lack of affordable housing,
- and increase of those under the poverty line.

At the end of 2015 economic indicators showed that the economy remains stagnated.

The influx of Syrian refugees in Lebanon was slowed down by the government's new requirements enforced at entry to Lebanon as of January 5, 2015. The new measures were aimed at regularizing and organizing Syrians' presence in Lebanon.

The number of refugees registered with the UN in 2015 is over 1.1 million (over 27% of its population) and an estimated 500,000 who are not registered.

The presence of the large numbers of refugees continued to strain an already poor infrastructure, overwhelm water and power supplies, push up rents and depress the economy in rural areas, where Syrians compete with impoverished Lebanese for scarce jobs, and to flood the public health and education systems throughout the country.

In contrast, generally stable security conditions across the country, the ongoing countrywide crackdown on suspected terrorists by security forces, and the continued dialogue between various political parties prevented consumer sentiment from deteriorating further during the second half of 2015. Also, the positive impact on household's budget from the drop in local gasoline retail prices and the fading away of imported inflation gave some reprieve to wary consumers.

The strain on the economy, insecurity, unemployment, and impoverishment impacted also the Armenian Community.

Unemployment Rate remained at 6.40%. Inflation rate decelerated to -3.40% in 2015, according to the reports of Lebanon's Central Bank and of Byblos bank.

The Lebanese currency rate remained stable at \$1=L.L.1507.50 due to the efforts of Lebanon's Central Bank.

Unemployment, low wages, downsizing or closure of some businesses and the lack of affordable housing, put many families and individuals under tremendous pressure as they were unable to make ends meet, and leading to more social and financial problems. 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. We commit ourselves to working ecumenically in the fulfilment of this mission."

Vision Statement

"JMP-Lebanon gives hope and support to the Armenian Community by implementing sustainable compassionate developmental projects along with relief through a holistic individualized approach as it strengthens its network and grows its resources."

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.

JMP-L developed its Strategic Planning (SP) on April 20-21 based on global JMP's SP.

It responded to the Priority Issues identified in its Strategic Planning.

Priority Issues

- A. Adapt to meet current needs of Armenian communities
- B. Retain and equip best qualified staff
- C. Expand communication and networking
- D. Achieve long-term financial stability and growth
- E. Maintain effective governance

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

Pauline Sagherian	President and Chairperson of the Association & representative towards the government
Ropovt Chorbajian, MD	Vice Chairman till October 22, 2015
Marita Anie Boudjikianian	Secretary
Josephine (Jackine) Abounayan	Treasurer
Vazken Chekidjian	Accountant
Zvart Nadjarian	Vice Chair as of October 22, 2015
Eliza Minasyan, representing PC(USA)	

Additional Members of the General Assembly presented to the Ministry in January 2015

Me. Laura Merdaxhanian Kattan	A member of the Administrative Body as of 22/10/2015
Raphael Oumoudian	

The General Assembly voted on October 22, 2015 & elected the members of its Administrative Body for the next 3 years. A new certificate of the association was issued on October 29, 2015.

Beirut Advisory Committee

<u>Members</u>	<u>Domain of specialization</u>
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. Rafi Habibian	Sales and Marketing /Pharmaceuticals

Staff

Administration:

Pauline Sagherian *Director*

Finance

Lena Nazigian *Accountant, Financial Manager*

Manoushag Hovhannessian *Till June 30 - Cashier, Stock Keeper (part-time)*

Zepure Sdepanian *Receptionist till June 30, then Cashier (part-time)*

Social Service

Maro Tontian *Till June 30 - Senior Social Worker (part-time) – Hospitalization, Other Medical Services, Institutional Care, & Employment Office*

Lucie Khachadourian *Social Worker – Families with Multiple Problems, Housing, Teen-aged Girls’ Self-Development Program, “Chocolate-Making” Project
As of June 30 also Employment Office*

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
As of June 30, also Hospitalization, Other Medical Services, Institutional Care*

Sevan Ishkhan *As of September 1, Assistance to the Elderly, Assistance to Families who have a Member with Special Needs (Mental/Physical), Employment Office and participation in 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*

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.

II. ACCOMPLISHMENTS IN RESPONDING TO PRIORITY ISSUES

A. Adapt to meet current needs of Armenian communities

1. Implementing Developmental Approach to Programs and Projects

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.

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

With the aim to empower beneficiaries to become self-sufficient, JMP implemented developmental projects in each of the following **Priority Areas** to improve the living conditions of the community:

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

2. Priority Areas

2.1. Community Health Development (CHD)

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 and institutional visitation, and a preventative training workshop were carried out.

2.1.1. 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, guidance and follow-up on the use of the meds being given, which is not offered in for-profit pharmacies or many other dispensaries, providing educational aspect along with relief services.
- 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.
 - **8150** times medications were given for patients.
 - In total **1558** individuals (including **42** Syrian Armenian refugees), mainly elderly and in need, 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 **586** individuals benefited from medications donated through HKCC by the MoH and YMCA. For each patient special recording procedures are followed and the completed forms submitted to YMCA on a monthly basis. Summary reports are also sent to the HKCC Director.

➤ **38** patients residing in **CAHL** and **15** in **Azounieh** benefited from this service

- The following tests were done for free, by the head of the department Mrs. Nanor Tashjian:
 - a **total of 229 glucose tests**, using the donated strips and lancets (once at the end of each month);
 - **cholesterol test** benefiting **33** individuals, done twice during the year.
- Since May 2014 the MoH has been 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.
Since the resolution and recommendation of the BAC and the approval of the Executive Director in March 2015, the head of the Medication Dispensing Service and the Director followed-up the requirements for a permit to operate a dispensary in JMP: to secure the required documents, and to find a doctor and a nurse to work for few hours each week. An agreement was reached with Dr. Ara Boladian to attend JMP 4 hours per week and with 2 nurses (Miss Lucie Zomjian and Miss Talar Khatchadourian) each of whom will work for 2 hours per week.
With the assistance of HBD-t Law firm all the required documents were presented to the MoH on November 16. An investigator visited the center on November 23 and the **permit #40681/3/2015** to operate a dispensary was received on December 11.

2.1.2. Improving Health Care for Women Through Education – Developmental educational project

On average 25 women continued attending these educational sessions titled:

"Prevention Saves Lives" organized by pharmacist/health consultant Mrs. Nanor Tashjian.

The goals of this project are:

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 first 5 months **8** meetings were held. The educational sessions presented by volunteer professionals, included the following topics:

1. **"Internet and modern technology"** by computer specialist Mr. Shant Demirjian;
2. **"Family relations between mother and child, husband and wife"**, by psychologist Mrs. Rozine Moughalian;
3. A lecture about **kidney stones**, by general physician Dr. Garo Mahserejian;
4. A lecture about **asthma and ENT diseases**, by Dr. Raffi Jilhagopian;
5. **Spiritual reflection about the values of a Christian family**, by Bible teacher and leader of women's and youth groups Mrs. Yester Kilaghbian (BAC chair person);
6. **Dental hygiene and mouth diseases** presented by "Dr. Hovig Ashkarian; and
7. A brief **history of the Armenian Genocide** on the occasion of the centennial, by the political editor of Aztag daily Mr. Vahram Emiyan.
8. **"Diabetes & dyslipidemia"** presented with powerpoint by Dr. Elie Tashdjian.

On June 2 the women's group went on a trip to the museum in the Armenian Catholicossate in Antelias, followed by lunch at restaurant Gilgamesh.

Usually each session was 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.

In the last quarter of the year the head of the department developed a plan for a new developmental project titled “**Transforming Lives**” to take place in the following year. It will involve weekly educational sessions on nutrition, medical & health care educational information and yoga-style anti-stress exercises. Selection of women as potential participants and finding a coach for the exercise sessions were done.

2.1.3. Health-related Services

To relieve the economic burden and assist those without access to affordable health care, financial assistance and guidance were given for Hospitalization assistance and Other/Minor Medical services (laboratory, x-ray, scan, etc.), and Institutional Placement and Care. Referrals and networking were done.

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 **150** patients.

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

Assistance was provided to **446** individuals towards the expenses **Other** or **Minor Medical Medical** (Laboratory and Medical Diagnostic Tests).

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, 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**. JMP made a semi-annual payment to CAHL, having reduced its annual contribution by \$1,000 from that of last year, to \$4,000.

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

At the “**Al-Fanar**” **psychiatric hospital** JMP has **13** patients: 7 females and 6 males.

JMP made quarterly payments to the institution and also provided pocket money for the inmates. It receives refunds from some of the families as their participation in the required payment.

Burial arrangements and some of the related expenses were covered for **2** individuals whose families are destitute.

- On the occasion of Easter, on April 9, two JMP social workers and 2 other staff members accompanied by Rev. Soghomon Kilaghbian from the Armenian Evangelical Church, visited the Armenian inmates suffering from mental disorder, in “Al-Fanar” hospital, giving them Easter message, prayer and song, and also some food items.

Few parents of some of the patients also accompanied them and thanked JMP for giving them the opportunity to visit their children.

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.

2.2. Social Development

2.2.1. Social Service with Families

This service was done with the following goals:

- 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, to encourage the young (who otherwise will not continue education) to 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.

29 families having 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.

98 families with multi-problems were financially assisted.

45 of the 98 received closer attention (including the teens in the Self-Development project and some of the families receiving “Happy Childhood” assistance).

“Happy Childhood” Project – in partnership with “Happy Childhood Foundation” (HCF):

- **64 children, ages ranging from 2 to 18 years old, from 43 families** were assisted with the funding for children’s **basic needs**. The needs covered were food, clothing, school books, uniform, and sometimes rent.
- HCF with the JMP social worker carried out a trip to the circus on January 4 for around **40** children, teens and accompanying adults. The children had a delightful time.
- After the social worker’s assessment HCF gave funds for some of the families (**12** children in **7** families) for **appliances** such as: washing machine, oven, cooker, refrigerator, and for **recreation** a guitar and a television. The beneficiaries expressed deep gratitude for being thought of and their welfare given consideration.
- With a special grant from HCF **30** children, (from **21** families), who had been left out of **school** due to financial and social difficulties, were assisted for their school payments in order to keep them in school.
- **“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, **10** 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.

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 2014-2015 academic year **16** girls were in this program: **8** were **new** to the program as of October 2014 and **8** continued from the previous academic year. Their grades range from 8th grade to BT3 and sometimes to TS (equivalent to college certificate).

They attended Mesrobian Technical College which gave 50% tuition discount for JMP.

14 sessions of group work and activities were carried on in the 1st 6 months of the year, **and 1** separate session was specifically held for their mothers, **and 1** session was held with the mothers and teens with a psychologist who discussed with them to embrace stress positively. At the end of this session the teens presented their mothers with a small bouquet of flowers to show their appreciation. Mothers and Teens expressed their gratitude for the opportunities given to them opening doors for a better future. Some of these were recorded in the JMP DVD.

Some of the other sessions were presented by the responsible social worker, some by group members after doing some research.

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. Presented/discussed topics included the "Good News" of our Lord, one's identity, being truthful, loving truth & hating lies, guarding one's heart and the truth, valentine's day and love, etc.

On July 25, the annual outing took place with 12 Teens and 10 mothers. Their day was filled with excitement, enjoyment of nature at the Cedars, discussions, pilgrimage to St. Charbel church and mystic convent "Elisha" church in Annoubine valley, snacks and lunch, also time of fellowship with the Lord and with one another, catering to the 3 dimensional needs: physical, psychological and spiritual.

Through networking by the social worker:

- 4 teens in this program are benefiting from the NGO Libami's "University Student Transportation Program", each receiving a monthly assistance of L.L.100,000.
- 1 teen's dream to have piano lessons is being realized through the assistance of NGO: Nawaya.

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 feelings of "inadequacy" couldn't stop the Teens to dream and to continue in the path of the education and to go forward! Some of the obstacles to overcome were:

3. Attendance: missing JMP meetings due to part-time job/sickness/priorities, and this also affected the rest of the group,
4. Financial: Teens also had vocational training expenses (e.g. fees for KG files, which they couldn't afford, and JMP assisted them),
5. Psychological: Teens had the fear of failure/ready to give up. They began acknowledging that they are not who people say they are, BUT they are who God says they are.

The social worker was there to encourage them to put their trust in Almighty God who cares for them, and with His life-changing power they can become women of purpose. Gradually they opened up, listened, shared, were counseled and enabled to be willing to face their fears and obstacles.

With the follow-up work of the social worker and JMP's assistance they persisted and succeeded and several Teens continued on with their studies and learning to face their challenges.

3 got their BT diploma

1 got her TS diploma

2 got their vocational training certificates.

19 young girls began the new academic year 2015-2016: **9** are continuing from the program in the previous academic year and **10 are new** participants.

The Expense of this project is included in the **Appendix 2: Development Projects**.

b. Employment Office

JMP-L employment office has received **339 client-visits**, about 75% were Syrian applicants seeking employment. Some **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 asked for Syrian workers. This continues to have an impact on the Lebanese seeking employment.

2.2.2. 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 included not only relief, but also guidance to address all kinds of their needs such as medication, hospitalization, sometimes placement in institutions, spiritual uplift and recreation, and sometimes burial arrangement.

Old People's Cash Assistance was given regularly on bi-monthly basis to **145** elderly people. Most of this assistance is used by the elderly for their medication as a priority, then for utilities, and sometimes rent payments.

- **“Activities for the Elderly” -**

Activities for the Elderly had the objective of providing recreation, spiritual uplift, and sometimes for informal adult education in personal hygiene and health. They are served 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 organized by the responsible social worker and with the help of volunteer adults:

- For **Christmas** up to **100** of JMP's beneficiaries attended different Christmas luncheons and received gift parcels (in December and January). These activities were coordinated with other NGOs or associations.
- For **Easter**, on March 31, students came, sang & recited and helped with the egg-cracking game. Rev. Raffi Messerlian encouraged them with the hope-filled message of Christ's suffering, death and Resurrection.
- **Celebration of Grandparent's Day** outing on June 20, **organized by the NGO “Kibarouna”** at the Palace of Conferences under the patronage of the Ministry of Social Affairs and the Elder's Care and Protection.
- On September 22, 24 elderly and 2 social workers visited **the newly-erected Genocide Museum at the Birds' Nest Orphanage in Byblos (Jbeyl)**. The supervising priest Father Bsag Tupperjian gave them a brief explanation. The elderly were very moved especially as one of them found her name in the list of orphans who had been cared for in that orphanage. They then had lunch in a restaurant in Batroun.
- On December 21, 10 male elderly persons joined others in the “Centre Medico Sociale Notre Dame de Narek” for **Christmas celebrations**. They received lunch, gifts and entertainment and the Patriarch's Aid Father Kevork Assadourian gave them his blessings.

Refer to **Appendix 2** for the expense of the "Activities for the Elderly".

Refer to **Appendix 1** for “**Annual Cost and Number Of Clients Financially Assisted in The HEALTH & SOCIAL DEVELOPMENT PROGRAMS**”. These represent net expenses.

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

During 2015	# of beneficiaries	# of times financial assistance given
Medication	1558	8150
Hospitalization	150	170
Other Medical	446	597
Social Service with families and teens	119)	585
Social Service with families with handicapped	29)	
PHF – “Happy Childhood” (these are included in the families mentioned above)	112 children from 56 families	454
Care For Elderly – Allowance	145	812
Institutional Placement Care (including Burial expenses for 5)	28	116
		# of times non-financial assistance given
# of Social Worker meetings with clients (non-financial) included are 240 Home Visits by JMP Social Workers & staff 372 interviews for employment		<u>1443</u>
Grand Total # of cases (client visitations and sessions) received by the Social Workers and Health Consultants		<u>12,327</u>

Teens’ Self-Development: a- 1 st group in 2014-2015 academic year b- 2 nd group in 2015-2016 academic year	<u>in Technical school</u> a- 16 individuals b- 19 individuals	empowerment sessions in JMP* a- 16 sessions + a trip b- 8 sessions
CHDD Women’s “Prevention Saves Lives”	25 women	8 sessions + a trip

* The teens also have one-to-one sessions with the social worker for guidance and encouragement.

2.2.3. Housing Project

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 the year 5 families signed the 'sale agreement' at the Notary Public’s office and became the owners of their apartments.

- 1 family from the "**Phase 1 Housing project**"

(apts. with installment payments by sale contracts signed in 1998) and

- 4 families from the "**Phase 2 - Affordable Housing project**"

(apts. given by rental contracts with the verbal promise that rental payments

be considered towards the cost of the apt. for ownership, begun in the years 1999-2001).

1 more family completed payments & is ready to complete the purchase transaction.

Remaining are 10 apartments in Phase 1 and 10 apartments in Phase 2.

Delays in monthly payments are noted and are being followed up.

A partial amount of the settlements (\$14,535) was set aside as restricted fund for future use.

Refer to **Appendix 3: “Housing Project Collections & Expenses – 2015”**.

2.3. Community Development (ComDev)

2.3.1. Community Based Development Project -

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

- a. **The Core Committee:** The Core Committee has not met since January 2014. It has been suggested to involve 1 or 2 additional members who may be more active or influential in the neighborhood.
- b. The **Women's Committee** had several meetings to discuss needs and plan activities. They talked about the need to have the Core Committee and some of the building committees re-activated and to review the purpose of both committees and the Community-based Development.

The committee planned and carried out:

- a luncheon on May 7 for the women in the community, on the occasion of Ascension Day. Their aim was to bring together women of the community development area and their friends, to celebrate the special occasion, and to raise funds.
 - a trip to North Lebanon visiting monastery and churches. Their aim was to raise funds and friends. Their net income was L.L.744,000 of which they donated L.L.350,000 (\$233).
 - Children's Christmas/New Year's party that took place On December 26, with the entertainment of "Oorakh Daretarts" ("Happy Birthday") team. This was held in the court yard of the St. Sarkis Church (free of charge). This event involved the women's planning, visiting store owners for donations of toys or funds. The Mayor of the Municipality of Bourj Hammoud donated \$500. 200 children were delighted with the gifts and recreation.
- c. Re-activation of **Building committees** are planned to start in the new year. The Women's committee offered L.L.200,000 to each building block of the Municipality public housing, for common needs as the residents come together and agree on their common need.

2.3.2. 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, interest-free –

During the year 5 homes were renovated for a total loan of L.L.2,536,000.- which represents 1/3rd of the total cost. 2/3rds of the total cost is a grant by HFHL. Payments, usually monthly, are made by the client or the social service provider.
JMP is the guarantor of the loans.

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

The total number of renovated apartments reached **31**.

The families are assisted, followed up and empowered to take responsibility to refund their share.

- **Christmas Bazaar** on the premises of Kurkjian Wing – planning and undertaking by staff and esp. by volunteer women who had been involved in prior JMP projects of the Community Development or Health Development.

JMP's Bazaar encouraged volunteerism, added friends, further exposed JMP to the public and raised funds. The net income was allocated for the Teens' Development project, as had been announced.

- **Micro-lending**

JMP-L is a partner in AFED (Armenian Fund For Economic Development) which was initiated in 1977.

The number of people who qualify to get loans for needs (such as education, medical treatment, housing, etc.) has decreased due to economic crisis.

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

Refer to **Appendix 2 for Annual Expenses of the Development Projects.**

Refer to **Appendix 4: "Total Annual Expenses – 2015".**

B. Retain and Equip Highly Qualified Staff –

1. JMP-L staff made use of opportunities to increase their knowledge and competency.

<u>Staff/Position</u>	<u>Seminar/workshop/meetings</u>
Nanor Tashjian, Health Consultant-Pharmacist & Simoneh Khatchadourian, Meds. Dispenser, computer controller & YMCA liaison	YMCA conference about medications, recording procedures and requirements, etc.
Nanor Tashjian and Razmig Parmaksezian, Health Consultants- Pharmacists	On May 8 conference as part of 47 th ME Medical Assembly organized by AUBMC topic: Innovation Sustained & Breakthroughs – Updates in Oncology.
Ani Aznavourian, Social Worker	<ul style="list-style-type: none"> - Workshop on Feb. 28 organized by YMCA & <i>HelpAge</i>, about the elderly: needs, home care, communication & outreach activities. - Workshop on March 10, organized by the Municipality of Bourj Hammoud, and led by UNDP & MoSA, about Lebanon Host Communities Support Project. - Seminar on the legal situation of Syrian refugees in Lebanon & of the host community, organized by NCLW, held on December 17.
Lucie Khatchadourian, Social Worker	<ul style="list-style-type: none"> - Workshop on March 4, organized by the Municipality of Bourj Hammoud, and led by UNDP & MoSA. - 2-days' Seminar-workshop organized by MoSA and UNICEF, on July 29-30, about the protection of children who are in a violent environment where weapons are available and used. - Workshop related to "Children & Violence", on September 30, organized by MoSA & EU. - Seminar on "the Role of Education in Combatting Gender-based Violence" on November 24, organized by the National Commission for Lebanese Women. - Seminar on "Gender Equity & Empowerment of Women in Lebanon", on December 10, led by CEDAW, organized by NCLW & UNFPA.
Sevan Ishkhan, Social Worker	Workshop on Palliative Care, on October 10, organized by ALSP with the Municipality of Sin-El-Fil.

2. Internal Communication

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

- In and since April posters were displayed in different areas in the center. These expressed JMP-L Administration and staff's solidarity with its own people on the occasion of the Centennial of the Armenian Genocide, and a reminder to all of our just cause and claim.
- Senior staff meetings involved discussions on topics including:
 - Planning, carrying out the Fund Raising Friend Raising Activity: raffle/lottery.
 - In-house brief sessions were given for the staff by the JMP-L health consultants: "United Prescription" forms & procedures, ordered by the MoH, & "Rheumatoid Arthritis" presented by Mr. Razmig Parmaksezian, "Ear Diseases" and about Armenians' Easter traditions and their meanings, by Mrs. Nanor Tashjian.
 - Senior staff met to discuss the matter of applying for a dispensary permit, reviewed & gave suggestions regarding the revision of the DVD about JMP for the June 7 event.
 - For Armenian Christmas, at Mid-Lent, Easter, and on May 6, on the occasion of Christ's Ascension Day the staff had Armenian traditional gatherings for spiritual encouragement and to enhance morale and working relationships.
 - Usually at the end of each month, staff met when Bible reading and prayerful thoughts are shared, health-related educational presentations are given and staff-related information is shared.
 - Preparation of the DVD about JMP's work, for the banquet of June 7 in USA.
 - The Director reported on her attendance to the special event of June 7, Vartan Jinishian's 145th Birthday held in Los Angeles. The staff were happy to hear of good attendance and fund raising results, and eagerly await to hear the results impacting JMP Lebanon.
- On April 21, on behalf of JMP-USA Executive Director Eliza Minasyan presented to the staff (12 out of 14) an appreciation certificate for years of service of 10 years or over, signed by her and by USAC Chair Vicki Gehrt. She also presented to each a gift, a small stone-plaque from Armenia. The recognition was very much appreciated.
- With mixed emotions the staff and Administration bid goodbye to two staff member who retired as of June 30: social worker Maro Tontian after 42 years of faithful service, and cashier Manoushag Hovhannessian after 44 years of faithful service to JMP. Wishing them long and healthy life, and thanking them for their service, they had lunch in a restaurant in the mountains, gave them a token gift, a card and a letter of appreciation for their service.
- During year-end/Christmas lunch the staff recognized the milestone of 25 years of service of the Receptionist-Telephone operator Miss Maral Zadirian.

C. Expand communication and networking

1. External Communication

- A group led by PC(USA) Regional Liaison Elmarie Parker visited the center on April 28. They got acquainted with the work of JMP-L through powerpoint presentations and a tour of the offices. The visitors' interest in the JMP work was encouraging and affirming.

On April 24 the visitors also joined one of the local memorial services in the Armenian Evangelical Church in Bourj Hammoud, showing their solidarity.

- The Coordinating Committee of Social Welfare Organizations of Bourj Hammoud and Sin El Fil held 6 meetings after a long period of break. The COOD committee was revived in order to play an important role in sharing information and experience in addition to working together in projects and activities that would interest the member organizations.

The newly elected committee made suggestions and each NGO representative gave brief information about their activities and projects.

- The Administrative Committee of the Union of Armenian Social Workers in Lebanon met several times. JMP-L social worker Mrs. Ani Aznavourian is a member of this committee.
- The Elderly Christmas luncheon (on January 15) organized by the Coordinating Committee of the Armenian Social Welfare Agencies. The announcements of the fund raising lottery ticket sales were reported or announced in the Armenian daily newspapers.
- In July a Board member of the Armenian American Medical Society (AAMS) Dr. Vicken Sepilian visited the JMP center and got informed through DVD presentation and explanations about JMP's work to both the Lebanese and Syrian Armenians.
- On the morning of December 22 the Director was interviewed on Radio "Vanatsayn" about the Christmas Bazaar.
- Aztag Daily newspaper reported on the Christmas Bazaar of JMP and on the Children's Christmas party organized and carried out by the Community Development Women's Committee.

2. Networking and partnership

Much networking takes place by the Social Workers & Health Consultants to provide needed assistance to clients for medical as well as basic needs.

Cooperation and partnerships continued with HKCC, ARC, AGBU, 'Lady of Nareg' & other dispensaries, World Vision, as well as with AFHIL and CARITAS, ODS, HCF, Nawaya, Libami, the social service offices of the 3 Armenian Churches, and other governmental and non-governmental organizations.

Networking activities included the following:

- The social workers of HKCC, JMP, SAC and Armenian Catholic social service organized and took a group of patients of Azounieh on a trip to Al-Jazireh restaurant in Anjar for lunch and recreation.
- Regular meetings of social workers of the different Armenian organizations helping Syrians and host families were held to review the situation of individuals needing financial assistance for medical needs and decide on the contribution of each side.
- NGOs such as WV, HFH, YMCA and NEF continued to seek out JMP-L to partner with and to contribute toward the development of teens & families.
- the Coordinating Committee of the Armenian Social Welfare Organizations for organizing the annual Christmas gathering of the Elderly, held under the patronage of the church leaders of the 3 denominations.

D. Achieve Long Term Financial Stability and Growth

Fund Raising – Friend Raising

For the year 2015 the budget for JMP-L from the Jinishian Endowment fund through PC(USA) was kept the same, \$300,000 which is the main source of income for JMP-L.

Additionally, JMP-USA promised \$10,000 to assist Syrian refugees with their medical needs especially towards their diagnostic tests.

JMP-L is still hoping and waiting for performance improvement of the fund's investment in U.S.A. and a resulting increase in the budgeted amount.

JMP decreased its Administrative expenses mainly by not hiring new administrative staff for this year.

Refer to **Appendix 5: “Total Annual Funds – 2015”** and **Appendix 6: “Comparative Chart of Funds, Donations/Contributions 2010 – 2011 – 2012 – 2013 – 2014 – 2015”**.

The actual refund and income from the Housing project is expected to decrease by approximately \$20,000 from the previous year.

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

- For a 4th consecutive year the Friend Raising-Fundraising activity, the sale of lottery/raffle tickets was accomplished.
All 10,000 Lottery tickets were sold and L.L.30,000,000 (\$20,000) funds raised.
Some of the staff put in much extra effort to enable JMP achieve the targeted revenue.
Thanks to each and every one who contributed by selling, purchasing, recording and following up.
The winner of the grand prize, donated by Tania Travel: 2 airline tickets Beirut-Rodos-Beirut, was won on July 16 by the carrier of lottery ticket #0219. The winning number was announced in the 3 Armenian newspapers.
- JMP-owned premises rented out to 2 tenants brought in an income of \$16,000.
- The tenant of the rental apartment in V. Jinishian Building, and his family moved to Armenia, vacating the apartment at the end of their rental period in March.
In April a new family rented it as of May 1, 2015 for **\$500 per month**. The apt. was renovated at a total cost of \$1,900.
- The JMP-owned car Mercedes (1992 station) was sold on February 6, 2015 for \$3,500.
In September JMP's motorcycle was stolen which was reported to the authorities. 2 months later a motorcycle was purchased with the proceeds from the car sale and the remaining amount (\$1,475) was set aside as restricted fund for future use.
- The partner Happy Childhood Foundation provided for children:
 - \$8,000 (L.L.1,000,000 per month) for basic needs of JMP-assisted families.
 - \$2,905 for appliances and for summer camp.
 - \$8,630 to assist with school expenses of 30 children who were left out of school.
- JMP received undesignated donations from various individuals. Some donations were anonymous.
ComDev Women's Committee donated L.L.350,000 to JMP from the funds (L.L.744,000.-) it raised in their activities.
- JMP received in-kind donations, including toys and used office furniture and computer.
- **60 large bags of food items** given by a donor Mr. Camille Karam and through grocer Nazarian, were distributed to needy households as requested by the donor: elderly, handicapped, and families from our Social program, in memory of Mrs. Suzette-Blanchette Ashkar.

- Financial and in-kind Donations were solicited for the Christmas Bazaar. Over 24 individuals and stores gave in-kind donations and 4 financial donations. The Bazaar brought in a net income of L.L. 2,506,859 (or \$1,671).
- The Director and Financial Manager prepared the DVD presentation for the June 7 event-banquet in L.A. “145th anniversary of Vartan Jinishian’s birthday” which the Director also attended to raise awareness about JMP work and raise friends and funds.

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

1. Individual Donations	\$
- for Medications	9,994
- Undesignated donations	4,338
- donations for Christmas Bazaar	<u>467</u>
	14,799
2. Donations for Community Development programs	
- from Municipality of Bourj Hammoud	2,659
- from Marash Compatriotic Union for Teens’ Project	<u>500</u>
	3,159
3. Grant – Happy Childhood Foundation	<u>19,535</u>
Grand Total of Donations	<u>\$37,493</u>

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

1. Income/Receipts	\$
- Medication	89,221
- Hospitalization & Medical Assistance	700
- Institutional Care, Physical & Mental Care, & Burial	20,455
- Summer Camp	70
- Social Development - "Teens' Self-Development"	<u>667</u>
	111,113
- Housing (Rent-Interest-Insurance)	49,635
- Income from Prior Activity (Housing Phase I Instalments)	29,046
- Repayment/recovery of EHLAN old loan	<u>1,767</u>
	80,448
- Income Generating Activity – 2 tenants of Lot #937 & 1 apt.	20,100
- Bank Interest and Revenue	<u>4,277</u>
	24,377
Total of Income/Receipts	215,938
2. Fund Raising through Christmas Bazaar	2,040
3. Fund Raising Activity (Raffle)	<u>20,000</u>
TOTAL	<u>\$237,978</u>

Refer to **Appendix 5** for the breakdown of **Total Annual Funds - 2015** and **Appendix 6** for **Comparative Chart of Funds, Donations/Contributions 2010-2011-2012-2013-2014-2015**.

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

<u>Donated Medications</u>	<u>Value in L.L.</u>	<u>Value in \$</u>
<ul style="list-style-type: none"> • from the Ministry of Health (MoH) and the Young Men’s Christian Association (YMCA) through its partnership with HKCC <ul style="list-style-type: none"> ○ for Lebanese citizens (Syrian patients receive their meds from HKCC)	242,453,468	161,631
<ul style="list-style-type: none"> • from other dispensaries and other sources 	<u>7,889,650</u>	<u>5,260</u>
TOTAL Value of Donated Medications	<u>250,343,118</u>	<u>\$166,891</u>

E. Maintain effective governance

- The Beirut Advisory Committee (BAC) met 5 times: on January 21, March 4, April 20, July 28, and September 30.
The April 20 meeting was an opportunity to meet with the Executive Director Mrs. Eliza Minasyan. The main item of discussion was the issue of MoH requirements for dispensing medications, & justification for applying for a dispensary permit. This meeting was followed by another with the Administrative Body of the JMP Association.
- On April 18, 19 and 21 the Directors had their annual meeting. Issues and notes were highlighted about the budget, investment returns, the fundraising event planned for June 7 in L.A. California and related matters. The Director's Performance Evaluation was also done.
- The involvement and contribution of BAC members in the Strategic Planning process of the next 5 years developed closer relationship with the staff and helped towards implementing their input and advice.

- On April 20-21 Strategic Planning (SP) was done by the Senior Staff of JMP-L and the participation of the JMP Executive Director Eliza Minasyan and BAC members Mrs. Esther Kilaghbian, Mrs. Aline Deyirmenjian, Miss Anie Boudjikianian and Mr. Raffi Habibian. The first day's moderator was Mr. Raffi Elmajian who has an M.A. in Psychology and was a Research and Development coordinator at Skoun (Lebanese Addictions Center), and is a Statistical Consultant. The Directors of JMP Syria and Armenia also participated to observe and learn or contribute.

5 priorities were identified and goals, strategies, and indicators were written to be implemented in the following 5 years.

The Administration and staff were glad and appreciates the participation of BAC members as well as the JMP Directors.

- On Tuesday, April 21 Mrs. Eliza Minasyan presented 'Appreciation' certificates, signed by herself and USAC chair Vicky Gehrt, and special souvenirs for those employees who had worked at JMP for 10 years or more. Staff members were very glad and thankful for this recognition.
- The Administrative Body also met with the JMP Executive Director who is the representative of PC(USA) in the Association's General Assembly and Administrative Body. The meeting included the decision/agreement on 2 items: approving the list of agreements made between JMP and others (for property insurance, workmen's compensation, equipment maintenance contracts, "Happy Childhood", "Habitat For Humanity-Lebanon", etc.) and to inform of the payments made in excess of L.L.2,000,000 each, the list includes payments for medication purchases, lawyer's contractual fees, etc.
- The members of the Administrative Body of the Association signed their approval for the financial statements of 2014 and the budget of 2015 prepared by the accountant. The contracted HBD-t law firm presented to the Ministry of Interior & Municipalities before the deadline of January 31, 2015 and the annual certificate of the association provided to JMP. This certificate was valid till November 13, 2015. The General Assembly met on October 22 and elected members for the new Administrative Body to be effective for the next 3 years.

- In February the Deed of the building Lot #921 Bourj Hammoud, where the Administration and Medication Dispensing offices are located, was received after its registration in the name of the JMP association was completed (previously it was in the name of EHLAN).

- The staff had several gatherings in a joyful atmosphere for mid-lent, Easter, and Ascension Day 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.

- Two staff members retired as of June 30, 2015: social worker Maro Tontian after 42 years of faithful service, and cashier Manoushag Hovhannessian after 44 years of faithful service to JMP.

- As of September 1 Ms. Sevan Ishkhan (born Tcheurekjian) began working as a social worker. She is responsible for the Elderly Care program, the Families with a handicapped member, and as of October the Employment Office. She is also involved with the development projects, and will be researching for funding sources.

III. ASSISTANCE TO SYRIAN ARMENIAN REFUGEES

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

In HKCC the office for emergency relief assistance for Syrian Armenian families continued to interview & document Syrian refugees who have come during the year.

The number of families registered at HKCC during 2015 was 139 resulting in a total of **2168** families since 2012. However, not all have stayed in Lebanon. There have been many who have emigrated or have been going back and forth between Beirut and Aleppo/Damascus, especially due to the instability in Lebanon, high prices of food and rent, high cost of health care, etc.

Clients were referred to JMP-L usually by social workers in HKCC or the Armenian Evangelical Social Center in Trad where there was specific assistance for Syrians. Clients came for guidance, employment & assistance with medical expenses and some for medication when they did not find the needed meds in HKCC (YMCA meds are dispensed to Syrian refugees directly from HKCC).

Based on JMP Strategic Plan, to integrate Syrian refugees into current projects, JMP decided to assist them by participating in their expenses for laboratory and diagnostic tests and hospitalization. Assistance for these medical needs was given with the networking of local Armenian NGOs and committee meetings to help reduce the social and financial problems of the refugees.

A special budget of \$10,000 was approved in February 2015 for JMP-L to apply to Syrian Armenian refugees specifically for Medical purposes, usually as one-time assistance.

The following table summarizes the number of **Syrian Armenian applicants assisted** by JMP-L – assistance was done by providing medications, securing discounts, networking with other NGOs on their behalf and assisting financially for expenses of hospitalization &/or Other medical (diagnostic tests):

Assistance given to Syrian Refugees during 2015	# of direct beneficiaries	# of times assistance was given	\$
Securing major discounts & participating in the expense of Other Medical (Laboratory, X-rays, etc.)	134	222	7,568
Participation in Hospitalization expense	18	18	3,066
# of Social Worker meetings with clients (non-financial) (in addition to those visiting the employment office)		77	
Number of files for Syrian refugees/displaced families created in JMP-L office during 2015 =>83 Total number of files as at December 31, 2015 =>292			
Total Amount of Assistance given			\$10,634
Assistance given in excess of Budget for refugees = (\$123)			
Note that the above amounts do not reflect JMP-L resource time.			

IV. STATEMENT OF CASH FLOW - Refer to Appendix 7.

V. CONCLUSION

Thanks to the dedicated staff and volunteers especially members of the Beirut Advisory Committee, donors, partners and contributors, JMP strived 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, political, environmental 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 and problems of clients and applicants, and to sustain the development work with the reduced number of staff which is a serious issue for the administration, which is due to the limited budget and the fund sources.

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.

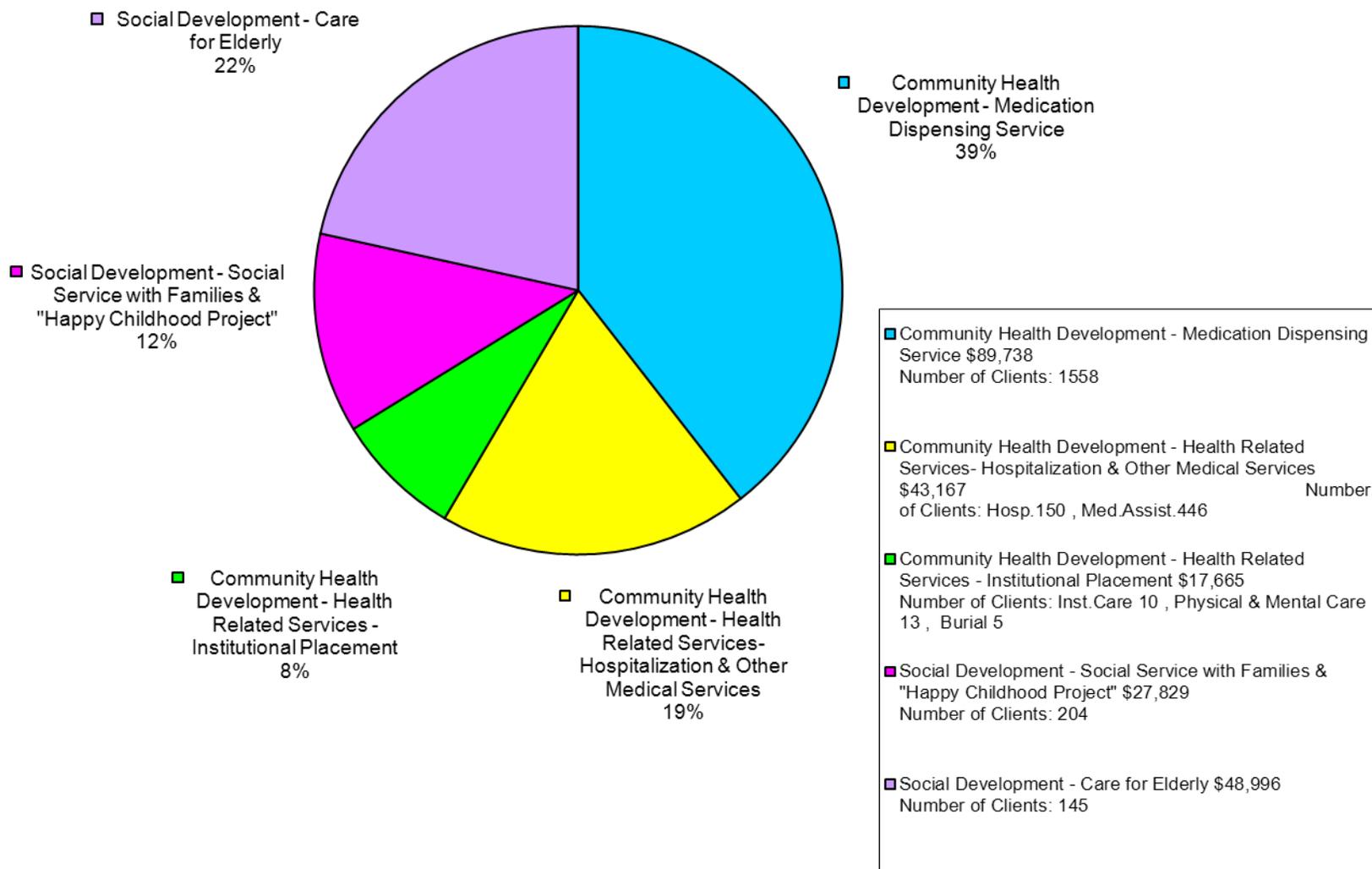
"He has shown you, O mortal, what is good. And what does the LORD require of you?

To act justly and to love mercy and to walk humbly with your God." (Micah 6:8 NIV)

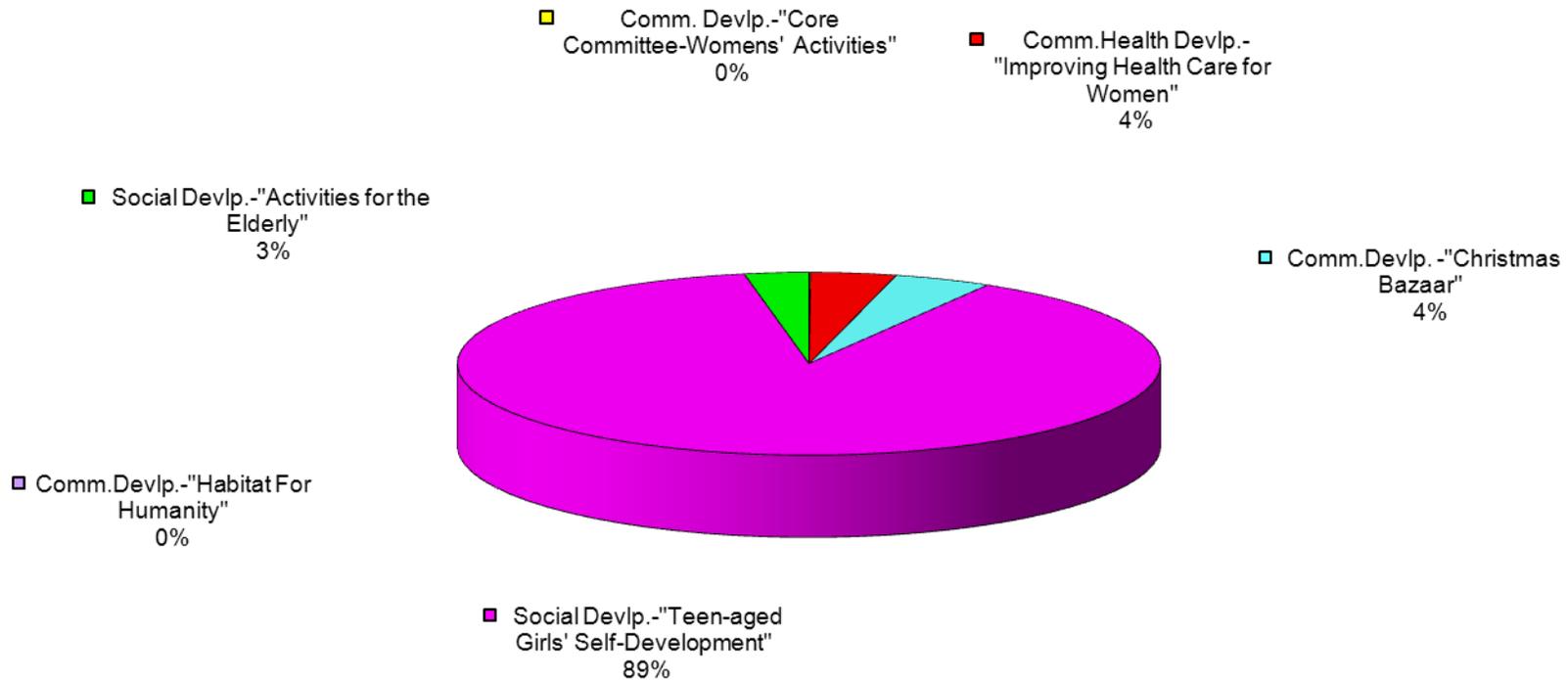
"And let us consider how we may spur one another on toward love and good deeds".

(Hebrews 10:24 NIV)

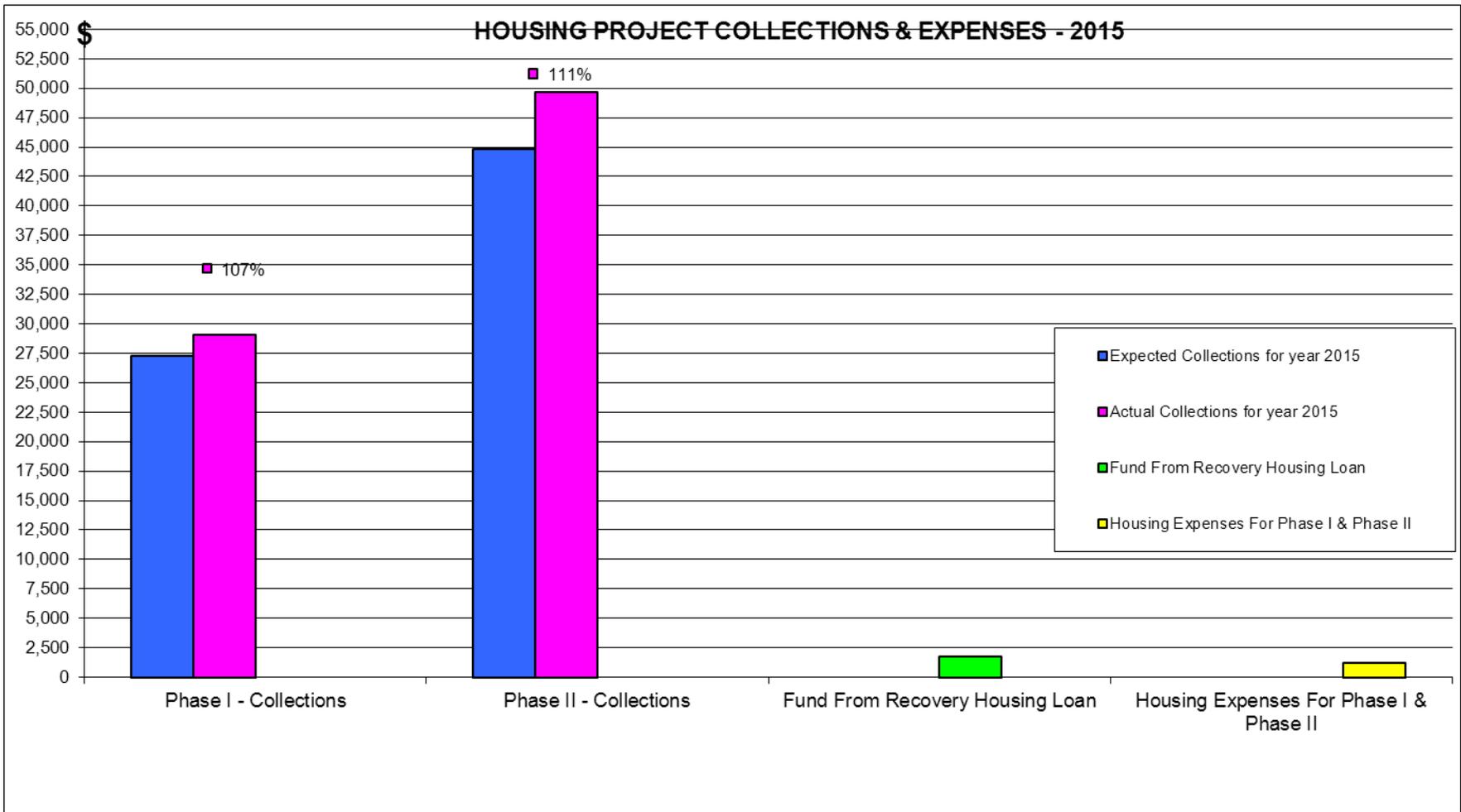
Annual Cost and Number Of Clients Financially Assisted in The HEALTH & SOCIAL DEVELOPMENT PROGRAMS



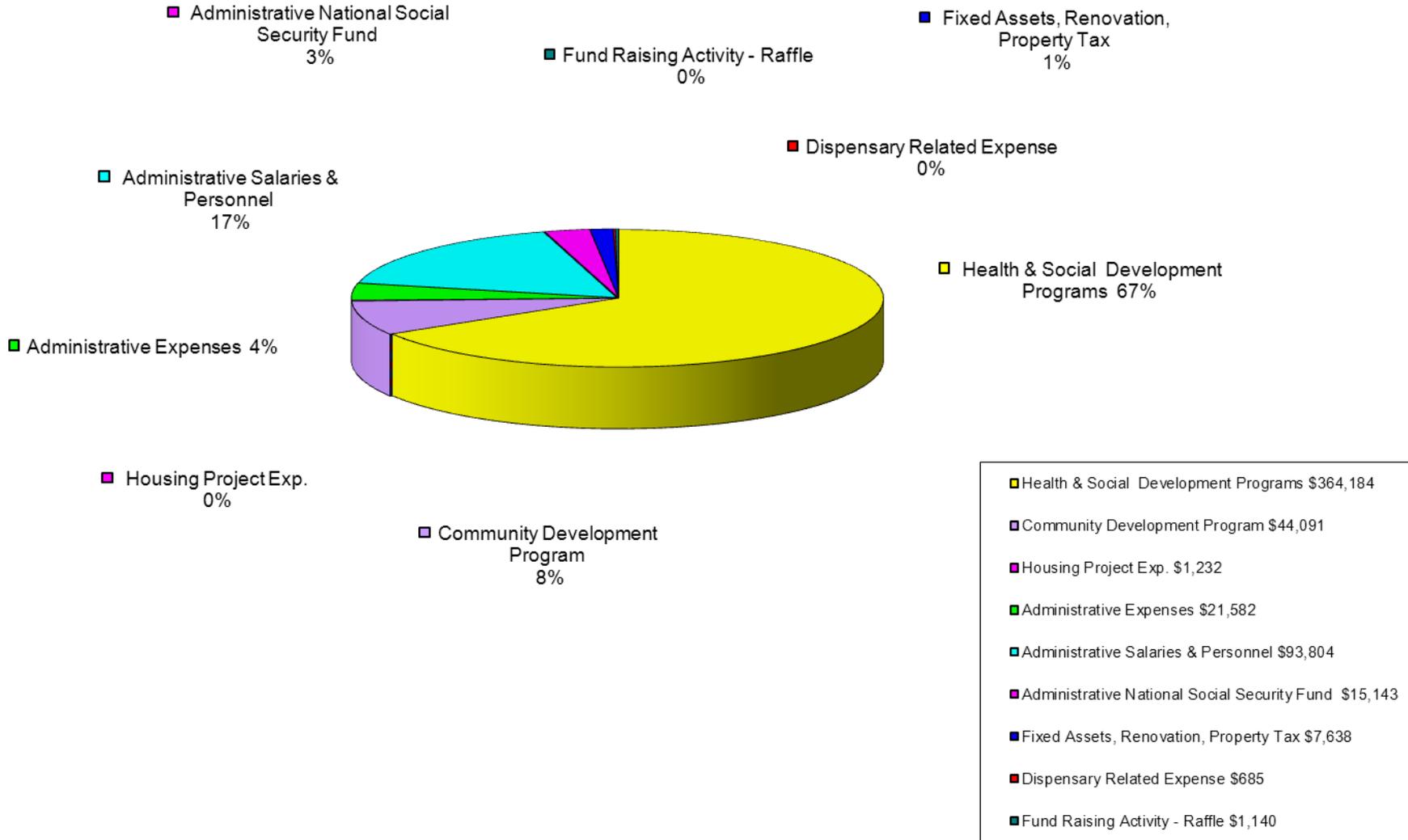
DEVELOPMENT PROJECTS ANNUAL EXPENSES 2015



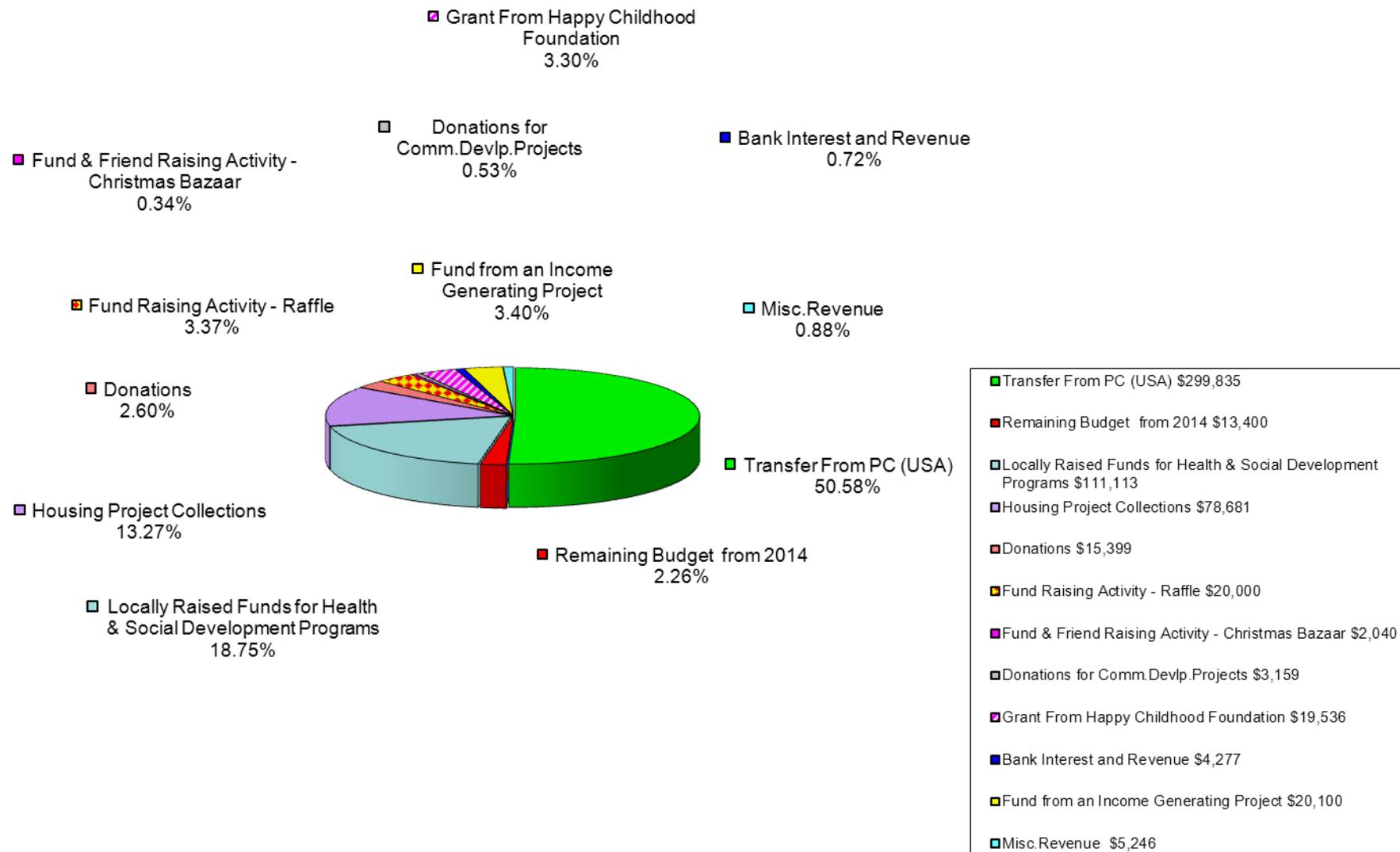
■ Comm.Devlp.-"Core Committee-Womens' Activities"\$14	■ Comm.Devlp.-"Habitat For Humanity"
■ Comm.Health Devlp.-"Improving Health Care for Women" \$733	■ Comm.Devlp.Project-"Christmas Bazaar" \$836
■ Social Devlp.-"Teen-aged Girls' Self-Development" \$16,488	■ Social Devlp.-"Activities for the Elderly" \$550

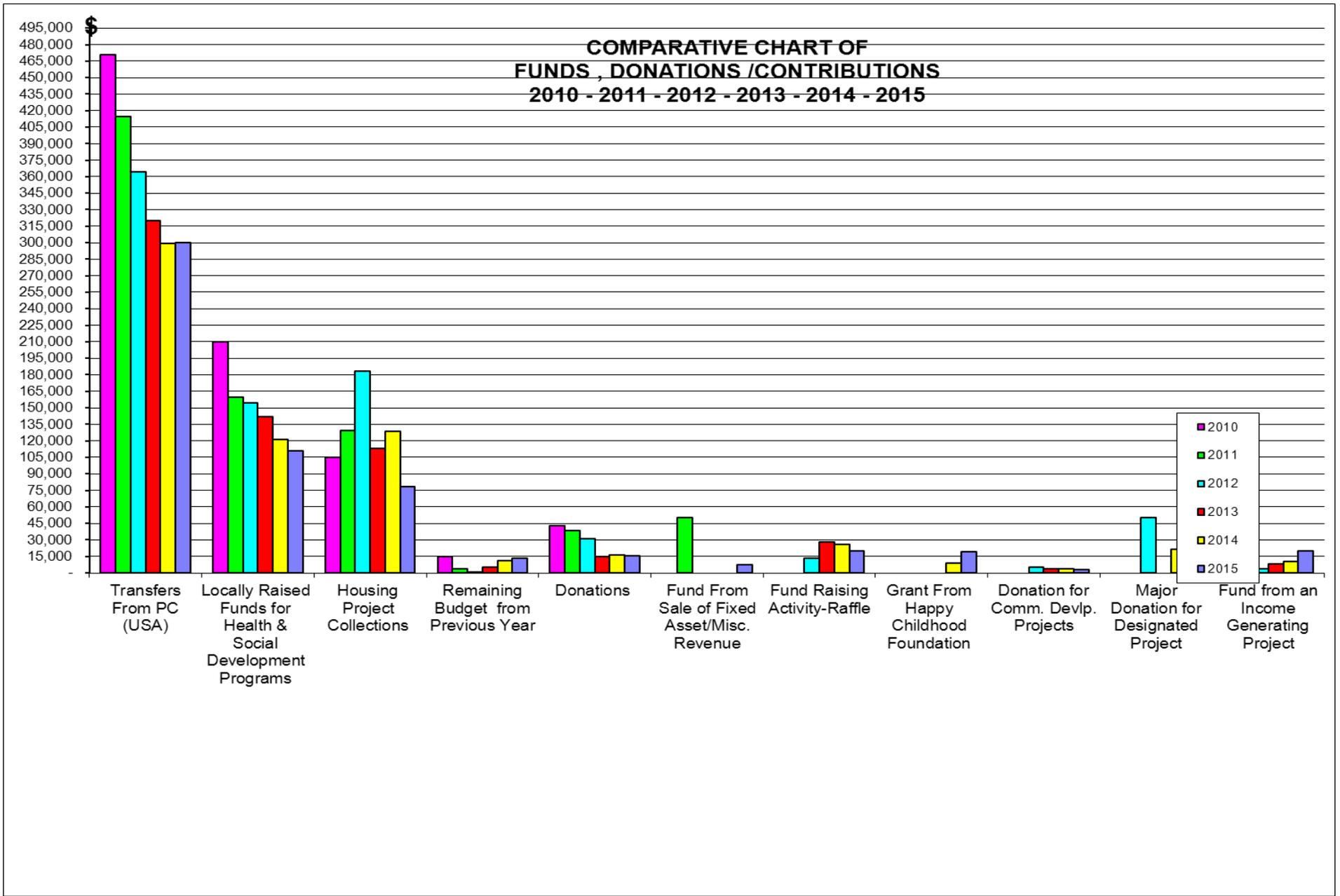


TOTAL ANNUAL EXPENSES - 2015



TOTAL ANNUAL FUNDS - 2015





STATEMENT OF CASH FLOW
For the Year Ended December 31, 2015

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

	\$
<u>Transfers From the Presbyterian Church (USA)</u>	
For Lebanon - Regular Transfers	299,835.00
For Lebanon - Reimbursement of Travel Expenses	2,669.00
Sub Total	302,504.00
<u>Funds From Other Sources</u>	
Housing Project	84,233.00
Fund Raising Activity	20,000.00
Fund from an Income Generating Activity	20,100.00
Advance payment from Income Generating Activity (TVA)	400.00
Bank Interest & Similar Revenue	4,277.00
Sub Total	129,010.00
<u>Contributions / Donations For Programmatic Activities</u>	
Community Health Development	
- Medications	98,988.00
- Hospitalization & Other Medical Services	700.00
- Institutional Care, Physical & Mental Care	20,455.00
Social Development	667.00
Grant "Happy Childhood Foundation"	19,535.00
Community Development	5,665.00
Miscellaneous Donations / Revenue	7,393.00
Sub Total	153,403.00
TOTAL CASH IN-FLOW	584,917.00
<u>Application Of Funds:</u>	
<u>Programmatic Activities</u>	
Community Health Development	
- Medications	177,667.00
- Hospitalization & Other Medical Assistance	43,720.00
- Institutional Care, Physical & Mental Care, Burial Expenses	38,120.00
Social Development (Families & Elderly Care)	78,024.00
"Happy Childhood " Project	15,221.00
Assistance to Syrian Cases	10,634.00
Sub Total	363,386.00

STATEMENT OF CASH FLOW
For the Year Ended December 31, 2015

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

	\$
<u>Other Expenditure</u>	
Administrative	15,846.00
Salaries & Personnel	107,946.00
Repairs & Renovation Expenses	2,167.00
Fixed Assets	5,233.00
Payments T.V.A. (tax) to be reimbursed	1,494.00
Fund Raising Activity	1,140.00
Misc. Expenses To Be Covered By JMP - USA	2,669.00
Misc. Expenses -Dispensary/ Property Tax	<u>924.00</u>
Sub Total	137,419.00
<u>Housing Project Activities</u>	
Housing Miscellaneous Expenses	1,233.00
"Jinishian" Building Maintenance	<u>1,819.00</u>
Sub Total	3,052.00
<u>Community Development Project</u>	
Community Development Expenses	<u>43,720.00</u>
	43,720.00
<i>TOTAL CASH OUT-FLOW</i>	<u>547,577.00</u>
<u>Increase Of Cash & Cash Equivalents</u>	<u>37,340.00</u>
Balance Of Cash & Banks As At Beginning of Year	178,854.00
Balance Of Cash & Banks As At End of Year	<u>216,194.00</u>
<u>Increase Of Cash & Cash Equivalents</u>	<u>37,340.00</u>