



## 2019 ANNUAL REPORT

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

**Mission Statement**

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## ABBREVIATIONS

<b>ABAAD</b>	<b>Resource Center for Gender Equality</b>
<b>AFED</b>	<b>Armenian Fund for Economic Development</b>
<b>AFHIL</b>	<b>Armenian Fund for Health Insurance in Lebanon</b>
<b>ARCL</b>	<b>Armenian Relief Cross Lebanon</b>
<b>BAC</b>	<b>Beirut Advisory Committee of the Jinishian Memorial Program</b>
<b>CHD</b>	<b>Community Health Development</b>
<b>ComDev</b>	<b>Community Development</b>
<b>EU</b>	<b>European Union</b>
<b>GO</b>	<b>Governmental Organization</b>
<b>HFH</b>	<b>Habitat For Humanity</b>
<b>IDRAAC</b>	<b>Institute for Development, Research, Advocacy and Applied Care (NGO dedicated to Mental Health in Lebanon and the Arab World)</b>
<b>JMP</b>	<b>Jinishian Memorial Program</b>
<b>JMP-L</b>	<b>Jinishian Memorial Program in Lebanon</b>
<b>MoSA</b>	<b>Ministry of Social Affairs</b>
<b>MoH</b>	<b>Ministry of Health</b>
<b>NGO</b>	<b>Non Governmental Organization</b>
<b>PC(USA)</b>	<b>Presbyterian Church of the United States of America</b>
<b>SIDC</b>	<b>Soins Infirmiers et Developpement Communautaire (Medical Care &amp; Community Development)</b>
<b>YMCA</b>	<b>Young Men's Christian Association</b>
<b>Zvartnotz</b>	<b>Center for Special Needs and Mentally Challenged Children</b>

## EXECUTIVE SUMMARY

In the midst of the Lebanese economic & political turmoil and insecurity, the work of the Jinishian Memorial Program (JMP) in Lebanon (JMP-L) in 2019 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.

Based on its Strategic Planning conducted in April of 2015 and the budget for 2019, JMP-Lebanon continued to concentrate on Medical & Social Programs/Services, Fund Raising, program-related Development projects, while the Community Development Program activities remained low priority.

JMP-L Administration, with the Beirut Advisory Committee (BAC), saw the realization of the purchase of the property of its social service offices, previously rented, taking a loan against its share in the micro-lending community institution.

JMP-L Director joined JMP-Armenia director and JMP-USA, on May 2 & 3 in the global JMP Strategic Planning held in Delaware, USA. Syria JMP Director could not attend. Each country will later plan its own.

For the 2<sup>nd</sup> year the new auditing firm Grant Thornton was hired by JMP-USA. The final audit report of the 2018 accounts was received on July 8, 2019.

During 2019, 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 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. The two social workers continued to carry on providing social service to those in need of guidance and assistance, which was provided by 3 social workers in prior years. They saw the number of unemployed individuals seeking jobs increase while job opportunities decreased. **6 teen-aged girls** in JMP's Self-development program **graduated** from 12<sup>th</sup> grade (BT3) of the technical school while 2 others passed the 9<sup>th</sup> grade governmental exams. **22 Teens in grades 7th to 12<sup>th</sup> followed the program in 2019** and **21 Teens** are in the 2019-2020 program. Through JMP, health care was continued to be 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. JMP's id-code in YMCA #31 enables it to receive medications from the Ministry of Health through YMCA. Medication was dispensed to patients at symbolic payments.

In 2019 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 Center for the Special Needs and Mentally Challenged children, Zvartnotz, and the Union of Armenian Social Workers in Lebanon, Coordinating Committee of governmental and non-governmental organizations in Bourj Hammoud and Sin-EI-Fil.

In addition, JMP-L followed up with families in the Housing project (phases I & II). During 2019, **4** signed on Sale agreements to own their apartments. Remaining are **3** families (in phase I) ready to sign, and **4** families (in phase II) who are continuing their payments towards ownership.

For the **8<sup>th</sup>** consecutive year, Staff worked hard on the Fundraising raffle activity. Hermes Tourism & Travel, sister company to Credit Libanais bank, donated 2 travel tickets as the grand prize. 8,000 tickets were sold to result in a revenue of **LBP40,000,000 (equiv. \$26,578 @ L.L.1505=\$1)**. Contributions and individual donations were also received. Some volunteerism was continued and encouraged.

Total of locally-raised funds including income-generating activities amounted to **\$212,884**.

**Included** are funds received as grants or donations that amounted to **\$19,232**.

The value of medications received in-kind amounted to **\$124,436**.

The Social Workers and Health Consultants received over **13,000** client-visits for over **2700** beneficiaries, impacting thousands of lives.

## I. INTRODUCTION

This report briefs the activities of the association of Jinishian Memorial Program (JMP) in Lebanon (JMP-L) through its staff, the Beirut Advisory Committee and the Administrative Body during 2019. 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.

Since 2011 the overall trade in Lebanon had been experiencing a worsening deficit due mainly to the Syrian war as major exports' trade routes have been closed. The resulting economic and social impact is one of the key issues facing Lebanon. "According to government and independent sources, up to 1.5 million Syrians, about a quarter of the Lebanese population, have taken refuge in Lebanon since the conflict erupted in March 2011. This has strained Lebanon's public finances, service delivery, and the environment. The crisis worsened poverty incidence among Lebanese citizens as well as widened income inequality,"<sup>a</sup> pushing additional Lebanese into poverty, estimated around 30% of the population.

The Lebanese Prime Minister Saad Hariri formed the cabinet of 30 members on January 31, 2019, following 9 months of negotiations. However, morale and hopes for improvement in productive business & government services to move forward plummeted as the government was hindered by many obstacles. and due to the continued presence of a large number of Syrian refugees and the resulting impact, and due to high public debt necessitating austerity measures. Struggles among different political parties continued, 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 normal business and trade.

"The previous government did very little to prevent Lebanon's infrastructure from crumbling. Mainly due to corruption, the previous environment minister failed to find a permanent solution for trash collection... with disastrous effects for the environment and public health. Contamination and depletion of the ground water have reached catastrophic levels. At the same time, electricity cuts are frequent, leaving the poorest parts of the country without power in the hot summer months and with no heating in the winter."<sup>b</sup>

Corruption-plagued Lebanon suffers from one of the world's highest debt ratios, high unemployment and little growth. With over 80 billion USD public debt, the debt-to-GDP ratio is over 150%, the highest in the world.

Despite the improvement in exports, the trade activity remained weak in the 1<sup>st</sup> 6 months of 2019 noting that the increase in imports was mainly attributed to the oil and fuel imports. On July 19, 2019 Lebanon's parliament passed a "reforming" 2019 state budget and approved new taxes and fees in an attempt to increase public revenues and reduce the budget deficit.<sup>c</sup>

Much-needed measures were being sought to cut the budget deficit to around 6 percent of GDP after it skyrocketed to over 11 percent in 2018. However, the government needed to be cautious not to increase the burden on the population especially the middle and poor classes.

October 17 marked the beginning of country-wide massive protests & intermittent road closures, due to government's decades-long corruption, mismanagement and the country's debt. The growing economic failures, increasing unemployment, and the high debt led to capital control and brought the economy to near collapse. The people continued to protest and demand the change of sectarian government system. The Prime Minister Saad Hariri resigned on October 29 in response to the people's protests and the demands for an independent technocratic government. On December 19 Mr. Hassan Diab was designated to be the next PM that was accepted by the Parliament, to form a cabinet of technocrats.

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

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<sup>a</sup> <https://www.worldbank.org/en/country/lebanon/overview>

<sup>b</sup> <https://foreignpolicy.com/2019/02/20/lebanon-is-facing-an-environmental-and-economic-disaster-hezbollah-hariri-aoun/>

<sup>c</sup> Lebanon's Trade Activity in H1 2019, BLOMINVEST Bank, p7

Several Armenian schools were closed and replaced by 1 school in each of the Fall of 2017 & 2018. Another school closed in the Fall of 2019. These closures have 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, increased utility bills like for water, etc.

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 on 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 cultural organizations such as Hamazkayine, AGBU, etc. continued to provide the Armenian community with cultural events, activities, exhibitions, as well as church-related community activities, trainings, etc. and attempting to raise funds for each side.

Armenian Dispensaries, Primary Health Care 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 other international organizations with the Ministry of Health have created joint projects to benefit Syrian refugees and 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. However, especially towards the end of the year, price hikes, lack of basic raw materials and medicines are challenging every individual.

## **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.

### **The Association was Registered in 2006.**

### **The term of Administrative Body is in effect until Oct.18, 2021**

- |   |   |
|---|---|
| • <b>Pauline Sagherian</b>                    | <b>President and Chairperson of the Association &amp; representative towards the government</b> |
| • <b>Zvart Telian Nadjarian</b>               | <b>Vice Chair</b>   |
| • <b>Maritsa Anie Boudjikianian</b>           | <b>Secretary</b>  |
| • <b>Josephine (Jackine) Abounayan</b>        | <b>Treasurer</b>  |
| • <b>Vazken Chekidjian</b>                    | <b>Accountant</b>   |
| • <b>Me. Laura Merdaxhanian Kattan</b>        |   |
| • <b>Eliza Minasyan, representing PC(USA)</b> |   |

### **Additional Members of the General Assembly presented to the Ministry in January 2019**

- |                                      |   |
|--------------------------------------|---|
| • <b>Raphael Oumoudian</b>           | • <b>Raffi Kokoghlanian (Goevoghlanian)</b> |
| • <b>Esther Haidosian Kilaghbian</b> | • <b>Rafi Habiban</b>                       |

*The annual certificate of the association was issued in February 2019.*

<b>Beirut Advisory Committee Members</b>	<b>Domain of specialization</b>
Mr. Rafi Habibian <i>Chairperson</i>	Sales and Marketing /Pharmaceuticals
Ms. Anie Boudjikianian <i>Recording Secretary</i>	Social Work and Pharmacy
Ms. Jackine Abounayan	Management in Banking
Ms. Talar Atéchian, PhD	Director, professor, trainer in University
Mrs. Karineh Sahakian Cholakian	Education & Theology
Mr. Jacques Ekmekji	Civil Engineering & Consultancy
Dr. Paolo Kazazian	Obstetrics & Gynecology
Ms. Sarine Khatchikian	Consultancy in Educational Administration & Supervision
Mr. Alexander Mouradian	Investment and Banking

## **Staff**

### **Administration:**

Pauline Sagherian	<i>Director</i>
Parantsem Fakrajian Demirjian	<i>Assistant in the Administration (temporary, part-time)</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, Assistance to Families who have a Member with Special Needs (Mental/Physical), Employment Office, and Teen-aged Girls’ Self-Development Program,</i>
Anie Aznavourian	<i>Social Worker – Hospitalization, Other Medical Services, Assistance to the Elderly, Institutional Care, Follow-up &amp; Overall support to Community Development Projects</i>

### **Community Health Development (CHD) – Dispensary and Medication Dispensing Service**

Nanor Tashjian	<i>Head of Dispensary &amp; Medication Dispensing Service, Health Consultant (Pharmacist)</i>
Jessica (Jessy) Torossian	<i>Health Consultant (Nurse) (till May 15, 2019)</i>
Vosgui Demirjian Abboud	<i>Health Consultant (Nurse) (as of June 1, 2019)</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) (till June 15, 2019)</i>
Dr. Haroutioun Ainteblian	<i>General Physician (visiting doctor on Tuesdays) (as of September 1, 2019)</i>
Dr. Mireille Der Yeghiayan	<i>Endocrinologist (visiting doctor on Thursdays)</i>
Dr. Raffi Elmajian	<i>Cardiologist (visiting doctor on Fridays)</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.**

With the eruption of country-wide protests, devaluation of the Lebanese pounds, currency liquidity problems, increasing unemployment, and the approach of the Christmas-New Year season, the donors through the Prelacy and the referrals by the social workers made possible for big numbers of beneficiaries to receive some cash payments. JMP Social Workers interviewed beneficiaries and filled out forms, then referred them to the Prelacy to enable them to receive their special allowances: L.L.100,000 donated through the Catholicosate, L.L.200,000 donated by Mr. & Mrs. Bezikian. Additionally, JMP received anonymous donations and some families were also given food boxes to bring some hope and help at the end of the year.

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.
- General physician Dr. Ara Boladian attended JMP dispensary 2 hours each week, Tuesday noontime. Dr. Haroutune Aintablian replaced him as of September 1, 2019.
- Endocrinologist Dr. Mireille Der Yeghyayan attended JMP dispensary 2 hours on Thursday mornings.
- Cardiologist Dr. Raffi Elmajian attended JMP dispensary 2 hours on Friday mornings.
- JMP is able to receive medications from the MoH through YMCA using its unique code (**#31**)
  - The JMP doctors had **509** patient-consultations and **125** follow-ups.

- Announcement of the doctors' schedules were displayed on different posts in the center. The number of patients is increasing.
  - 79 ECG tests were 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, briefly, lifting 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.
  - - 8060 times medications were given for patients.
    - 1450 individuals benefited from this service on a monthly or bi-monthly basis.
      - 408 received their meds on cost price basis.
      - 1042 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. 630 of these were 60 years old or over. 74 were assisted on the basis of re-activated files, beneficiaries of previous years.
      - 27 were Syrian Armenian refugees who couldn't find their meds in other centers.
      - 35 patients residing in CAHL and 14 in Azounieh benefited from this service on a monthly basis.
      - 616 patients benefited from the medications received from the MoH-& YMCA. Of these 70 were registered as new clients of YMCA. For each patient special recording procedures are followed, and the completed forms are submitted to YMCA each month.
    - Additionally, 385 individuals benefited from medications for the approximate rates secured by JMP (named Outside Case basis) usually on a bi-monthly basis.
    - In conclusion, 1450 individuals benefited from the Medication Dispensing Services of which 616 from YMCA meds.
  - Patients benefitted from fasting glucose tests, done on monthly basis and arterial pressure measuring, as needed. A **total of 146 glucose tests** were done for free, by the head of the department Mrs. Nanor Tashjian, and nurses Ms. Jessy Torossian & volunteer Ms. Araz Khatchadourian.

It is significant that more individuals have been subscribed with MoH-YMCA to benefit from their medications. Also, it is significant that YMCA has been unable to provide the variety and quantities of medications as before, esp. since the protests. JMP has purchased more medications from drug companies to enable the patients to receive needed medications for their chronic illnesses.

### 2.1.2. Improving Health Care through Education

#### Improving Health Care for Women Through 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.

**22** women participated regularly in the educational **weekly** sessions titled: "**Prevention is Priority**", organized by the head of the Dispensary department Mrs. Nanor Tashdjian.

The women's sessions 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 for an hour by a specialist, **volunteers**, and a video clip presentation with explanation by the organizer Mrs. Nanor Tashdjian. The topics of the sessions were:

Topics	Specialist
"Spiritual Awareness & Growth"	Father Anania Koujanian
Nutrition that leads to Healthy Lifestyle"	Nutritionist Ms. Sarine Shekian
"Child Abuse and Neglect"	social worker Ms. Rita Kevorkian
"Diabetes"	Dr. Mireille DerYeghyayan
"The Challenging Career of social workers and the Armenian Prelacy's services"	social worker Mr. Zaven Teghelian
"prevention of Heart disease"	Dr. Krikor Edjidian
"Acupuncture and Chinese therapeutic treatments"	physiotherapist Mr. Razmig Azezian
"Psychomotor therapy and autism"	Miss Alik Bekerejian
"Antibiotic Resistance"	Miss Talar Khatchadourian
"Prevention of Breast Cancer"	Dr. Hagop Mississian
"Ear, Nose and Throat problems"	Dr. Raffi Jilhagopian
"Good manners and Behavior"	Etiquette & protocol specialist Mrs. Irma Balian
"Oral health"	Dr. Hovig Ashkarian
"Movement and function when injured"	physiotherapist Mr. Harout Oughourlian
"Shopping and storing secrets"	from the notes of chef/cook Araz
"The role of the Armenian woman and the Importance of being a mother"	social worker Mrs. Tamar Der Bedrossian
"Dyslipidemia & Cardiovascular Risks"	Dr. Elie Tashjian.

This was followed by free glucose HBA1c and lipid panel blood tests, in collaboration with St. Marc laboratory.

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

For the final gathering on May 14 the participants celebrated their learning and the end of the sessions with an outing to a Monastery in North Lebanon where a priest hosted them. After a short mass in the church, the priest guided them to be acquainted with the monastery. They ended by a pleasant lunch at a nearby restaurant.

This project aimed to instruct and illuminate community's women, to avoid health problems to learn how achieve better health and quality of life, to prevent disease and make them feel a part of this community. A ripple effect of the impact is expected in families and their society.

### 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 **180** 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, and 'Our Lady of Nareg' Dispensary.

Assistance was provided to **521** 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 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).

In its Strategic Plan JMP decided to **integrate serving Syrian Armenian refugees into current projects**. JMP allocated \$3,000 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:

<b>Assistance given to Refugees during 2019</b>	<b># of direct beneficiaries</b>	<b># of times assistance was given</b>
Securing major discounts & participating mainly in the expense of <b>Other Medical</b> (Diagnostics test, Laboratory, X-rays, etc.) Expenses	<b>76</b>	<b>148</b>
<b>Number of new files for refugees/displaced families created in JMP-L office during 2019 ..... =&gt; 28</b> <b>Total number of family files since 2012, as at 31/12/2019 =&gt; 485</b> <b>Included above is 1 Iraqi family file.</b>		

### **c. Institutional Placement and Care**

There are a number of patients/inmates residing in a number of institutions for whom a monthly or bi-monthly allowance is given for either their medications, or to share in paying for their institutional fee or other expense:

2 in Dar El-Rahme, 1 family refunds the full amount.

1 in Dar al-Qamar

1 in Azounieh

2 in CAHL (1 for medications)

1 in Mission de Vie.

There are few others for whom an amount has been paid for their care.

At the start of 2019 there were 9 patients: 4 males and 5 females in the “**Al-Fanar**” **psychiatric hospital** in Zahrani, Nabatieyh area.

JMP would make quarterly payments (from the Physical and Mental Care budget) to the institution and also provide pocket money for the inmates. It received refunds from some of the families as their contribution towards the required payment.

- On the occasion of New Year and Christmas, on January 30, 2 social workers Lucie and Ani and staff member Sako, also Father Nareg visited the Armenian inmates at the Al-Fanar Mental Health institution/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.
- Due to the deteriorating conditions in this psychiatric hospital, the Minister of Public Health Mr. Jamil Haback declared its closure and had all inmates transferred to different institutions for elderly or mental care, on the Ministry’s account.
- The social worker Ani had already informed the families of these inmates of the conditions of the Fanar hospital and their option to take measures.
- The Director contacted the Armenian Minister Mr. Avedis Guidanian who made needed contacts resulting in the transfer of all the Armenian inmates to 1 place closer to Beirut: Santa Maria medical center which provides elderly care, in Hallat region for the women, and in ‘Annaya, Jbeyl region for the male patients. Families were informed to connect with their patients in the centers and that “Jinishian” was no longer responsible for them.
- In their role of social workers, Ani & Lucie visited Santa Maria center and were able to see where the patients were residing.
- On the occasion of Easter, on April 30, social workers Ani & Lucie visited the female Armenian patients at Santa Maria in Hallat to share with them God’s Word, the message of the Resurrected Christ, & prayer. Then they also visited the male inmates at the ‘Annaya center.

## **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 member**, were assisted with a small allowance on a bi-monthly basis.

**164 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.

Home visits of some beneficiaries were done as necessitated for guidance, follow-ups, and often, as desired/urged, for strengthening, encouragement and comfort in the Word of God.

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 2018-2019 academic year: They ranged from 8<sup>th</sup> grade to BT3 (equivalent to grade 12). **6** graduated successfully.
- **21** girls are in the program for 2019-2020 academic year. **8** are new and **13** are continuing from the previous year.

They attended Mesrobian Technical College which gave discount to JMP calculating 55.6% of regular tuition.

During 2019, 17 gatherings of group discussions, presentations and activities were carried on and 1 trip. Due to the country's country-wide protests, school & business shut-down for several days in October and November of 2019, disruption in the normal life, the teens as a group met only 2 times in December, as the program was launched. Both Christmas and Birthday celebrations took place.

The aim of these sessions is to empower the Teens for positive thinking and right believing, their activities included spiritual uplift, preparation of a light meal, discussions, creating awareness of risks & dangers in their surrounding and in relationships, encouraging them not to give up but to persevere in their studies, relationships with parents & friends, to build their lives & their future on God's wisdom, 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 & worth, 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 & wisdom, receiving instruction in prudent behavior, doing what is right, just & fair, and this will bring health & inner peace, cultivating a spirit of gratitude, persevering & achieving goals, eating disorders & accepting oneself beautifully & wonderfully made, etc.
- Kitchen activities, included making crêpes, pizza, fruit salad, coloring eggs, 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.**

- On April 25, 12 teens and 2 staff members had a refreshing recreational day, enhancing team-spirit: pilgrimage to the village Bekaa Kafra (birth place of St. Sharbel) and to the Cedars in North Lebanon
- On May 29 Mother's Day celebration & empowerment also included catering service by the teens, expressing appreciation to their mothers with flowers.

Through networking by the social worker 2 teens in this program continued to benefit from the NGO Libami's "University Student Transportation Program", each receiving a monthly assistance of LBP 100,000 for 9 months.

These teens are developing 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 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, encouraging them to face their fears and overcome depression.

A teen said boldly "I'm not quitting" – the Word of God changed pessimism to hope.

**Our job is ultimately preparing Teens to live courageously impacting their generation, their parents' generation and future generation.**

**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.
- 6 passed their 12<sup>th</sup> grade BT3!
- 2 passed their BP exams (9<sup>th</sup> grade) and the remaining **13** Teens also passed their class successfully, 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! **13** Teens are continuing in the next technical-school-year.

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 seemed lost, changed and succeeded!"*
- *"This Teens' group-atmosphere drove her forward till she changed!"*
- *"It's like a dream! She's going to school and she succeeds!"*

Some girls testified with gratitude & amazement:

- *"When I succeeded in BP I told myself: 'I can succeed all the way...always'."*
- *"It's a miracle that I succeeded! I couldn't in my previous school. I'm glad I'm with you!"*
- *"I don't want to lose this opportunity".*

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

## b. Employment Office

During the year JMP-L employment office had a total of **446 client-visits & job offers**, applicants seeking employment and potential employers seeking fitting workers. On average 1/3<sup>rd</sup> of the applicants were Syrians.

There were **62** job/employment positions called to our office to find workers.

**74 referrals were done by JMP** - mainly as home caregivers to elderly, housemaids, office cleaning, cooks, etc. Many are happily and thankfully working.

Syrian refugees/displaced people are working with less payment. This continues to have an impact on the Lebanese seeking employment. But potential employers wish to pay less while still asking for Day & Night care-giving which is usually not acceptable to job seekers.

The number of male and female candidates above age 60 is high but we do not have 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 their different needs such as medication, hospitalization, spiritual uplift and recreation, and sometimes burial arrangement was done.

With decreased income from the Housing project, the budget for the elderly is further decreased and JMP-USA had requested that JMP-L reduce relief assistance but respond to emergency or medical needs. JMP-L had determined not to replace on the list those who had passed away.

***The Beirut Advisory Committee, in its December 11, 2018 meeting, proposed and decided on members appealing to their contacts for providing support to an elderly with the donation of LBP25,000 per month or \$200 for 1 year. Thus 20 individuals donated \$200 each specifically for this purpose.***

As a result of this donation the budgeted reduced allowance of some of the elderly was reviewed and re-adjusted. On a bi-monthly basis **104** plus **new 15** elderly individuals received Old People's cash assistance and **18** 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.

#### • “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 23-35 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 volunteers:

- JMP social worker Mrs. Ani Aznavourian led the planning & took care of the correspondence (invitation & “thank you” letters) for the **Christmas luncheon** held on January 17, 2019, in the presence of the heads of the 3 Armenian Churches. Through the Coordinating Committee of the Armenian Social Welfare & Development offices, representative plan and implement this event. This is a community effort and 225 underprivileged and deprived elderlies were received.

**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 17, with the organizing efforts of the responsible social worker, **24 from the program of ‘Elderly Care’** attended the Kurkjian Hall for Easter gathering and lunch. Rev. Soghomon Kilaghbian spoke to them about Christ's crucifixion and resurrection and prayed. Some of those present sang solos or recited a poem. Then they played the Armenian traditional egg-cracking game with their colored eggs.



The lunch was donated by “Ghazar Bakery/Restaurant”, while other items such as the eggs, chocolates & refreshments were provided by donors.

- **23** elderly enjoyed the respect & recreation provided through the **Celebration of Grandparent’s Day** outing on Saturday, June 29. This is annually **organized by the NGO “Kibarouna”** at the “Emile Lahoud Palace of Conferences” under the patronage of the Ministry of Social Affairs and the Elders’ Care and Protection organization. They were grateful for JMP’s arrangement of transportation, and the breakfast snacks provided to them, and enjoyed the Armenian “Arine” dance and other performances.
- **15** elderly beneficiaries, mostly male, joined the Christmas gathering organized by the Dispensary of our Lady of St. Nareg, on December 20. Welcoming words by the Director Dr. Gostan Yapoudjian were followed by the words and prayer of the Armenian Catholic Patriarch. Entertainment with music, distribution of food and presents filled the hearts of the attendees with happiness in this festive season.
- **23** elderly beneficiaries gathered in the hall of JMP’s Kurkjian Wing on December 27. Social worker Ani Aznavourian together with members of the Community Development Women’s committee organized the event and carried it using the funds the Women had donated for this purpose. Mrs. Zarminéh Semerjian’s voice touched the hearts of the elderlies as she sang hymns and Christmas carols, and shared Scripture verses on this occasion. The elderly also participated with their singing and reciting poems. Small gifts of socks, fruit and biscuits were distributed.

**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.

<b>During the period January 1 – December 31, 2019</b>		
	<b># of beneficiaries</b>	<b># of times assisted</b>
<b>Medication</b>	<b>1450*</b>	<b>8060</b>
<b>Dispensary: Doctors’ Consultations, including 125 patient Follow-ups</b>		<b>644</b>
<b>Dispensary: ECG test</b>		<b>79</b>
<b>Hospitalization</b>	<b>180</b>	<b>204</b>
<b>Other Medical</b>	<b>521</b>	<b>665</b>
<b>Social Service with families and teens</b>	<b>164)</b>	<b>)</b>
<b>Social Service with families with handicapped</b>	<b>26)</b>	<b>)767</b>
<b>Social Service – legal registration of children</b>	<b>3</b>	<b>1</b>
<b>Care for Elderly – Allowance (129 regular + 52 special/occasional)</b>	<b>181</b>	<b>712</b>
<b>Institutional Placement Care and Assistance for Burial</b>	<b>18</b>	<b>85</b>
<b>Medical Assistance to Syrian Refugees</b>	<b>76</b>	<b>148</b>
<b>Non-financial meetings of Social Workers with clients including 95 Home Visits by JMP Social Workers 446 employment interviews (including for Syrians) **</b>		<b><u>1175</u></b>
<b>Grand Total # of cases (client visitations and sessions) Received/held by the Social Workers, Doctors and Health Consultants</b>		<b><u>12,540</u></b>

\* **1042** beneficiaries receiving medications are on file basis, **616** received meds from YMCA and from JMP-purchased meds,

and some also received meds from outside pharmacies.  
 Of these 70 were new applicants for YMCA meds.  
408 patients are on Outside Case basis, benefitting from the discounted medications.

\*\* JMP received only 62 job offers, and 74 referrals were done.

Teens' Self Development: Jan.-June 2019 (for academic year 2018-2019)	<u>In Technical school</u> 22 individuals (6 graduated)	empowerment sessions in JMP * 15 sessions + 1 outing-snow trip
Oct.-Dec. 2019 (for academic year 2019-2020)	21 individuals	2 gatherings in Dec. 2019
CHDD Women's "Prevention is Priority" January – May 2019	22 women	17 sessions + 1 outing
Activities for the Elderly	23 to 35 elderly clients participated in 5 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.

During 2019, **on their path to ownership**, 3 residents of Phase I and 1 of phase II signed on the sale agreement of their apartments.

**Out of a total of 40 apartments**, there remain **4 apartments in Phase II Affordable Housing project**, for which residents are continuing to pay rent.

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

Refer to **Appendix 3: "Housing Project Collections & Expenses – 2019"**.

## 2.3. Community Development (ComDev)

### 2.3.1. Community Based Development Project -

Considering the '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:

- a) **Coordination with the Municipality of Bourj Hammoud** – During the meeting with the mayor for the children's Christmas event in December of 2018, the mayor provided 150 tickets for the children from the area of the Municipality's public housing, to have recreation in the FunScope playground for free.  
 On January 3 the parents brought the children to the playground which was equipped with all kinds of indoor games for children of 1.5 years and above. The ComDev women took responsibility of guarding the children and also gave each child a mug full of biscuits as

present, which was donated by Keoshguerian supermarket on the occasion of Christmas. The children & their parents were grateful & happy for the event.

- b) The chairperson Mrs. Zaroug Ilanjian who had been active and the one of the driving forces throughout the life of this committee, emigrated to Armenia. A small farewell gathering was organized with the committee members and few JMP staff. At the gathering the Director gave her an appreciation plaque for her many years of voluntary service, and devotion.
  - c) Annual event of lunch, music and fund raising activity planned and carried out by the committee at St. Sarkis church hall. The committee members sold 112 tickets, gathered gifts from shop owners and sold 135 raffle at the luncheon, resulting in a revenue of L.L.726,000. Entertainment in song and music was provided by Mr. Kevork Madarian. The women in the community always look forward to this annual event. The attendees enjoyed their time as they took a break from their daily chores, and thus raised funds which the committee donated to Jinishian Memorial Program.
- c. Some of the **Building committees** of the Municipality Public Housing, have not completed the needed improvements of their buildings and therefore have not received the contribution promised by the Women's Committee. They are in need of motivation and guidance.
  - d. Social Workers Lucie & Ani, and the Director had meetings with representatives from **UN Habitat** and a Polish international aid, to exchange information about the needs of the residents and shopkeepers or businesses in the Marash area, for a potential community development project. On December 4 they met again presenting the project "Cash for Work", to help improve the lives of Syrian refugees and the host Lebanese community, aiming to have cleaner environment. Individuals will be selected from among applicants for training and conducting work for around 4 months in: construction, sewing bags, planting trees, and organizing electrical wires. Applications of some JMP clients were submitted.

### 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 2/3<sup>rd</sup>s of the total cost.

Clients or their guarantors pay 1/3<sup>rd</sup> 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.

2 homes were repair-renovated; the repair work of one of them was done by the volunteer services of scouts.

The total value of the loans payable by the residents and which is guaranteed by JMP is: LBP 960,000 (equiv. ≈\$638).

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 39.

- **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 LBP 17,773,689.- (equiv. ~\$11,810 @ L.L.1505=\$1) from the AFED's general profit of LBP 164,092,734.62 in 2018 declared in April 2019. The balance of JMP's partner contribution in AFED as at April 16, 2019 is LBP 45,169,302.65 and \$117,431 (total equiv. to ~\$147,444 @ L.L.1505=\$1). For 2019 the prior decision of the partners: "60% of the total value of each partner's share to be converted to USD" was not implemented.

As had been requested from AFED by JMP, the total of 17,773.689 LBP was withdrawn and deposited in JMP's Credit Libanais Bank account. Then \$10,000 was withdrawn from Credit Libanais and used to reduce JMP's overdraft loan at AFED. Interest & commission charges added and JMP's payments reduced the overdraft loan resulting in a balance of \$82,785.52 as at December 31, 2019.

- **JMP's contribution to other NGOs and GOs as Focus Groups were held on a variety of Issues and potential projects**

Refer to the section of External Communication.

## **B. Retain and Equip Highly Qualified Staff**

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

**Seminars, participation in community development Focus Groups/providing external groups in their study of the needs of the community in the vicinity**

<b>Participated by</b>	<b>Seminar/Workshops/Meetings</b>
Social Worker Ani Aznavourian	Coordinating Committee of GOs and NGOs of Bourj Hammoud & Sin-el-Fil met every 6 weeks: in January at Arc En Ciel, in March at ODS of Sin-el-Fil, in April in the Municipality of Sin-el-Fil. They also had an outing on May 30 for the purpose of team members " <b>Capacity Building</b> ".
Senior Staff	<b>ABAAD</b> ABAAD representative Ms. Nada, introduced the project they are carrying out to empower women & to fight against gender-based violence by providing awareness sessions, life skills and psycho-social support. We discussed the possibility of engaging the teens, women and elderly in such programs.
Social Workers Lucie & Ani	<b>February 25</b> At Padova Hotel, Closing session of the project: Advocating For Improved Human Rights And Eliminating Stigma Against Vulnerable Women, supported by BALADI CAP & funded by USAID, with the participation of Dar el-Amal & SIDC. The project's aim was to raise public awareness and reduce stigma & discrimination in the workplace, of vulnerable women who could be engaged in sex for money or who are ex-prisoners or substance-users, etc.
Lucie	<b>May 4</b> As a member of the Admin. Committee of the Union of Arm. Social Workers, Lucie attended the opening of the newly constructed floor in the new ZVARTNOTZ center, donated by "Walid Ben Talal" association.
Social Worker Lucie And Senior Staff	<b>Union of Armenian Social Workers in Lebanon</b> Social Worker Lucie is the treasurer of the Administrative committee of the Union and participated in several of meetings. Senior staff attended meetings of the Union.
Social Worker Ani	<b>On May 23</b> Launching event of NCLW and SADER law research center - presentation of the ways electronic information on Lebanese laws and how to help women defend themselves.
Lucie	<b>May 24</b> Graduation of the Mesrobian College, seeing 6 members of the JMP Teens' Self-Development Program graduate

<b>Participated by</b>	<b>Seminar/Workshops/Meetings</b>
Social Workers Lucie and Ani	<b>June 20</b> “Alzheimer’s caregivers graduation ceremony” at St. George Hospital University Medical Center: “Empowering Women in Lebanon through Vocational Training and Job Creation to respond to the Needs of Older People” led by IDRAAC, with the partnership of the Australian Embassy.

## **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 “Nutrition that leads to Healthy Lifestyle” (from the lecture notes of nutritionist Sarine Shekian), “Shopping Tricks”, “Disadvantages of Eating Sugar”.
- Information was shared about events being planned such as 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 Armenian Christmas, mid-lent “mitchink”, Easter, and for farewell to nurse Jessy Torossian. These times provided opportunities for informal communication and lifting up spirits.
- On February 1 the Armenian Social Workers’ Union met at Foresta restaurant to celebrate Social Workers’ day.
- On December 27 the staff had their Christmas-New Year lunch at the near-by Metro restaurant. At the same gathering the staff and Administration expressed appreciation of the devoted service, in JMP, of 2 staff members, and celebrated their 25<sup>th</sup> anniversary: social worker Ani Aznavourian and Medication Dispensing Area’s support staff Hamig Keshishian.

### **Senior Staff Meetings**

Senior staff meetings were held with the purpose of exchanging information about matters like the budget, fund raising activities, decisions, computer program changes being worked on, as well as the summary of the questionnaire completed by the Director for the May 2-3 Strategic Planning to be held in USA.

## **C. Expand communication and networking**

### **1. External Communication**

- a. After each session of the Women’s Health Development, group photos with brief preface about the topics were posted on Facebook,
- b. PC(USA) Regional Liaison Elmarie Parker and a group of delegates from PC(USA) visited on October 3 and were informed about the work carried out at the JMP center. The interest, support and prayers of visitors are always appreciated.
- c. The Coordinating Committee of Social Welfare Organizations of Bourj Hammoud and Sin El Fil held **4** meetings (Jan. 25, Mar. 8, Apr. 19 and July 6), once every 6 weeks excluding summer. 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 May 7 – with a booth set up on the premises of the municipality of Sin-el-Fil – 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.
- e. Announcements were published in the Armenian daily newspapers:
  - The Elderly Christmas luncheon (on January 17) 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.
- f. 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 LBP 5,000,000 from the Municipality’s Budget for the lotteries. However, there would be a delay in payments as the country’s Budget for 2019 is still not approved. 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 300 tickets.
- g. On March 18 Social Worker Lucie attended the Celebration day of CELF Label, held at the Boghossian Theatre of Mesrobian College, given by his excellency Mr. Bruno Foucher, the ambassador of France, to the College Director.
- 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 October 10 the social workers attended the small graduation and presentation of SIDC and UN-MADAD in the hall of the Municipality of Sin-El-Fil. The project was about awareness sessions for Syrian refugees and Lebanese families to know their rights about different issues including the legal registration of a new-born, children’s right to education, refusal of marriage of young girls below 18 years of age. Related pamphlets were distributed.

## 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, Nawayya Network, Libami, the social service offices of the 3 Armenian Churches, and other governmental and non-governmental organizations.
- As a member of the Administrative Committee of Zvartnotz, the Center for Special Education and Rehabilitation 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 the construction of the new premises (where the Kindergarten was in the Aksor Kassarjian school next to the Arm. Orthodox church in Sis).
- On July 4 the Director attended the inauguration event/uncovering the newly installed artistic bust in bronze, of HKCC’s Howard Karagheusian (1904-1918).
- By the arrangement of MP Hagop Pakradouni, JMP Director and Social Worker Ani Aznavourian, along with Directors and representatives of several Armenian NGOs **visited Minister of Social Affairs Dr. Richard Kouyoumjian** on Monday, June 17 at 11:00 a.m. Each briefly talked about their services and the Minister asked his consultant Mr. Simon Sem’an to meet with few of us for possible assistance. As directed, the Director wrote a letter in Arabic briefly introducing JMP and its services for possible contributions by the Ministry.

The Social Worker of the Ministry Ms. Nada Kfoury contacted JMP to visit the center on September 3.

- JMP supported Hamazkayine's presentation of "Talin" as entertainment to the children in the community.
- On November 28 a candidate for PhD at AUB and London's UCL conducted a workshop with a group of clients of JMP of varying ages, regular users of the streets of New Marash in Bourj Hammoud. The research is focused on urban built environment: the study aims to understand what people think and need in terms of public spaces, what makes a 'good' life, etc.
- On November 21 the members of the Armenian Social Workers' Union met in the JMP center and elected members for a new Administrative Body. The 2 social workers of JMP are members of this Body.
- Several meetings were held with JMP social workers and employees from a Polish aid NGO which conducted a survey and developed a project to train individuals and provide them with 4-month paid internship. Our senior staff referred a number of JMP clients/beneficiaries to benefit from this project. The country's political and economic instability has delayed the full launching of the project.

#### **D. Achieve Long Term Financial Stability and Growth**

For the year 2019 the budget for JMP-L from the Jinishian Endowment fund through PC(USA) which is the main source of income for JMP-L, was set to \$300,000. The JMP-L Administration allocated \$3000 for the medical needs, of Syrian refugees living in Lebanon, mainly for their laboratory tests.

JMP-L is still hoping and waiting for performance improvement of the endowment 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 8<sup>th</sup> 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 18. 8,000 Lottery tickets were sold to bring in an income of LBP40,000,000 (\$26,578 @ L.L.1505=\$1) 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 Tashjian. The accountant kept meticulous account recording and followed-up closely. The winning number was **4851** which was in the pack of the Municipality of Bourj Hammoud. As at December 31 there remained LBP 5,150,000 (~ \$3400) to be collected.  
**JMP-L appreciates the support & contributions of BAC members, the public, and all donors.**
- **The Administration continues to follow up on due payments of rented premises.** The tenants, who are of Syrian identity, of the apt. (Lot #5068, segment #7) had had major delays in rent payment for 2 years before they moved to Armenia in October 2018. JMP had discounted 2 months' rent and 1 year's water bill, and the breadwinner had promised to arrange payment of the balance due. Follow-up continued to collect promised dues.

This apartment was rented out in December 2018 to another family for \$450 inclusive of annual water bill. At the end of the year the family decided to leave due to husband's unemployment.

Process was begun 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. Staff was able to register at the reduced tax rate.

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) (\$300,000):

<b>1. Additional Donations &amp; Contributions</b>	<b>\$</b>
- for Medications	9,758
- Donation for Elderly & Elderly gathering	4,678
- Other donations	<u>4,796</u>
<b>Total of Donations</b>	<b><u>\$19,232</u></b>

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

<b>1. Income/Receipts</b>	<b>\$</b>
- Medication	91,091
- Dispensary	3,711
- Hospitalization & Medical Assistance	0
- Institutional Care, Physical & Mental Care, & Burial	8,392
- Social Development - "Teens' Self-Development"	548
- Women's Health Development project - "Prevention is Priority"	<u>203</u>
	<b>103,945</b>
- Housing (Rent-Interest-Insurance)	13,570
- Income from Prior Activity (Housing Phase I Instalments)	<u>3,781</u>
	<b>17,351</b>
- Income Generating Activity – 3 tenants (2 on Lot #937 & 1 apt.)	21,838
- Bank Interest and Revenue	<u>10,137</u>
	<b>31,975</b>
- Fund Raising Activity (Raffle/Lottery)	<b>26,578</b>
- Profit from investment in AFED Equity	<u>13,803</u>
<b>Total of Income/Receipts</b>	<b><u>\$193,652</u></b>
<b>2. Overdraft Loan taken on April 3, 2019</b>	<b>\$100,000</b>

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>
• from the Ministry of Health (MoH) and the Young Men's Christian Association (YMCA) for Lebanese citizens	184,063,334	122,301
• from other dispensaries and other sources	<u>3,213,067</u>	<u>2,135</u>
<b>TOTAL Value of Donated Medications</b>	<b><u>L.L.187,276,401</u></b>	<b><u>\$124,436</u></b>

JMP received **in-kind donations**:

- and distributed to beneficiaries through its Social Development program:
  - 25 Food boxes from Dafa Campaign
  - 337 pairs of stock shoes of varying sizes;
- 2 Airline Tickets Beirut-Yerevan-Beirut for JMP's Fund Raising lottery grand prize, valued at \$1000;
- The Medication Dispensing Department received a multipurpose HBA1C diagnostic machine (valued at \$650) as a gift from supplier Catafago.



Refer to **Appendix 5: TOTAL ANNUAL FUNDS and RESOURCES – 2019** and **Appendix 6: COMPARATIVE CHART OF FUNDS, DONATIONS/CONTRIBUTIONS 2014 – 2015– 2016 – 2017 – 2018 – 2019.**

#### **E. Maintain effective governance**

- The Beirut Advisory Committee (BAC) met on February 27, June 19 and December 14. Reports of the activities were shared, and members contributed with their questions, suggestions and recommendations esp. related to the purchase of the rented property ‘Karpanian’ Lot#935 of Bourj Hammoud, its funding, and banking & financial issues. They also supported fund raising through their purchases of raffle tickets and contributions.
- 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 spiritual message, and educational health-related topics presented by the head of the Dispensary Pharmacist Nanor Tashdjian. Senior Staff Meetings were held to review the Budget, discuss Fund Raising possibilities, and the Lottery for 2019 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 safety 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 started the audit of 2018 books end of March 2019 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 2018 – where progress has been made and what is pending. Final Audit Report and Management Letter were received on July 8, 2019.
- 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 15<sup>th</sup> following each quarter, V.A.T. by the 20<sup>th</sup> 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 6, 2019 the Annual Certificate of the Association which enables JMP to conduct its transactions, programs and Services.

- The 2 social workers Mrs. Ani Aznavourian and Mrs. Lucie Khatchadourian continued the work which was previously carried out by 3 social workers, with some reduction in the Institutional Care category and reduced number of Home Visits by Mrs. Ani.

Mrs. Nanor Tashjian of the Medication Dispensing Service carried on heavier load as Ms. Jessy left on May 15 and a new employee Mrs. Vosgui began as of June 1, requiring training before working independently.

Mrs. Nanor was also carrying on the Women’s Health sessions and contacting potential donors for fund raising through lottery ticket sales.

- 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 of Professional Computer Services. Due to personal & family health problems and work load of the programmer, the process was slowed down to a minimum since 2 years and picked up again in July & September.

This is a necessary step as the program language is not supported any longer, and the social workers' computer updating needs to be more effective and useful than the current narrative recording format.

### III. CONCLUSION

JMP strived to respond to its 'challenges and threats' by using its 'strengths and opportunities', thanks to the dedicated staff and volunteers especially members of the Beirut Advisory Committee, donors, partners and contributors. JMP is grateful also for all those who helped 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, especially in the downward spiral economic situation of the country. The reduced number of staff and limited budget and fund sources are serious matters for the Administration.

Refer to **Appendix 4 for "TOTAL ANNUAL EXPENSES – 2019"**.

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.**

*Let us ... do away with the yoke of oppression, with the pointing finger & malicious talk.  
Let us spend ourselves in behalf of the hungry  
& satisfy the needs of the afflicted.*

*(from Isaiah 58:9-10)*

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

■ Social Development - Care for Elderly  
17%

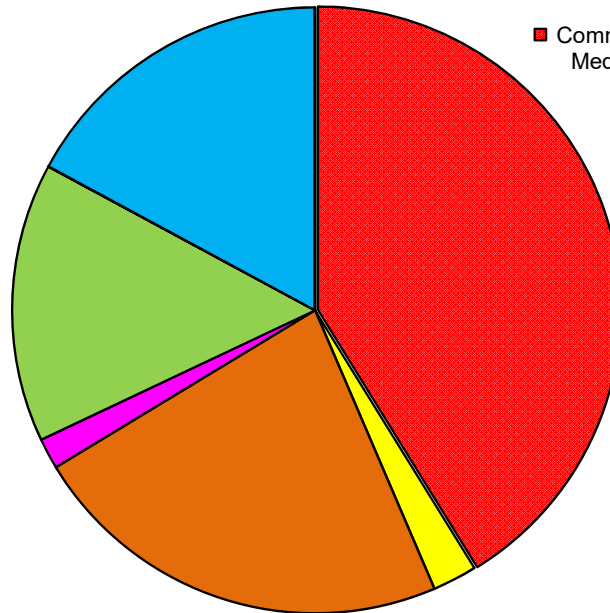
■ Social Development - Social Service with Families  
15%

■ Community Health Development - Health Related Services - Institutional Placement  
2%

■ Community Health Development - Health Related Services- Hospitalization & Other Medical Services  
23%

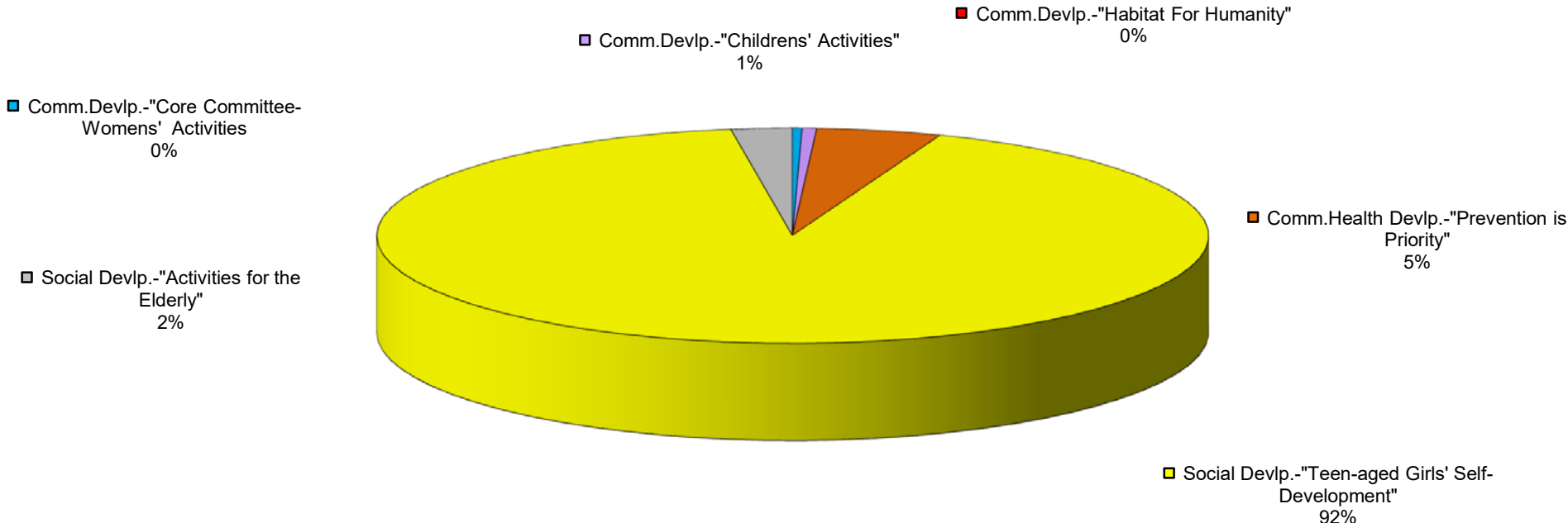
■ Community Health Development - Dispensary  
2%

■ Community Health Development - Medication Dispensing Service  
41%

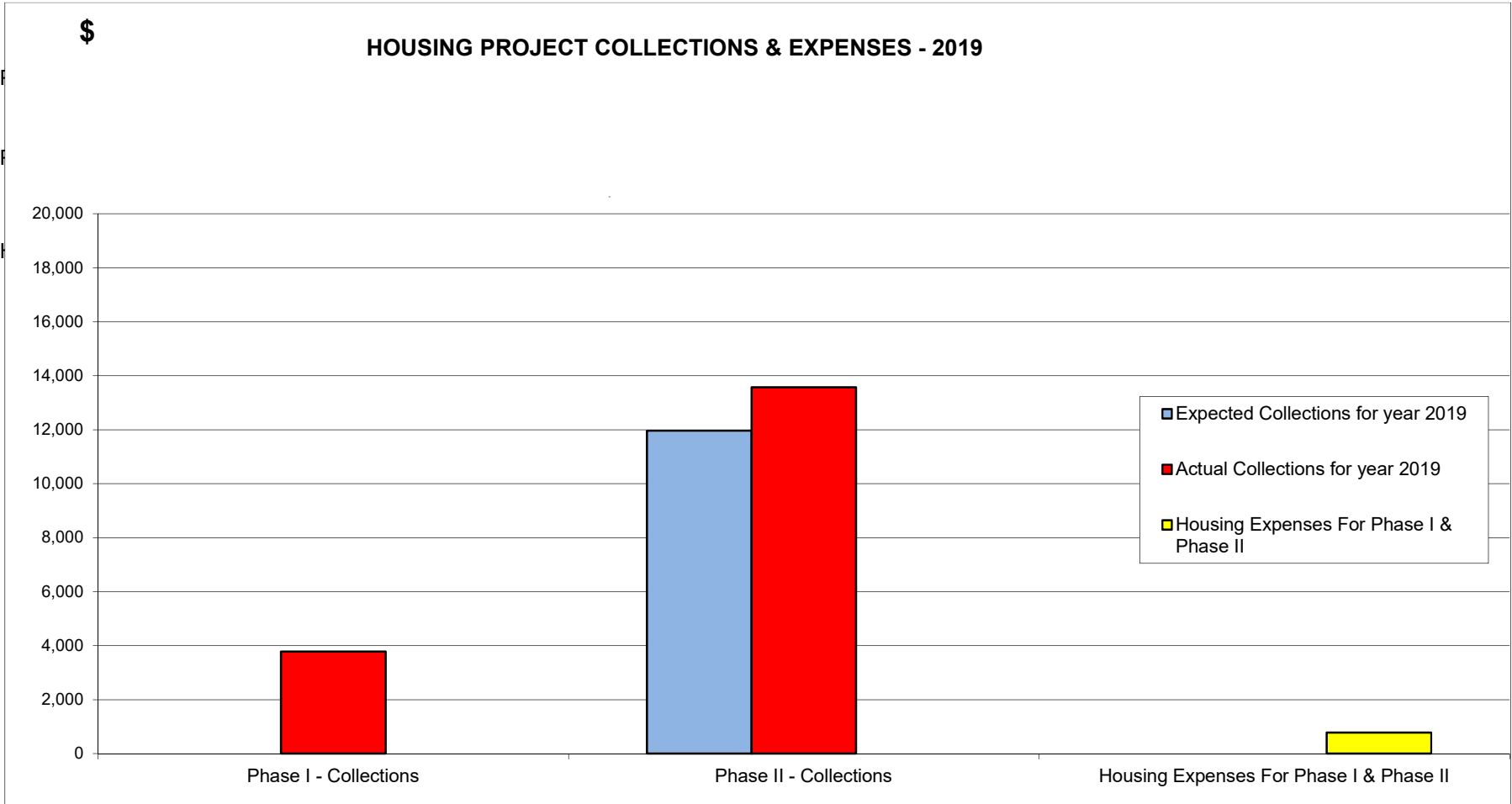


■ Community Health Development - Medication Dispensing Service	\$86,215	Number of Clients: 1450
■ Community Health Development - Dispensary	\$4,947	Number of Clients: 598
■ Community Health Development - Health Related Services- Hospitalization & Other Medical Services	\$47,685	Number of Clients: Hosp.180 , Med.Assist.521 , Syrians 76
■ Community Health Development - Health Related Services - Institutional Placement	\$3,439	Number of Clients: Inst.Care 12 , Physical & Mental Care 5 , Burial 1
■ Social Development - Social Service with Families	\$31,188	Number of Clients: 193
■ Social Development - Care for Elderly	\$35,841	Number of Clients: 181

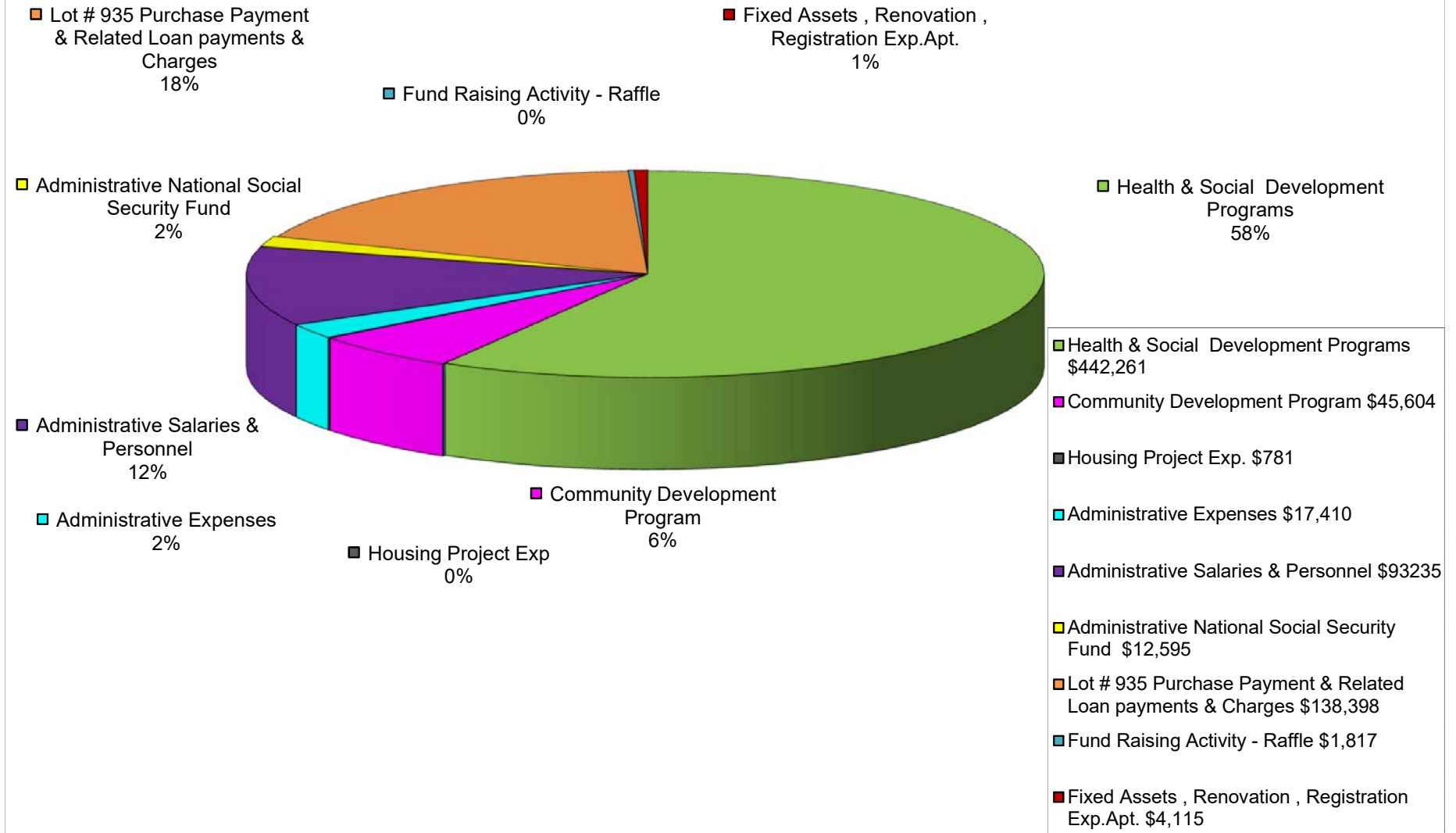
## DEVELOPMENT PROJECTS ANNUAL EXPENSES 2019



■ Comm.Devlp.-'Core Committee-Womens' Activities" \$ 90	■ Comm.Devlp.-'Childrens' Activities" \$ 133
■ Comm.Devlp.-'Habitat For Humanity"	■ Comm.Health Devlp.-'Prevention is Priority" \$1,151
■ Social Devlp.-'Teen-aged Girls' Self-Development" \$ 21,743	■ Social Devlp.-'Activities for the Elderly" \$ 561



## TOTAL ANNUAL EXPENSES - 2019



## TOTAL ANNUAL FUNDS AND RESOURCES - 2019

