



2018 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

ABAAD	Resource Center for Gender Equality
ACTED	(French) Agence d’Aide à la Coopération Technique Et au Développement
AFED	Armenian Fund for Economic Development
AFHIL	Armenian Fund for Health Insurance in Lebanon
ARCL	Armenian Relief Cross Lebanon
BAC	Beirut Advisory Committee of the Jinishian Memorial Program
CHD	Community Health Development
ComDev	Community Development
DRC	Danish Refugee Council
EU	European Union
GO	Governmental Organization
HFH	Habitat For Humanity
HKCC	Howard Karagheusian Commemorative Corporation
IDRAAC	Institute for Development, Research, Advocacy and Applied Care (NGO dedicated to Mental Health in Lebanon and the Arab World)
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
N.E.S.T.	Near East School of Theology
NGO	Non Governmental Organization
PC(USA)	Presbyterian Church of the United States of America
SIDC	Soins Infirmiers et Developpement Communautaire (Medical Care & Community Development)
WV	World Vision
YMCA	Young Men's Christian Association
Zvartnotz	Center for Special Needs and Mentally Challenged Children

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 2018 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 some basic medical needs of Armenian Syrian refugees. There were high hopes for improvement in governance and business in the country when free Parliamentary elections took place on May 6, however the heads of the different factions, political parties and community heads could not agree and finalize the formation of the cabinet. The negative effect continued to impact families financially and morally, as youth and breadwinners continued to seek employment in other countries.

Based on its Strategic Planning conducted in April of 2015 and the budget for 2018, JMP-Lebanon continued to concentrate on Medical & Social Programs/Services, fund raising-fund raising activities, program-related Development projects, while the Community Development Program activities remained low priority. New auditing firm, Grant Thornton completed the audit of 2017 accounts.

During the year 2018, JMP-L was directly involved in the delivery of social services to Armenian individuals and families, and in encouraging development efforts.

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.

"Jinishian" continued to be particularly attuned to the socially vulnerable, the elderly who live without pension support & without family, persons who have chronic illness & who have no medical or social security coverage, as well as families with multi-problems and whose income is below the poverty level. JMP also utilized Employment placements, and vocational training & development program for vulnerable teen-aged girls.

The Director, the members of the Advisory Committee and the Association General Assembly reviewed the articles in the Administrative Guidelines, the Association By-Laws and the PC(USA) Memorandum of Understanding to understand the inter-relationship of these entities and their responsibilities. The General Assembly members elected the members of the Administrative Committee for a term of 3 years and approved amendments to the Association's internal by-laws

2018 saw a further development of the health care program that is being provided by a general physician, a cardiologist and an endocrinologist of the JMP Dispensary. The Head of the department continued to seek out affordable and donated medications for its clients, in addition to the medications received from the Ministry of Health (MoH) through YMCA. Medication was dispensed to patients at symbolic payments.

In 2018 there were **8** active program categories or sub-categories; linked to these programs were **3** developmental projects or programs, **2** Community Development projects, and 1 micro-lending program through its partner AFED. JMP senior staff participated in the community social welfare and development partnerships and cooperation, such as Zvartnotz, and the Union of Armenian Social Workers in Lebanon, Coordinating Committee of governmental and non-governmental organizations in Bourj Hammoud and Sin-El-Fil.

In addition, JMP-L had the Housing project (phases I & II) for **14** families. During the year **6** families completed their payments. Of those **3** signed on their Sale/purchase agreements, while **3** others are set to complete their payments towards ownership in the following year. Another resident of a rental apartment (phase II project) signed on the Sale/purchase agreement.

For the **7th** consecutive year, Staff worked hard on the Fundraising raffle activity. Armenia Air Company donated 2 travel tickets as the grand prize. 10,000 tickets were sold to result in **\$20,000** revenue. Contributions and individual donations were also received. Some volunteerism was continued and encouraged.

Total of locally-raised funds including income-generating activities amounted to **\$250,180**.

Included are funds received as grants or donations that amounted to **\$17,972**.

The value of medications received in-kind amounted to **\$104,479**.

The Social Workers and Health Consultants received over **13,300** client-visits for over **2700** beneficiaries, impacting thousands of lives.

I. INTRODUCTION

This report briefs the activities of the Jinishian Memorial Program (JMP) in Lebanon (JMP-L) through its staff and the Beirut Advisory Committee during 2018. 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 economy growth remained low, estimated at about 1 to 1.5% in 2017 and 2018. The traditional drivers of growth in Lebanon are subdued with real estate and construction being weak. Inflation spiked to 5% in 2017 as the cost of oil imports rose and the U.S. dollar weakened. Annual inflation rate in Lebanon rose to 7.6% on July and decreased to 6.7% in August of 2018.¹

The Parliament approved the 2017 budget in October 2017 and the 2018 budget in March 2018, these being the 1st approved budgets in 12 years.

International Monetary Fund (IMF) staff projected that the 2018 fiscal deficit will increase relative to 2017 and will contribute to a further increase in the already high public debt, which was over 150% of GDP at the end of last year.

Large vulnerabilities and downside risks remain.

In the first half of 2018, Lebanon has failed to maintain a positive uptrend in its trade activity despite the improving political scene in Lebanon and the region (initially improved due to hopes that government would be formed and business would pick up).²

With taxes increased as of February 2017, the purchasing power of the Lebanese weakened.² Trade activity in Lebanon has debilitated throughout the years and has been imposing further pressures on the economy and the dollar-pegged currency. The increases in taxes accompanied by the lingering Syrian war have been of no help in narrowing the deficit.²

Armenians in Lebanon face the same challenges of most residents in Lebanon.

The government decreed salary increases for school teachers in 2017 and this resulted in additional financial difficulties for schools and tuition increases and financial difficulties for parents. As of the Fall of 2017 1 new United Armenian College had been created, closing down several Armenian National schools. And as of the Fall of 2018 three Armenian schools of AGBU (Nazarian, Garmirian and Tarouhy-Hovagimian) were closed and 1 new AGBU school was set up on the Debayeh school premises. This resulted in a number of teachers and employees to lose their jobs.

Families continue to face financial difficulties due to additional expenses of school transportation and tuition fees, payment for 2 suppliers of electricity: by Electricité Du Liban (EDL) and by local generators, medical & hospital bills, increased rent dues, continued dwindling economy.

Morale and hopes for improvement in productive business & government services to move forward after the parliamentary elections on May 6, have plummeted as the government is unable to agree on the members of a new cabinet. Struggles among different political parties continue, in addition to the protracted Syrian conflict, power-play of major world powers and their influences on the politics and economy of the region, delayed government formation and the picking up of normal business and trade.

This is increasing unemployment. This in turn is leading to further breakdown of the family units. Strained family relations including working fathers employed outside of the country are also creating different kinds of problems in families. Unemployment or under-employment continues to result in inability to provide for basic needs esp. for critical health care, education and rent payment.

In spite of the prevailing conditions, different Armenian church communities and cultural organizations such as Hamazkayine, AGBU, continued to provide the Armenian community with cultural events, trainings, activities, exhibitions, etc.

Armenian Dispensaries, Primary HealthCare Centers, Social Workers of different organizations and communities networked and collaborated to share the burden of individuals and families with their medical needs, providing study rooms for children, counselling & empowering women and teenagers.

As a result of the Syrian refugee crisis in Lebanon, UN and EU-Madad with the Ministry of Health have created joint projects to benefit Syrian refugees & the Lebanese in the host country. HKCC has partnered with them and are providing medical check-ups and laboratory tests at low or no fees. Clients who need additional medical tests that are not covered by the project are being referred to JMP which is securing discounts and providing aid. Thus, the community is receiving preventive health care to some extent.

¹ <https://tradingeconomics.com/lebanon/inflation-cpi>

² Lebanon's Trade Activity in H1 2018, BLOMINVEST Bank -

<http://blog.blominvestbank.com/wp-content/uploads/2018/08/Lebanon-Trade-Activity-in-H1-2.pdf>

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) in April 2015 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 – Jinishian Memorial Association, Registered in 2006

Pauline Sagherian	President and Chairperson of the Association & representative towards the government
Zvart Telian Nadjarian	Vice Chairman
Maritsa Anie Boudjikianian	Secretary
Josephine (Jackine) Abounayan	Treasurer
Vazken Chekidjian	Accountant
Me. Laura Merdaxhanian Kattan	
Eliza Minasyan, representing PC(USA)	

Additional Members of the General Assembly presented to the Ministry in January 2018 (3 new)*

Raphael Oumoudian

***Esther Haidosian Kilaghbian**

***Raffi Kokoghlanian (Goevoghlanian)**

***Rafi Habiban**

The annual certificate of the association valid till October 22 was issued in February 2018 and after the election by the General Body/Assembly a new certificate was issued on October 18, 2018.

Beirut Advisory Committee Members

Domain of specialization

Mr. Rafi Habiban <i>Chairperson</i>	Sales and Marketing /Pharmaceuticals
Me. Maggy Libaridian Kouyoumjian (till Dec. 11) <i>Recording Secretary</i>	Law
Ms. Talar Atéchian, PhD	Director, professor, trainer in University
Ms. Anie Boudjikianian	Social Work and Pharmacy
Mrs. Karineh Sahakian Cholakian	Education & Theology
Mrs. Aline Shitilian Deyirmenjian (till Dec. 11)	Psychology
Dr. Paolo Kazazian	Obstetrics & Gynecology
Mr. Alexander Mouradian	Investment and Banking
Mr. Joseph Zoulikian (till Dec. 11)	Business Administration & Telecommunication
Ms. Sarine Khatchikian (as of Dec. 11)	Consultancy in Educational Administration & Supervision

Beirut Advisory Committee Members**Domain of specialization**

Mr. Jacques Ekmekji (as of Dec. 11)	Civil Engineering & Consultancy
Ms. Jackine Abounayan (interim – as of Dec. 11)	Management in Banking

Staff**Administration:**

Pauline Sagherian	<i>Director</i>
Parantsem Fakrajian Demirjian	<i>Assistant in the Administration (temporary: April 1-December 31, 2018)</i>

Finance

Lena Nazigian	<i>Accountant, Financial Manager</i>
Zepure Sdepanian	<i>Cashier (part-time)</i>

Social Service

Lucie Khachadourian	<i>Social Worker – Families with Multiple Problems, “Happy Childhood” Project, Teen-aged Girls’ Self-Development Program</i>
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As of September 1 additionally, Assistance to Families who have a Member with Special Needs (Mental/Physical), and Employment Office

Anie Aznavourian	<i>Social Worker – Hospitalization, Other Medical Services, Institutional Care, Follow-up & Overall support to Community Development Projects</i>
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As of September 1 additionally, Assistance to the Elderly, and participation in Community Development projects

Sevan Ishkhan <i>till August 31, 2018</i>	<i>Social Worker - Assistance to the Elderly, Assistance to Families who have a Member with Special Needs (Mental/Physical), Employment Office and participation in Community Development projects</i>
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Community Health Development (CHD) – Dispensary and Medication Dispensing Service

Nanor Tashjian	<i>Head of Dispensary & Medication Dispensing Service, Health Consultant (Pharmacist)</i>
Jessica (Jessy) Torossian	<i>Health Consultant (Nurse)</i>
Simoneh Khachadourian	<i>Stock Keeper and Computer Control, Checking of Dispensed Medication</i>
Hamesdouhie Keshishian	<i>Assistant in Medication Dispensing Service (part-time)</i>

Other members of the Dispensary service

Dr. Ara Boladian	<i>General Physician (visiting doctor on Tuesdays)</i>
Dr. Mireille Der Yeghiayan	<i>Endocrinologist (visiting doctor on Thursdays)</i>
Dr. Raffi Elmajian	<i>Cardiologist (visiting doctor on Fridays)</i>
Lucie Zomjian	<i>Nurse (registered as dispensary nurse)</i>
Rita Seropian	<i>Assistant in the Dispensary (during Dispensary hours)</i>

Support Service

Maral Zadirian	<i>Telephone Operator - Receptionist</i>
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House Keeping

Sarkis Varjabedian	<i>Caretaker, driver</i>
Rita Vartanian	<i>Kitchen support and Cleaning</i>

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.

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.

For costs of the **Health & Social Development Programs** refer to **Appendix 1**.

For costs of the **Development Projects** refer to **Appendix 2**.

2. Priority Areas

2.1. Community Health Development (CHD)

Professional pharmacists/health consultants and social workers carried on CHD activities by guidance, counselling, and 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. Dispensary Services and 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 to health care for needy individuals. It provides medication at a nominal contribution, to patients who have chronic illnesses, usually to elderly people.

- With the Ministry of Health **permit #40681/3/2015** to operate a dispensary, JMP was able to purchase medication for chronic illness.
- Miss Lucie Zomjian is registered as the Dispensary nurse.
- A former employee Mrs. Rita Maghakian Seropian assisted receiving patients as Ms. Zomjian's schedule for work and studies for her Master is in conflict.
- General physician Dr. Ara Boladian attended JMP dispensary 2 hours each week, Tuesday noontime.
- Endocrinologist Dr. Mireille Der Yeghyayan attended JMP dispensary 2 hours on Thursday mornings, as of mid February 2018..
- Cardiologist Dr. Raffi Elmajian attended JMP dispensary 2 hours on Friday mornings.
- JMP cardiologist's name & permit was registered with YMCA and enabled JMP to receive medications with its unique code (**#33**).

➤ The JMP doctors had **500** patient-consultations and **128** follow-ups.

- Announcement of the doctors' schedules were displayed on different posts in the center. The number of patients is increasing.
 - **89** patients had ECG tests done.
- This unique service provides medical counselling, guidance and follow-up on the use of the meds being given, raises awareness for health improvement, provides educational aspect along with relief services, in other words, giving a lift in the social, economic & physical conditions.
 - Developmental approach is applied and accomplished daily, during on-going medication delivery process, by providing medicines and following-up their use. Instructions are given to the clients during the interview, helping them stabilize their health and prevent further complications. This is a sort of individual development which leads to community health development.
 - Cases are from different areas of Lebanon, who visit JMP for their medications.
 - The participation of a client, with a symbolic amount of payment is essential in order to minimize dependency, and to justify the development approach.
 -
 - **8201** times medications were given for patients.

In total **1487** individuals benefited from this service on a monthly or bi-monthly basis.

1115 mainly elderly and in need, who have no medical and social security coverage benefitted on file basis, that is, JMP shares in paying for the cost of the meds, and **349** on cost price basis (named Outside Case basis) usually on a bi-monthly basis.

- **53** Syrian Armenian refugees who couldn't find their meds in other centers, received their meds on cost price basis.
 - **35** patients residing in **CAHL** and **14** in **Azounieh** benefited from this service on a monthly basis.
 - **597** patients benefited from the medications received from the MoH-& YMCA through HKCC, thanks to the close cooperation and partnership between HKCC and JMP.
For each patient special recording procedures are followed, and the completed forms are submitted to YMCA each month.
Summarized statistical reports are also sent to YMCA.
- Fasting glucose tests are done on monthly basis and arterial pressure measuring, as needed. A **total of 124 glucose tests** were done for free, by the head of the department pharmacist Nanor Tashjian, nurse Jessy Torossian and volunteer nurse Araz Khatchadourian.

2.1.2. Improving Health Care through Education

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

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, need of physical exercise...) in the close and extended families and subsequently the community.

During the second quarter of the year **30** women participated in the educational bi-weekly sessions titled: "**Improve Yourself**", organized by the head of the Dispensary department Mrs. Nanor Tashdjian.

The women's sessions held in the Kurkjian Hall, covered health & medical topics as well as refreshing the sense of belonging to the Armenian Community. The sessions had 2 parts: presentation of a topic usually medical topic by a specialist, and a video clip presentation with explanation by the organizer Mrs. Nanor Tashdjian. The topics of the sessions were:

- "Having inner peace and how to maintain it" by Bible teacher and former BAC member Mrs. Esther Haidostian Kilaghbian
- "Allergies and esthetic medicines" by Dr. Raffi Jil Hagopian
- "Healthy Foods" by nutritionist Ms. Maria Palazian
- "Skin Disorder" by Dr. Nayira Demirjian
- "Water and its standards" by Dr. Eddi Rakoubian
- This was followed by Mothers' Day celebration
- Physiotherapy, by Dr. Harout Oghoulian, who also showed participants some exercises which they tried during the session
- "Stress" by psychotherapist Ms. Talar Mahserejian
- Rental laws "tenants' contract and lease" by BAC member, lawyer Me. Maggy Libaridian Kouyoumjian
- "Dyslipidemia & Cardiovascular Risk" by Dr. Elie Tashdjian
- This was followed by free glucose and lipid panel blood tests, in collaboration with St. Marc laboratory.

Video clip presentations covered the following topics: drinking "Lemon Water", "what happens to your body when you drink sodas", "turmeric herb", intermittent fasting, "oil pulling", physiotherapy, "disadvantages of eating sugar", "dust mites".

The participants interactively discussed the topics and the average attendance was 80%. After each meeting refreshments were served.

For the 10th and final gathering on June 26 the participants celebrated their learning and the end of the sessions with an outing to the Armenian Monastery in Bzommar, where they attended a short mass and the priest gave them a tour with explanations also about the museum and the winery. They ended by a pleasant lunch at "lakmousheh" restaurant.

At the start of the project a questionnaire was filled out by each participant to further evaluate their knowledge.

The head of the department made necessary arrangements and plans for the annual awareness and training project "Prevention is Priority", to begin in the new year.

This project is intended to instruct and illuminate community's women, to teach them how to achieve better health and quality of life, to prevent disease and help them feel a part of this community. A ripple effect of the impact is expected.

2.1.3. Health-related Other 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 Expenses

Assistance was provided for **hospitalization** expenses to **175** patients. The hospitalization expenses were mainly for cancer, cardiac, orthopaedic, ophthalmology, psychiatry, urology, gynaecology, pulmonary, etc.

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, 'Our Lady of Nareg' Dispensary, and HKCC.

Assistance was provided to **538** individuals towards the expenses **Other** or **Minor Medical** (Laboratory and Medical Diagnostic Tests such as X-Ray, Scans, MRI, echography, mammography, EEG, etc.), after securing a discount for the test.

b. 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. Until 2015 most of the Syrian refugees got registered at UNHCR which enabled them to receive major assistance in case of hospitalization. But costs of tests and emergency services at the hospital had to be covered by the patients.

Clients were referred to JMP-L usually by social workers in HKCC, ARC or the Armenian Evangelical Social Center in Trad where there was specific assistance for Armenian 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).

It was in JMP's Strategic Plan to **integrate serving Syrian Armenian refugees into current projects**. JMP allocated \$5,000 from its budget to assist them by participating in their expenses for laboratory and diagnostic tests.

The following table summarizes the number of **Syrian Armenian applicants assisted** by JMP-L:

Assistance given to Syrian Refugees during 2018	# of direct beneficiaries	# of times assistance was given
Securing major discounts & participating in the expense of Minor or Other Medical expenses (Diagnostics test, Lab, X-rays, etc.)	95	184
# of Social Worker meetings with clients (non-financial) (these do not include those interviewed for employment)		25
Number of new files for Syrian refugees/displaced families created in JMP-L office during 2018 => 31		
Total number of family files since 2012, as at 31/12/2018 => 457		

c. Institutional Placement and Care

In some institutions there are a number of patients/inmates for whom a monthly or bi-monthly allowance is given for either medications, or to share in paying for their institutional fee or other expense. There are **8** inmates in different institutions: Dar El-Rahme, Dar al-Qamar, Azounieh, CAHL, & Mission de Vie.

In the category of Physical & Mental Care, JMP had **10** patients: 5 females and 5 males, at the "**Fanar**" **psychiatric hospital** in Mseyleh, Zahrani.

JMP made quarterly contributions to the institution and also provided pocket money for the inmates. It receives refunds from some of the families as their contribution towards the care of their patients.

- On the occasion of New Year and Christmas, on January 9, 2 social workers Lucie and Ani and staff member Sako visited the Armenian inmates at the al-Fanar hospital. Few family members of the inmates also came along. They were given hope, comfort and encouragement through the visit, talks and prayer. The inmates were also given gifts provided by the Municipality of Bourj Hammoud, and packages of sweets.
- On the occasion of Easter, on April 5, Pastor Sevag Trashian accompanied 3 staff members and few parents, and visited the inmates giving them a brief message about Christ's resurrection, followed by prayer, and the distribution of Easter snacks including colored eggs.

As always, the inmates were grateful for the visits.

The few parents of some of the patients, who accompanied staff on these 2 visits, 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.

26 families having a handicapped, were assisted with a small allowance on a bi-monthly basis. The responsible social worker gives home-visits to follow-up with their situation.

120 families with multiple problems were financially assisted.

45 of these **received closer attention** (including the teens in the Self-Development project).

To escape the hot weather & the difficult home atmosphere, several children were referred to different **summer camps** of churches and ARC.

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

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

To keep teens from dropping out of school:

- **22** girls were encouraged and enrolled in this program in the 2017-2018 academic year and in 2018-2019 academic year:

7 were **new** to the program as of 2017-2018 and 4 were **new** for 2018-2019, while the others continued from the previous academic year. They ranged from 8th grade to BT3 (equivalent to grade 12) and 1 was in vocational training in Esthetics. They attended Mesrobian Technical College which gave special discount for JMP, \approx 60%.

During 2018, **23** gatherings of group discussions, presentations and activities were carried on in the Jinishian Center's Kurkjian Hall and 1 school-year-end trip and 1 Christmas lunch outing.

The aim of these sessions is to empower the Teens for right thinking and right believing, their activities included spiritual uplift, preparation of a light meal, discussions, creating awareness of risks, encouraging them not to give up but to persevere in their studies, relationships with parents & friends, etc. thinking and speaking positive thoughts, in order for them to "have life and have it more abundantly" (as Jesus said, in John 10:10).

- Presented/discussed topics included the "Good News" of our Lord, one's identity, being truthful, loving truth & hating lies, guarding one's heart, valentine's day and love, supporting each other as 1 family, decision-making, overcoming obstacles, finding beauty and happiness, burdens versus responsibilities, dealing with pressures & depression, where to find happiness according to the world and to God's Word, persevering & achieving goals.
- Kitchen activities, esp. after the arrival of donated appliances included making crêpes, pizza, fruit salad, etc.
- Recreational outings included snacks, lunch, time of fellowship with the Lord God, and with one another, creating memories, experiencing moments of faith, hope & love in relationships, with expressed gratitude: **catering to the 3 dimensional needs: physical, psychological and spiritual.**
 - Mother's Day celebration on May 14 also included catering service by the teens, in appreciation for their mothers.
 - On July 14 they went on a trip to Saida, Sour, Jezzine and pilgrimage to Deir-el-Mekhalles (Monastery of the Savior). A number of the mothers were able to join their children on this trip for a refreshing time and encouragement in their inter-relationships.

Through networking by the social worker **2** 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.

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

Some of the obstacles to overcome were:

1. **Attendance**: missing JMP meetings (held on Thursdays from 1:30-3:00 p.m.) due to part-time job / sickness / other priorities, and this also affected the rest of the group & their activities,
2. **Financial**: Teens also had vocational training-related expenses (e.g. fees for KG files, which they couldn't afford, and JMP assisted them),
3. **Psychological**: Teens had the fear of failing. And some have been in deep stress due to their financial burden / ready to give up.

But JMP stayed with them. Through the social worker's follow-up with the group members, leading them to the Truth through the Word of God / life- changing power of God, believing in their God-given futures and commitment to always try to find the more effective time and approach, being open with them, giving special time for listening and counselling, to enable in them the willingness to face fears and depression.

Success prevailed:

With the follow-up work of the social worker and JMP's assistance they are learning to persist in their studies. From the 22 Teens enrolled:

- 1 Teen couldn't pass her class, due to personal reasons and language difficulties (lack of bread-winner in the house)
- 2 of them got their BT Diploma (BT3)!
- 1 got her BP Diploma (9th grade)
- **18** Teens passed their class successfully and are ready for the next school year challenge. The "inadequacy" couldn't stop the Teens to dream and to continue in the path of the education and to go forward!

Mothers' testimonies:

- "This group helped & supported my daughter psychologically and financially ... and urged her to break through her dislikes, and enabled her to choose her way wisely and not emotionally."
- "My daughter who doesn't like school, and didn't know what to do and what she could do! She went forward step by step and succeeded in her class and discovered she could do anything and can make it work!"
- "My daughter who couldn't know what to do, is now sure she can do everything!"
- "This Teen group atmosphere drove my daughter forward until I forgot my aches and pains!"

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

b. Employment Office

During the year JMP-L employment office had **384 client-visits-calls**, applicants seeking employment, and others seeking workers. On average 50% of the applicants were Syrians. Their numbers decreased in the last quarter.

There were **77** job/employment positions called to our office to find workers.

73 candidates were referred by JMP for the offered jobs - mainly as home caregivers to elderly, babysitters, housemaids, cooks, also janitors, accountants, driver, etc.

Many are happily and thankfully working. However, many are still seeking suitable work.

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.

The number of male and female candidates above age 60 is high and there are not enough job offerings applicable to them.

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, spiritual uplift and recreation, and sometimes burial arrangement.

On a bi-monthly basis **144** elderly people received Old People's cash assistance and **22** who received occasional emergency assistance. Most of this assistance is used by the elderly for their medication as a priority, then for utilities, and sometimes rent payments. Throughout the year, by networking some were referred to other organizations and social workers to support the additional needs of these elderly.

The beneficiaries were encouraged during office visits and social worker's home visits which were done to check on their well-being, to give comfort and encouragement and if desired, through Bible reading and the Lord's prayer "Hayr Mer".

Health Campaign and eye examination took place, organized by the Lions' Club and the Municipality of Bourj Hammoud, on October 28. JMP referred 15 elderlies to have their eyes examined. **4** of them received a pair of eye glasses for free.

- **“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 25-40 beneficiaries from JMP-L’s “Care for the Elderly” program participated in celebration events organized by the responsible social worker and with the help of volunteer adults:

- JMP social worker Mrs. Sevan Ishkhan led the planning & took care of the correspondence (invitation & “thank you” letters) for the **Christmas luncheon** held on January 11, 2018, in the presence of the heads of the 3 Armenian Churches. This is done by social workers or representatives of the Armenian Social Agencies: the Coordinating Committee of the Armenian Social Agencies in Lebanon.
30 of JMP’s beneficiaries attended the Christmas luncheon and received gift parcels provided by the Municipality of Bourj Hammoud.
- On the occasion of **Easter**, on April 6, with the organizing efforts of the responsible social worker, **35** from the program of ‘**Elderly Care**’ attended the Kurkjian Hall for Easter gathering and lunch. Father Der Taniel spoke to them about the meaning of Easter & Christ’s Resurrection, then led them in prayer. This was a special event for the elderly – different individuals participated in singing, playing the Armenian traditional egg-cracking game.
Sensing their treatment with dignity the participants expressed gratitude to JMP for thinking about them and stirring hope in them.
- **30** males from JMP joined others at ‘Our Lady of Nareg’ Armenian Catholic dispensary, on April 12 for their Easter event including lunch, Easter message, and entertainment by singer Mrs. Shake Baghdassarian.
- **40** elderly beneficiaries with JMP Director and the social worker gathered with others at the “Our Lady of Nareg” Dispensary on April 27. They enjoyed hearing the presentation of 2 Armenian parliamentary candidates which was followed by lunch.
- **25** elderly enjoyed the respect & recreation provided through the **Celebration of Grandparent’s Day** outing on Saturday, July 7. This is annually **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 organization. They were grateful for JMP’s arrangement of transportation, and the breakfast snacks provided to them, and enjoyed the “Show & Tell” and other performances.
- **20** elderly enjoyed the “Ghapama” meal at Badguer Restauarant, and the token gifts given by the volunteer women of the committee of the Community Development, on November 20. This event was organized and funded by this committee. They celebrated Lebanon’s Independence day with flags and singing the National Anthem. A number of them took turns to sing, recite a poem, or share a story. Their towns of origin were also highlighted.
- On December 21, by the invitation of a sister NGO: Armenian Catholic Dispensary of the “Mother of St. Nareg” the social worker accompanied **25** individuals to their Christmas lunch, prayer and Santa’s visit.
- **15** elderly beneficiaries who are not able to attend Christmas gatherings received bags of food items bought & prepared by 12th grade students from Hripsimiantz College. The students divided in 2 groups and together with a social worker visited 8 homes on Dec. 22.
- Social Worker Ani Aznavourian coordinated the Christmas gatherings, planning and distributing invitation cards to elderly clients:
On December 27, **50** elderlies attended the special event of the Municipality of Bourj Hammoud.

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 the Social Worker or Health Consultant.

During 2018		
	# of beneficiaries	# of times assisted
Medication Including 106 times meds for 46 Syrian refugees who were unable to get them from HKCC	1486*	8201
Dispensary: Doctors' Consultations		500
Dispensary: ECG test	89	89
Hospitalization	175	219
Other Medical	538	685
Social Service with families and teens	120)	746
Social Service with families with handicapped	26)	
Care For Elderly – Allowance (144 regular + 22 special/occasional)	166	788
Institutional Placement Care and Assistance for Burial	28	168
Medical Assistance to Syrian Refugees	95	184
		<u># of times non-financial assistance given</u>
# of Social Worker meetings <u>with clients</u> (non-financial) <u>included</u> are 124 Home Visits by JMP Social Workers 419 employment interviews (including with Syrians) 128 patients visiting for doctor's <u>follow-up</u>		<u>1778</u>
Grand Total # of cases (client visitations and sessions) Received/held by the Social Workers, Doctors and Health Consultants		<u>13,358</u>

* **1115** are on file basis, of these **597** received meds from YMCA as well as from JMP-purchased meds, and some from outside pharmacies.

349 beneficiaries are on Outside Case basis, benefitting from the medications at a discount.

Teens' Self-Development: in January-July 2018 in October-December 2018	<u>in Technical school</u> 22 individuals 22 individuals	empowerment sessions in JMP * 20 sessions + 1 outing 3 sessions + 1 outing
CHDD Women's "Improve Yourself" April to June 2018	30 women	8 sessions + 1 outing
Activities for the Elderly	25 to 50 elderly clients participated in 9 different events	

* 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 years 1999-2001, apts. in Phase II were given by rental contracts with the verbal promise that rental payments be considered towards the cost of the apt. for ownership. In the following years tenants were given approximate dates when they could expect to have

completed payments based on total cost paid by JMP for the apartments and applying an interest rate similar to that of Phase I.

Out of a total of 40 apartments, there remain **3 apartments in Phase I** and **5 apartments in Phase II Affordable Housing project**, for which residents are paying installments or rent. The residents of a Phase II-6th apartment completed payment in 2016 and in July 2018 signed on the apartment's Sale Agreement at the Notary Public and became the owner of their apt. 3 residents from phase I signed on Sale Agreements at the end of the year.

In Phase II: 2 families have 1 month's delay in paying monthly rent.

In Phase I: 1 family has 4 months' delay in payment – final payment
1 family has 2 months' delay,
1 family has 6 months' delay.

1 family completed payments that were scheduled till March 1, 2019. The resident signed on the Sale Agreement & completed registration procedures transferring the deed of his apt. to his name.

Follow-up of delays was continued and arrangement made to encourage residents to catch up.

The challenge for some of the residents is to pay their dues to the Tax office and to register the apt. in their name. The government allows 10 years in which they can register. However, **the churches by whose name the apartments are registered have been following up, asking that the transactions for transfer of deed be completed as soon as possible.**

Refer to **Appendix 3: "Housing Project Collections & Expenses – 2018"**.

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 gave part of her time to this project to maintain some momentum and to encourage the committees.

a. The Core Committee: The Core Committee has not met since January 2014. It has been suggested to involve 1 or 2 additional members from the community, who may be more active or influential in the neighborhood.

b. The Women's Committee continued to be involved in the community. They had several meetings to discuss needs and plan activities. They talked about the need to re-activate the Core Committee and the building committees and to review the purpose of the committees and the Community-based Development project.

The committee carried out the following with the guidance and support of JMP social workers:

- The committee members prepared sweets and sold them at the St. Sarkis Church's Bazaar Saturday evening January 27, 2018. They saved the net income for their CD projects.
- An annual trip for women was planned by the committee with guidance from the social workers. Organization, selling tickets, collection raffle gifts & contributions for their fund raising, and arrangements were made by the volunteer women.

168 women enjoyed the trip to the waterfalls and restaurant in "Shallalat al-Zarka" in Baakline, on September 6. LiA insurance company contributed, by providing insurance against medical accident for the women on the day of the trip.

The committee's aim was to bring together women of the Community Development project's area and their friends, to celebrate and enjoy their time together, and to raise funds. Their net income amounted to L.L.1,670,000 which they donated to JMP, requesting a special luncheon for elderly beneficiaries later on in the year (held on November 20).

- The following activities on the occasion of Christmas and New Year, were planned for children from the Municipality's Public Housing area, organized by the volunteer women of the Community Development committee and JMP Social Worker, who also attended the events with the children:
 - 100 children attended the theatre show "Doudou, Ani, & the Miracle Tree" by "Parev Pokrigner" on the afternoon of December 22
 - 150 children were invited to attend the Funscape-Bridge children's indoor-playground on the afternoon of January 3, 2019
 These were funded by the Municipality of Bourj Hammoud.

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 –
 For the renovated homes of the past year.
 Where the grant by HFHL had been 2/3rds of the total cost.
 Clients or their guarantors pay 1/3rd of the cost in monthly installments or in a lump sum.

HFH and JMP have signed a contract where it is specified that **JMP is the guarantor of the loans.**

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

1 home had repair-renovation done in June and 2 other applications were presented for home repairs/renovations.

14 Home visits were done for this project.

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

The total number of renovated homes of vulnerable families reached 37.

- **JMP's contribution to other NGOs and GOs help to further develop the community.**
 Focus Groups had been held on a variety of issues and potential projects in 2018. On January 25, 2018 at "Ashkal w Alwan" art Center at Jisr el-Wati, Social Workers Ani & Lucie attended ACTED focus group evaluation workshop organized by Perspective and led by social research director Mrs. Zeina Osman.

Refer to the section of External Communication for further contributions to the development of the community through interactions with other NGOs and GOs and as focus groups.

- **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, business, etc.) has decreased due to the economic crisis.

AFED now requires a guarantor's savings account as collateral against a loan.

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

JMP has been allocated L.L.17,090,171.- from the L.L.262,971,415.13 profit of 2017 declared in April 2018. The balance of JMP's partner contribution in AFED as at April 27, 2018 is L.L.27,395,613.65 and \$117,431 (due to the reduced balance in Lebanese pounds, a prior decision of the partners: 60% of the total value of each partner's share to be converted to USD was not carried out by AFED this year).

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. Seminars: The staff made use of opportunities to increase their knowledge and competency.

Participated by	Seminar/Workshops
Social Worker Lucie	January 20 Teenology seminar at the N.E.S.T.: “Transformational and Transactional Leadership”, and “Building Character in Teens”
The Director	February 17 A seminar titled “Suicide in Lebanon: Where are we?” a Symposium by IDRAAC, in association with St. Georges Hospital
Social Worker Ani & Head of Dispensary Nanor	February 20 A seminar about the challenges of volunteer work in NGOs at Albert Nassar Foundation. Mrs. Daisy Maalouf from Sesobel & Mr. Naji Fakhoury from St. Paul charity mission shared their experience with the volunteers and talked about the management style, training and skill development of the volunteers and the supervision needed.
Social Worker Lucie & the Director	February 26-27 A workshop on interviewing employees for various job issues, led by Dr. Sylvia Topouskhanian from France, organized by the Administration of Zvartnotz,
Social Worker Ani & Head of Dispensary Nanor	May 23 A training session held in CAHL, about “Narcotic drugs: use and treatment”, presented by the President of the Lebanese Syndicate of Social Workers Nadia Badran, organized by SIDC, coordinated by the municipalities of Bourj Hammoud and Sin-el-Fil.
Social Workers Ani & Lucie	October 20 Community Mental Health Symposium, organized by IDRAAC & St. Georges Hospital University Medical Center. Presentations also included the Ghata project, mental disorders in elderly and the community, and related interventions.
Social Workers Ani & Lucie	November 8 A conference presenting the launching of the book: “ Code of Ethics of Social Workers in Lebanon ” was held in the hall of the Sin-el-Fil Municipality, under the patronage of the MOSA and the Syndicate of Social Workers in Lebanon, in collaboration with Friedrich Ebert Stiftung institutions.
Head of Dispensary Nanor	November 16 from 8:00 a.m. to 6:00 p.m. Annual conference of Pharmacists in Lebanon, took place at Habtoor Hotel.

2. Meetings and Internal Communication

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

Staff Meetings on the last day of each month

Topics covered include:

- spiritual and holistic uplift, and Medical topic presentations by Mrs. Nanor Tashjian about “Daily care of face skin”, “Hair Care and its treatments”, and short documentary video about “Lemon Water”, “Fasting”, “Dust Mites”, “Disadvantages of eating sugar”.

- Information was shared about events being planned such as participation in the NGO Fair at the Sagesse University on April 19, Lottery Fund Raising plans, etc. At times staff members were consulted for example regarding the date of the event, the lottery drawing date ('tirage'). The staff were encouraged to support the fund raising activity.

- During the year staff also met to organize and celebrate special days such as mid-lent "mitchink" and Easter. These times provided opportunities for informal communication and lifting up spirits.

Senior Staff Meetings

- Senior staff meetings were held with the purpose of exchanging information about matters like the budget, fund raising activities, decisions, expected reduced revenues from the housing project & the budget for 2019, fund raising activities, sponsorship program, Jinishian Jotting and stories, review of the year's Actual Revenues & Expenses vs Budget, distribution of the donations received through JMP-USA.
- Senior Staff also met with programmer Paul Ammoun for the re-writing of the "Nursing" program and the additional fields requested by staff.
- On October 9 the senior staff met with the Executive Director Eliza Minasyan. Topics discussed included: Strategic Planning may take place in 2020, the needs of the community, Development projects, quarterly snapshot of the Presbyterian Foundation's investment portfolio.

C. Expand communication and networking

1. External Communication

- a. A Facebook page was created for JMP Lebanon. Photos and a caption from the Women's Health Development sessions, the Elderly Care activities, and the ComDev Women's activities was broadcast on facebook.
- b. PC(USA) Regional Liaison Elmarie Parker visited the center on Wednesday, June 27, 2018 along with a friend Brianna Nystrom, licensed Marriage and Family Therapist (MSMFT) specializing in trauma recovery. Mrs. Brianna had the opportunity to hear from Social Workers of JMP and also HKCC as she is considering opportunities to serve with her husband in the M.E., and how she may assist in case JMP considers having trauma recovery sessions.
- c. The Coordinating Committee of Social Welfare Organizations of Bourj Hammoud and Sin El Fil held 6 meetings (Jan. 25, Mar. 8, Apr. 19, July 5, Oct. 11, & Nov. 15), once every 6 weeks excluding summer. On Dec. 12 members gathered at Badguer Restaurant to celebrate Christmas and New Year.
This committee plays an important role in sharing information and experience in addition to working together in projects and activities that would be of concern to the member organizations and their communities. In addition, the following were carried out:
 - Health sub-committee carried out Health Care campaign for the public on June 21 – with a booth set up near the municipality of Bourj Hammoud – providing free glucose test, checkup of blood pressure, advice on nutrition and guidance for physical and mental health.
- d. The Administrative Committee of the Union of Armenian Social Workers in Lebanon met several times.
 - JMP-L social worker Mrs. Lucie Khatchadourian is the treasurer of this committee.
 - The members of the Union also had several meetings sharing common concerns and information. They met over a meal or reception on the occasion of Feb. 1 Social Workers' Day and Christmas celebrations.They also met with the new Prelate Archbishop Nareg Alyemezian and heard from him his perspective of the needs in the community and the Prelacy's cooperation with the social workers.

The social workers also were informed about the work & policies of the Social Workers' Syndicate in Lebanon, by its President Ms. Nadia Badran, and the importance of membership in the Syndicate, to be able to raise awareness and more effectively advocate for important decisions by the Social Affairs & other government ministries.

- e. Announcements were published in the Armenian daily newspapers:
 - The Elderly Christmas luncheon (on January 11) organized by the Coordinating Committee of the Armenian Social Welfare Agencies.
 - The announcements of the fund raising lottery ticket sales, and the winning number, with "thanks" for the public's support.
 - Community Development Women's Committee's fund raiser trip and the Nov. 20 luncheon for the elderly beneficiaries at Badguer Restaurant, hailing the volunteer women's undertaking.
- f. On behalf of JMP Social Workers Lucie and Ani participated in the NGO fair on April 19. The fair was organized by the Sagesse University's department of NGO Management Masters program, in Fern El-Shebbak. The fair began with a session where a number of professors & students shared information on various projects of interest to the public.
- g. The Director Ms. Pauline Sagherian and the Dispensary Responsible Mrs. Nanor Tashjian gave a visit to the Mayor of Bourj Hammoud to ask for support and contribution towards JMP's services and the fund raising through lottery ticket sales. He promised to provide L.L.10,000,000 from the Municipality's Budget upon JMP's application for contribution to its programs & services. L.L.5,000,000 was allocated for the tickets and L.L.5,000,000 for the regular contributions to the programs.
Mrs. Nanor also visited the mayor of Anjar to seek his support for the purchase of lottery tickets. On behalf of the Municipality he pledged \$1000 that would purchase 500 tickets.
- h. On June 14 JMP received 2 young female employees from the Ministry of Diaspora in Armenia. The guests were informed about the work and types of clients assisted or empowered by JMP.
- i. On Friday, September 28 "Jinishian" hosted the Prelate of Apostolic Armenians in Lebanon Archbishop Nareg Alyemezian, who was welcomed with Armenian traditional costumes and habits. Archbishop Nareg made the acquaintance of JMP center's work. Mrs. Nanor Tashdjian presented the overview of the programs and services, using PowerPoint presentation. A proper catering was served. Some photos were posted on JMP's Facebook page and the local armenian media (newspaper, radio and tv) reflected the news.

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, 'Our Lady of Nareg' & other dispensaries, World Vision, also with AFHIL, CARITAS, ODS, HCF, Nawaya Network, Libami, the social service offices of the 3 Armenian Churches, and other governmental and non-governmental organizations.
- JMP-L Director and Social Worker Ani Aznavourian met with HKCC Director and Social Worker Raquel Chidiac, and the responsible nurse on July 10. They reviewed procedures related to direction and assistance given to patients and clients and the expectations of the other NGO, working towards better understanding and communication.
- As a member of the Administrative Committee of Zvartnotz, the Center for the Children with Special Needs (including Mentally Challenged Children) of the Union of Armenian Social Workers in Lebanon, the Director attended meetings for the on-going work, as well as for finding a new location and construction issues for the center.
- On February 14 the Director attended a meeting of Directors or representatives of Armenian social service offices in response to Parliament Member Mr. Hagop

Pakradouni's invitation. We shared about applicants' needs and what each organization is able to provide.

- On November 26, Social Worker Lucie attended the 1st day of the launching of the report: Gender Justice & the Law – Assessment of laws affecting gender equality in the Arab States region. The discussions organized during the launch event (day 1) and subsequent technical workshop (day 2) aimed to provide an opportunity to highlight the key challenges in the region to eliminate gender discrimination in the law and ensure women's access to justice and their legal protection.

D. Achieve Long Term Financial Stability and Growth

For the year 2018 the budget for JMP-L from the Jinishian Endowment fund through PC(USA) which is the main source of income for JMP-L, was reduced due to decreased returns on investments by the Presbyterian Foundation.

The regular transfer from PC(USA) was of \$300,000 of which the Administration allocated \$5000 for the medical needs, mainly for laboratory tests, of Syrian refugees living in Lebanon.

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.

As residents in the Housing projects are gradually becoming homeowners, the income from these projects is decreasing from year to 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. Further action is desired to have increased returns on JMP investment.

Administrative Salaries & Personnel expenses were below budget due to delayed hiring of new administrative staff during the year, and Community Development expenses were below budget as a new consultant was not brought in.

Fund Raising – Friend Raising

- For a 7th consecutive year the Friend Raising-Fundraising activity, the sale of lottery/raffle tickets was planned. The grand prize donor was found, Armenia Air Company: 2 airline tickets Beirut-Yerevan-Beirut. The drawing date of the lottery was set to July 19. 10,000 Lottery tickets were sold to bring in an income of L.L.30,000,000 (\$20,000) funds; sale was carried out esp. through appeals made by visits & phone calls by few staff members, esp. the Head of the CHD Pharmacist Nanor Tasdjian. The accountant kept meticulous account recording and followed-up closely.

The winning number was **8784** which was in the pack of the Municipality of Bourj Hammoud.

As of August 31 there remained \$2960 to be collected.

JMP-L appreciates the support & contributions of BAC members and the public.

- **The Administration is following up on due payments of the rented premises.**
The tenants of the apt., of Syrian identity, have had major delays in rent payment for the last 2 years due to family illness.
On June 9 they completed their payment till April 30, 2018 when the 3-year contract was up for renewal. They promised to pay and be up-to-date but till August 31, 2018 no payment was received. They have made arrangements to move to Armenia. The father had been in construction and renovation business prior to his illness and therefore had done major changes putting in new closets, cabinets, washbasin, water heater tank, etc. In spite of their promises, no rent has been paid for the months as of May 2018.

Arrangements will be made to change the registration of this apt. from the name of the Union of Armenian Evangelical Churches in the Near East (UAECNE) to that of JMP association.

Refer to **Appendix 5: “Total Annual Funds – 2018”** and **Appendix 6: “Comparative Chart of Funds, Donations/Contributions 2013 – 2014 – 2015 – 2016 – 2017 – 2018”**.

The following is a breakdown of the amount of **funds locally-raised or received** during this period, in addition to the transfers from JMP through PC(USA) (**\$308,000**):

1. Additional Donations & Contributions	\$
- for Medications	7,174
- Donations for Com. Dev. Projects	1,880
- Contributions from Municipality of B.H.	3,320
- In-kind Donations	520
- Contribution for Scripture Reading DVDs	70
- Other donations	<u>5,008</u>
Total of Donations	<u>\$17,972</u>

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

1. Income/Receipts	\$
- Medication	104,855
- Dispensary	3,630
- Hospitalization & Medical Assistance	160
- Institutional Care, Physical & Mental Care, & Burial	14,189
- Social Development - "Teens' Self-Development"	<u>840</u>
	123,674
- Housing (Rent-Interest-Insurance and restricted fund from sale)	27,428
- Income from Prior Activity (Housing Phase I Instalments)	<u>28,373</u>
	55,801
- Income Generating Activity – 3 tenants (2 on Lot #937 & 1 apt.)	23,925
- Bank Interest and Revenue	<u>8,008</u>
	31,933
- Donation for Fund Raising	800
- Fund Raising Activity (Raffle/Lottery)	<u>20,000</u>
Total of Income/Receipts	<u>\$232,208</u>

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

<u>Donated Medications</u>	<u>Value in \$</u>
• from the Ministry of Health (MoH) and the Young Men’s Christian Association (YMCA) for Lebanese citizens	95,660
• from other dispensaries and other sources	<u>8,819</u>
TOTAL Value of Donated Medications	<u>\$104,479</u>

E. Maintain effective governance

- The Beirut Advisory Committee (BAC) met on February 27, Sep. 25, Dec. 11. Reports of the JMP services and activities were shared, and members contributed with their questions, suggestions and recommendations esp. related to applying for funding to various banks, embassies, Memorandum of Understanding between PC(USA) and JMP Association. They also supported fund raising through their purchases of raffle tickets and contributions.

In addition, the members of the General Assembly/Body and of BAC met on March 22 and June 26 to review issues relating to the Roles and Responsibilities of the members of the BAC, Association Administrative Body and the General Assembly. Documents reviewed were the signed Memorandum of Understanding between JMP-L and PC(USA), Administrative Guidelines (section on local advisory committees), JMP-L association’s by-laws.

The Association's General Body members met on October 8, 2018 and elected the members of the Administrative Body which in turn elected the President, Vice President, Secretary, Treasurer, and Accountant. The representative of the PC(USA) Eliza Minasyan was present at this meeting. Two other members had given proxies.

The General Body also signed on amendments to the Internal by-laws, allowing the President to assign a Director with specific Job Description including the delegation of a number of authorities in his/her place. Another amendment to the by-laws was increasing the limit of the amount of expenditure to L.L.4,500,000, above which the Administrative Body would need to be informed, on condition that it be according to the budget.

The new certificate listing the Admin. Body members & their roles, and the amended by-laws were received from the Ministry of Interiors in December.

- **Directors' Meetings:** Executive Director Eliza Minasyan, JMP Armenia Director Armen Hakobyan, JMP Syria Director Taline Topalakian and JMP Lebanon Director Pauline Sagherian had their annual Directors' meeting on October 10-11. They reviewed, discussed and revised the Operational Plan. Topics discussed included the state of the investment returns and 2019 budgets from JMP-USA, next strategic Plans, seeking new funding sources.
- General staff meetings were held mostly at the end of each month which was the day inventory of medication was done: to share announcements, a short Scriptural meditation, and educational health-related topics presented by the head of the Dispensary Pharmacist Nanor Tashdjian.
Senior Staff Meetings were held to review & discuss the Budget, Fund Raising possibilities, and the Lottery for 2018 Fund Raising activity.
- At the end of each month, relied on traditional hand counting methods and computerized inventory, an inventory was performed with good results. This is required to protect the accuracy by maintaining reasonable safe stock by minimizing the risk of loss (deterioration or damage) and for meeting consumer demands. The inventory can be a self-examination and an alert to be prudent in the use of resources.
- Auditors, from Grant Thornton that had been newly set up in Lebanon, started that audit of 2017 books on April 3 on behalf of Grant Thornton CJSC (Armenia).
JMP-L reported in writing the status of each of the items that had been submitted in the Management Letter in 2017 – where progress has been made and what is pending.
Final Audit Report and Management Letter were received on May 2, 2018.
- Timely reporting and payments were made: financial reports of the association to the Ministry of Interior and Municipalities by the end of January, National Social Security Fund by the end of each month, Income Tax by the 15th following each quarter, V.A.T. by the 20th following each quarter, Property tax, and other taxes to the appropriate government offices and some of these were reported to the government online.

The Ministry of Interiors and Municipalities issued on February 5, 2018 the Annual Certificate of the Association which enables JMP to conduct its transactions, programs and Services.

- Social Worker Sevan Ishkhan resigned as of August 31, 2018 to return to her previous post as the supervisor of the nursery at a school. Her work load was split: the clients of the Elderly Care program and Community's Women's Committee follow-up is the responsibility of Social Worker Ani Aznavourian, while the clients of the Families with a handicapped member and the Employment Office is followed up by Social Worker Lucie Khatchadourian as of September 1, 2018.
- The client database and processing program called "Nursing" program in JMP is being re-written with enhanced screen formats and additional fields, by programmer Paul Ammoun. Due to personal health problems and work load the process was slowed down to a minimum. JMP is hopeful the work will pick up. This is a necessary step as the program language is not supported anymore, and the social workers' computer updating needs to be more effective and useful than the current narrative recording format.

- A letter was sent by JMP Administration to AFED requesting its share of 2018 profit to be transferred to JMP to add to its revenues and support its budget.
- In its last meeting, on December 11, 2018, the BAC discussed the landlord's offer to purchase the rented property: Bourj Hammoud Lot #935 where JMP has been a tenant for over 45 years. In this location JMP has its main offices of its social assistance service, reception area, accounting/cashier and the 1st floor, used for multiple purposes, previously Day Care center for children of working mothers. Taking this opportunity was seen as a very important step to continue its vital service to the community and as development for the future. However, with the limited funds available for its programs and services, the funding of this purchase would need to come from sources outside of JMP-L. After the initial agreement from JMP-USA and the wholehearted confirmation of the members of the General Assembly and the BAC, negotiations and agreement was reached with the landlord, for a price of \$130,000. On December 22 a conditional agreement was signed with \$25,000 as 1st payment by JMP from its funds set aside from Housing & property lump sum payments. The balance is planned to be paid by April 4, 2019 with the signing of a Sale Agreement at the Notary Public when a clear deed is presented to JMP. In the meantime, a loan is planned to be taken from AFED against JMP's share of the capital. JMP will seek donors and contributions for this purpose.

III. 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 is grateful also for all those who helped JMP raise funds through donations and the purchase of lottery tickets.

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, and is due to the limited budget and fund sources.

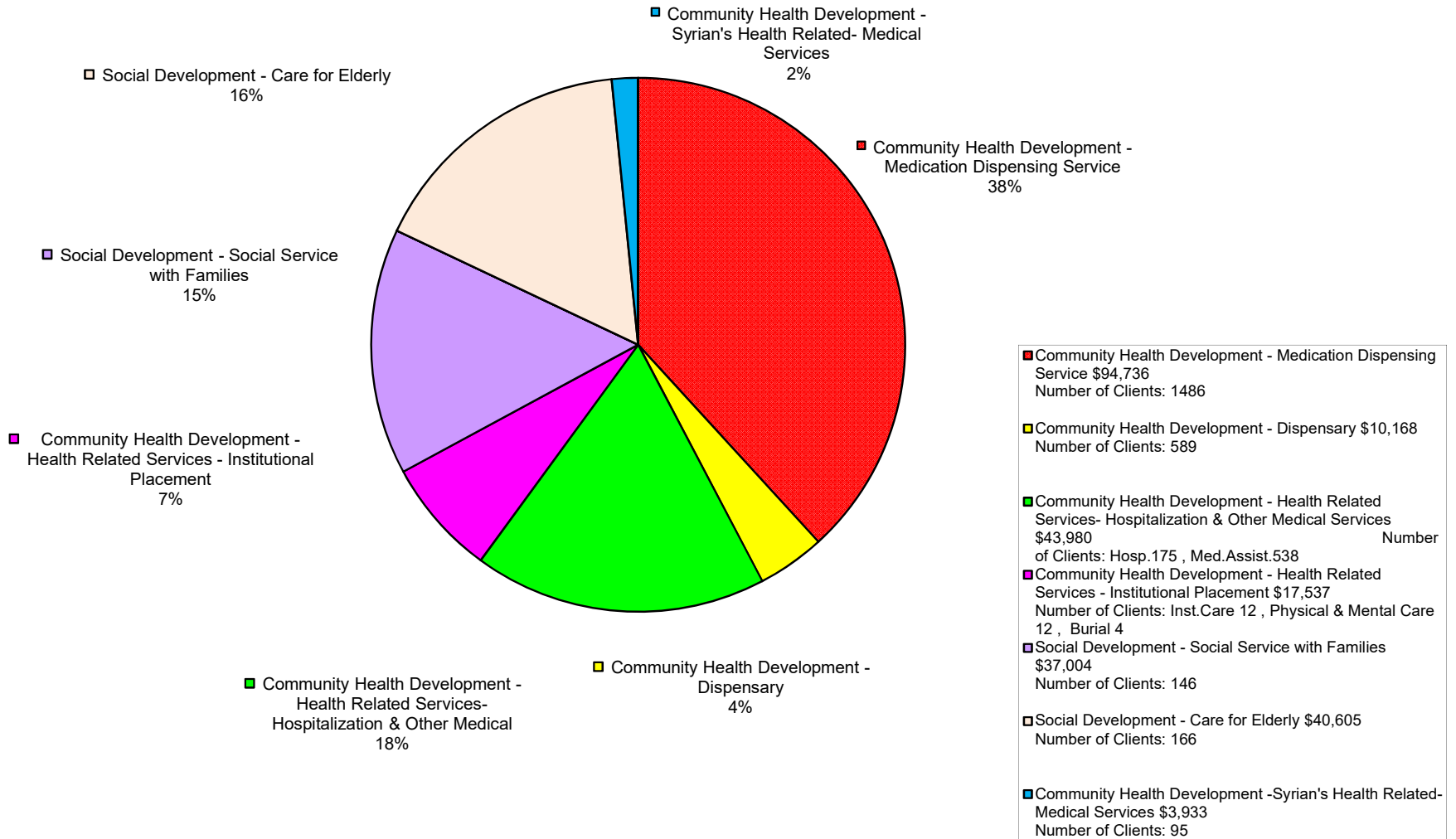
In conclusion, the Beirut Advisory Committee, Administration and Staff would like to express their profound gratitude and appreciation first of all to Almighty God, and to the Presbyterian Church of U.S.A., the members of the JMP United States Advisory Committee and the Executive Director, the partners 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.

It is by the grace of our Heavenly Father, and through the dedicated staff and volunteers, that the Jinishian Memorial Program has been serving the Armenian community in Lebanon since 1966 and will continue to do so as God wills.

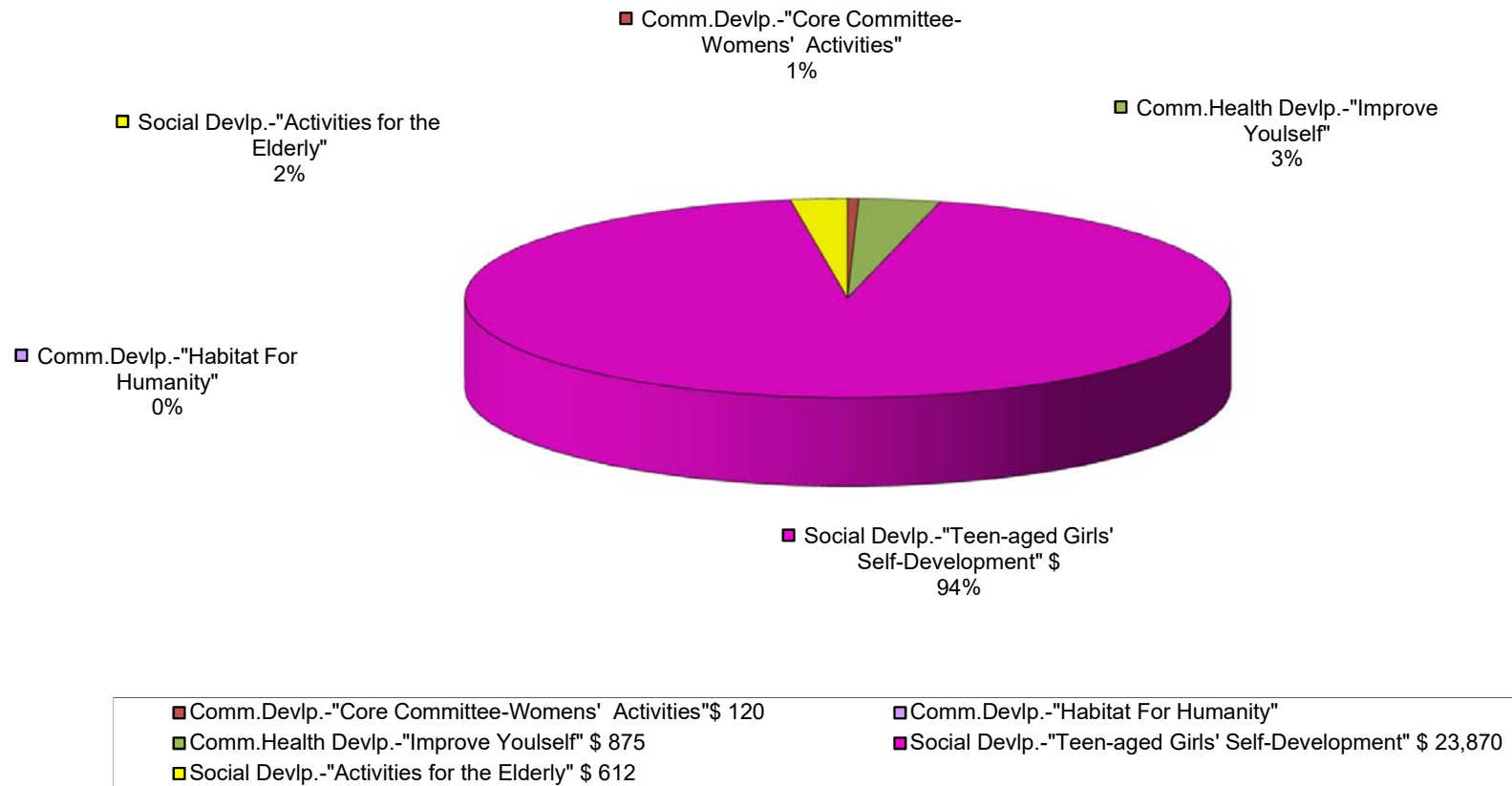
***“Learn to do right; seek justice. Defend the oppressed / Correct the oppressor.
Take up the cause of the fatherless; plead the case of the widow.”***

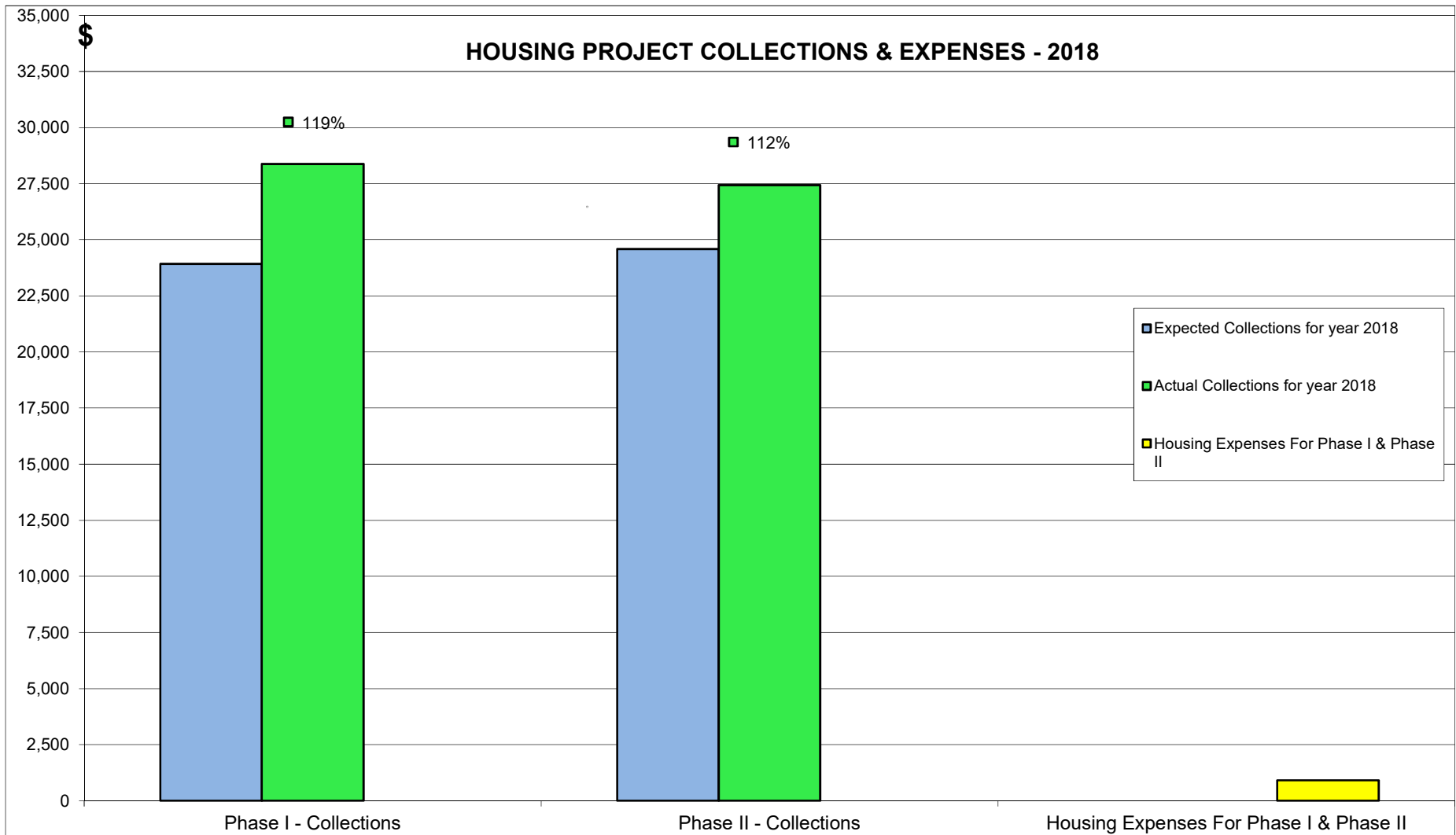
(Isaiah 1: 17)

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

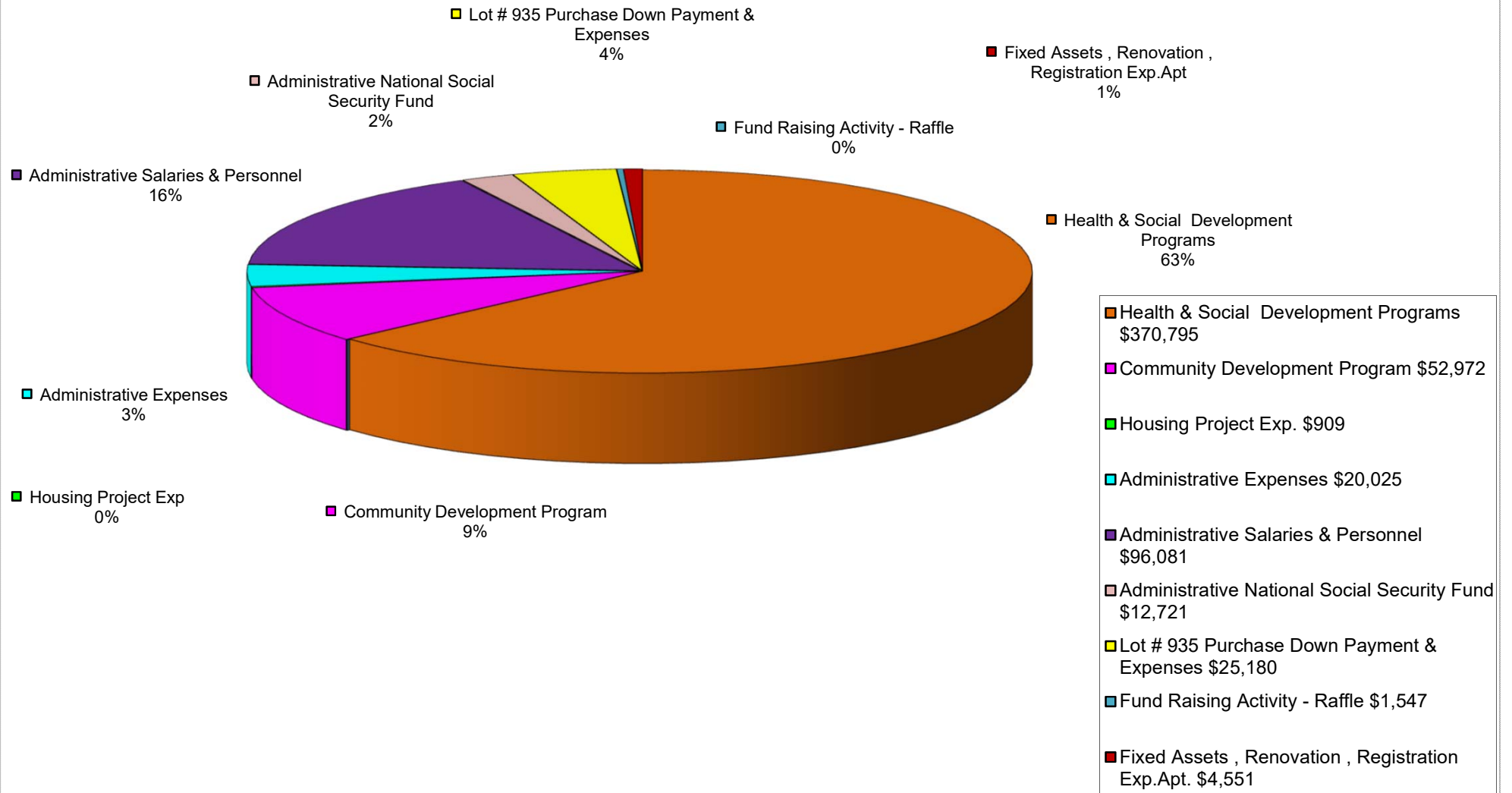


DEVELOPMENT PROJECTS ANNUAL EXPENSES 2018

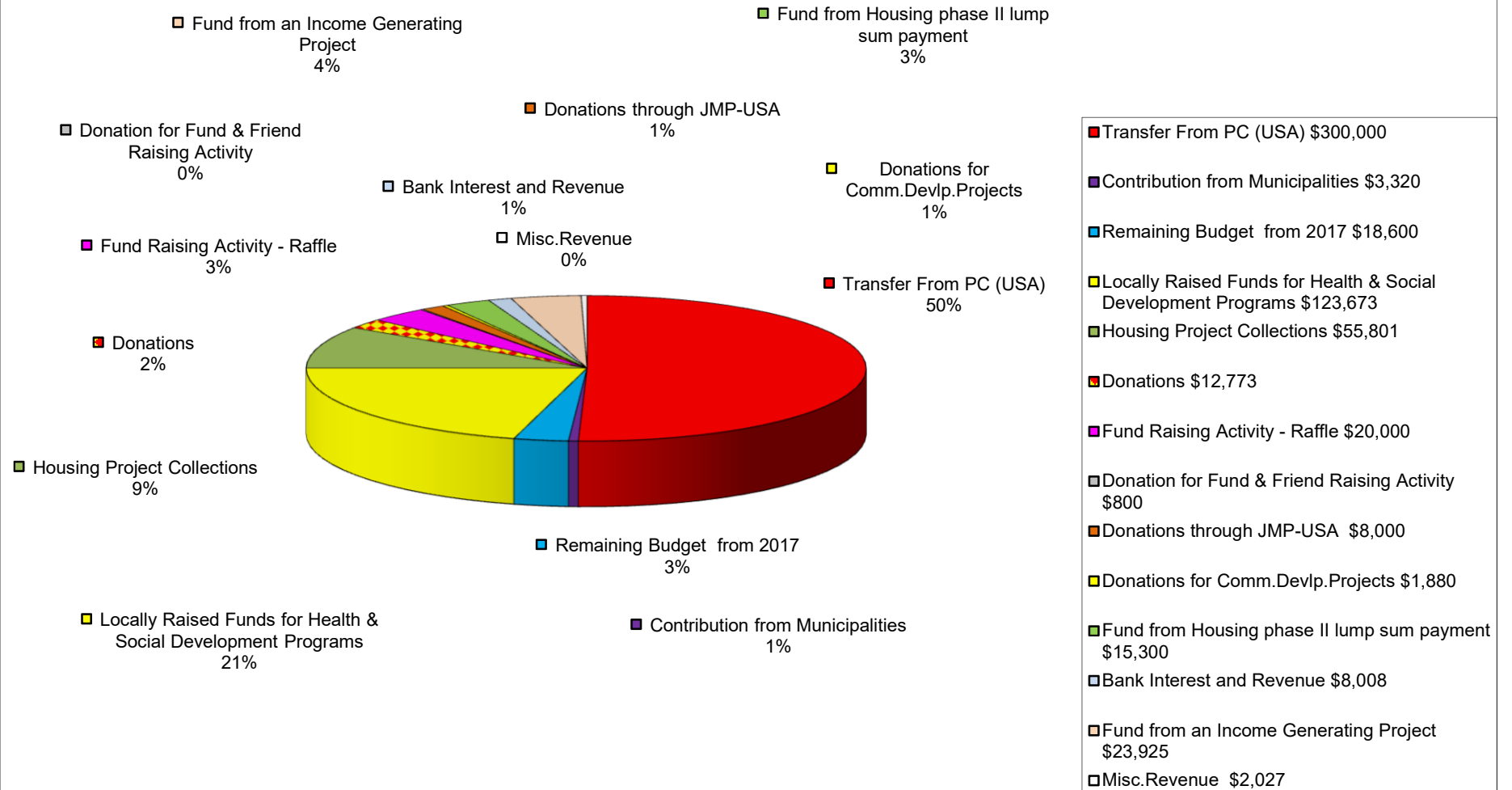




TOTAL ANNUAL EXPENSES - 2018



TOTAL ANNUAL FUNDS - 2018



**COMPARATIVE CHART OF
FUNDS , DONATIONS /CONTRIBUTIONS
2013 - 2014 - 2015 - 2016 - 2017 - 2018**

