



2020 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
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
EU	European Union
GO	Governmental Organization
HFH	Habitat For Humanity
ICRC	International Committee of the Red Cross
IOCC	International Orthodox Christian Charity
JMP	Jinishian Memorial Program
JMP-L	Jinishian Memorial Program in Lebanon
MECC	Middle East Council of Churches
MoSA	Ministry of Social Affairs
MoH	Ministry of Health
NFD	No-For-Drugs
NGO	Non Governmental Organization
PC(USA)	Presbyterian Church of the United States of America
PDA	Presbyterian Disaster Assistance
WAUHE	Women’s Auxiliary Union of Holy Etchmiadsine
YMCA	Young Men's Christian Association
Zvartnotz	Center for Special Education and Rehabilitation

EXECUTIVE SUMMARY

In the midst of Lebanon's severe crises: economic, financial, COVID-19 pandemic, and the Beirut port explosion with continued political turmoil and insecurity, the work of the Jinishian Memorial Program (JMP) in Lebanon (JMP-L) during 2020 was characterized by giving hope through relief assistance, counselling, and referring, as well as collaborating with other NGOs to meet beneficiaries' needs.

Based on its Strategic Planning conducted in April of 2015 and the budget for 2020, JMP-Lebanon continued to concentrate on Medical & Social Programs/Services, however limited the scope of program-related Development projects, as Relief Aid took on high priority because of the pandemic and lockdowns in the absence of the government's role, and the economic and financial severe crises.

Lebanon had specific challenges preparing for the emerging pandemic and these led to compounding poverty (55%) and economic hardship, due to closing businesses & firms causing around 28% of unemployment and inflation of around 85%. The Lebanese pounds LBP had been devalued driving the black market exchange rate to higher rates, losing 85% of its value.

JMP Administration utilized revenues from the increasing dollar exchange rate to balance the unrealized incomes.

Announced government support to the vulnerable and very needy citizens did not fully materialize. JMP responded to all those seeking help, listened to them, counselled as needed and gave applicable referrals and available assistance. Families and elderly individuals, irrespective of their denomination, were helped with cash disbursements and medications. Some of them were also given food and hygiene parcels and hot meals donated by NGOs.

Staff worked intensively and very hard to help, support and give hope to the individuals and families in the Armenian community in these most difficult and miserable conditions.

The sessions of JMP's main 2 development projects, the Women's educational health group (26 women) and the Teens' development group (21), were held during only 2 months of the year due to lockdowns and social distancing measures. In spite of this, some of the teens were able to complete their school year online. 6 received their high school diploma and 1 received vocational training certificate.

"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. Due to the spread of the corona virus & related restrictions, employment placements were few and vocational training duration was shortened.

Health care was continued to be provided by a General Physician, a Cardiologist and an Endocrinologist of the JMP Dispensary, until March 13, 2020 when the general lockdown began. The General Physician's clinic resumed in the last 4 months. The Head of the department continued to seek out affordable and donated medications for its clients. JMP receives medications from the Ministry of Health through YMCA & also purchases others for distribution to patients, at symbolic payments

In 2020 there were 8 active program categories; linked to these were 3 developmental programs.

JMP senior staff participated in the community social welfare and development partnerships and cooperation, such as the Zvartnotz Center for Children with Special Needs, the Union of Armenian Social Workers in Lebanon, and Coordinating Committee of governmental and non-governmental organizations in Bourj Hammoud and Sin-El-Fil.

In addition, JMP-L followed up payments in the Housing project (phases I & II): 4 families signed on the Sale Agreement and are in process to register the property.

On July 8 the outstanding **overdraft loan (\$80,300.64)** from AFED taken for the 2019 purchase of the #935 property (known as Karpanian property) **was paid in full** from the partnership share in AFED.

JMP-USA approved and sent **\$45,000** as Relief Assistance Project, in addition to the regular budgeted transfers. For the Beirut port explosion victims, donors through JMP-USA sent **\$20,000**, and Presbyterian Disaster Assistance donated **\$10,000**.

Total of **locally-raised funds** including income-generating activities amounted to **\$366,486**. **Included** are funds received as grants or donations that amounted to **\$21,375**.

The value of medications received in-kind amounted to **\$96,649**.

In addition to the series of crises: banking, political, economic, insecurity, financial, health, the extensive disaster of the August 4 Beirut port explosion causing deaths and much ruin, have traumatized those living in Lebanon. JMP staff together with the guidance of the Executive Director and the Advisory and Administrative committees and through networking, have done their utmost both to be encouraged and to encourage, to support and lessen the grief of the Armenians applicants.

JMP received over **19,000** client-visits for over **10,400** 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 2020. 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.

The past year has seen Lebanon's government and economy crippled by a series of severe crises. By the summer, the country's economy was in its worst state since a fifteen-year civil war, which had ruptured the country in the 70s and 80s. "Decades of economic mismanagement centering around political corruption and pegging of the lira to the dollar have left the country in as much as a \$100 billion hole – the size of which meant bailout talks quickly stalled with the International Monetary Fund (IMF)." (<https://www.consultancy-me.com/news/3047/economic-damages-of-beirut-explosion-over-20-billion>).

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 had been one of the key issues facing Lebanon. 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.

Fed up with a political system based on nepotism and sectarian identity that failed to provide even the most basic of services, the country-wide massive protests that began on October 17, 2019 continued intermittently in 2020. The repeated demands of the protesters included the resignation of the government and complete system overhaul. By the end of January 2020 the newly designated Prime Minister Hassan Diab, formed a cabinet consisting of 'technocrats' who had been suggested by some of the political parties, and this did not satisfy the protesters. With the lockdowns due to the Covid19 pandemic the economy worsened, and following the Beirut port explosion and the people's distrust of the government, the cabinet resigned on August 10 but worked as caretaker government. Until the end of the year no agreement was reached to the formation of the cabinet under the returning Prime Minister designate, Saad Hariri.

The country, in a severe liquidity crisis and months of anti-government protests, was due to repay a \$1.2bn (£920m) Eurobond on 9 March, while another \$700m matured in April and a further \$600m in June. Lebanon for the first time, defaulted on its debt payment, and sought to restructure it. However, following many negotiations esp. with the International Monetary Fund (IMF), it has not been able to find a solution. The main reason for its failure has been the lack of promised reforms in the country. Restrictions are being put such that aid is promised on condition of specific reforms.

It is the first time that the banking sector in Lebanon faced shortage of liquidity and such obstacles due to the wrong policies of the Central bank and of the different banks.

Banking controls that had started in 2019 increased. New strict regulations monthly and sometimes weekly frustrated business owners and depositors whose freedoms were restricted in the use of their funds or in their ability to import materials from abroad, for lack of U.S. Dollars. The Lebanese public lost confidence in the banks.

The Lebanese pound continued to freefall against the dollar, losing 85% of its value. Prices of foodstuffs and other basic items rose steeply due to the collapsing pound against the US Dollar.

The novel coronavirus, COVID 19 was first confirmed in Lebanon on February 21, 2020. As of March 1, schools were under lockdown, followed by the entire country lockdown as of March 15, 2020. The lockdowns caused increase in unemployment and the level of poverty as the government did not support its citizens, except to subsidize fuel, wheat and medicines.

Eventually, schools and Universities had to turn to online classrooms which were difficult for most, with unreliable and shortened electricity supply, limited & expensive and unstable internet access and the tools to access it, causing students to fall behind in their educational, mental and social development.

The Ministry of Health carried out an awareness campaign of informing the public regarding the protective measures each person should take. Health care workers and hospitals, esp. after the Beirut port explosion on August 4, were overwhelmed by the rising numbers of infected cases needing hospitalization, for lack of beds and equipment for COVID 19, and the daily recorded deaths from complications.

Unexpected expense of masks, disinfectants for individuals, homes, and institutions have been added to everyone's budget.

A *committee "Shdab Marmine"/for emergency help and guidance* was created in the Armenian community to help with initial testing, answering questions and directing for needed medical attention.

By year-end the hospitals were overwhelmed by the numbers of the coronavirus infected sick who filled the beds as well as the emergency rooms.

The lockdown further worsened the already-ailing economy. Some employees began working from home. Unemployment continued to increase even more. The government promised to give assistance to people below the poverty line, accepting online applications, however, this was not fully realized because of the lack of reliable data.

"The World Bank said a severe economic crisis has led to a projected 19.2 percent decline in GDP in 2020, triple digit inflation and a projected increase in poverty to 45 percent and in extreme poverty to 22 percent." (<https://www.arabianbusiness.com/politics-economics/457270-world-bank-unveils-246m-plan-to-arrest-growing-poverty-in-lebanon> 13 January 2021)

Then the Beirut port explosion happened on August 4, 2020 causing death and destruction of shops, homes, businesses, restaurants, buildings, and infrastructure across the port and the capital city.

Many NGOs and funds from abroad, along with many volunteers within, helped to clean-up and provide different kinds of assistances to the Lebanese. However, there still is a huge shortfall in funding for the rebuilding of Beirut esp. as there is distrust in Lebanon's leadership. (<https://www.consultancy-me.com/news/3047/economic-damages-of-beirut-explosion-over-20-billion>)

The Armenian community quickly formed "*Lipananahayoutyan Veraganknoui Marmine*"/*Lebanese Armenian Rehabilitation Commission* initiated by Catholicos Aram I, consisting of representatives from the 3 Armenian churches, 3 political parties and 3 armenian benevolent organizations. This committee received applications for funding assistance for the rehabilitation of the homes of Armenian families. And sums were distributed to share in their expenses for home repairs.

Food and hygiene boxes from different international organizations such as ICRC (International Committee of the Red Cross) were distributed several times to households in affected districts.

NGOs were designated to repair and renovate apartments in different affected areas in Beirut and its

suburbs, mostly windows and doors. The Lebanese army also evaluated and began disbursing sums of money to some of the affected families.

The government has warned that it will remove the subsidies for fuel, wheat and medications due to waning reserves. The subsidy has been a great help to the people but panic buying has also taken place, fearing further price increases and shortages as it has been with medications, and fuel.

The Central Administration of Statistics reported that the **inflation rate** for year 2020 reached **84.9%**. Consumer Price Index (CPI) data was reported at 284.043 Dec2013=100 in Dec 2020.

Increasing numbers of individuals sought financial assistance for basic living expenses. Individual donors as well as a number of NGOs began distributing hot meals and food boxes, and to some families, cash assistance.

Armenian Dispensaries, Primary Health Care Centers, Social Workers of different organizations, churches and communities including JMP-Lebanon, networked and collaborated. They shared the economic and moral burden of individuals and families for their medical needs, counselling & other support in the absence of government and political parties.

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

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

Additional Members of the General Assembly presented to the Ministry in January 2020

- | | |
|--------------------------------------|---|
| • Raphael Oumoudian | • Raffi Kokoghlanian (Goevoghlanian) |
| • Esther Haidosian Kilaghbian | • Rafi Habiban |

Beirut Advisory Committee Members	<u>Domain of specialization</u>
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 & Overall support to Community Development Projects</i>

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

Nanor Tashjian	<i>Head of Dispensary & Medication Dispensing Service, Health Consultant (Pharmacist)</i>
Vosgui Demirjian Abboud	<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. Haroutioun Ainteblian	<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>
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

JMP sought to increase its support to the families; the Administration noted the significant decrease in its incomes and receipts as budgeted versus the increase in the number of applicants seeking help for their basic needs. The financial crisis was for the long haul.

As the exchange of US Dollars resulted in more than budgeted Lebanese pounds, the Administration allocated additional amounts to each of the service categories, enabling giving hope and better support to those seeking JMP's guidance and aid.

JMP services had to focus on relief work to give support to many individuals and families sliding down below the poverty line.

A. Adapt to meet current needs of Armenian communities

Refer to the tables on pages 12-13 for the number of beneficiaries assisted and the number of times assistance was given.

1. Implementing Developmental Approach to Programs and Projects

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

Alternative or additional resources of support were sought.

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

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

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

2. Priority Areas

2.1. Community Health Development (CHD)

Professional health consultants (pharmacist/nurse) 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, the JMP dispensary purchased medication for chronic illness and also received medications from the MOPH through YMCA.
- 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.
- The participation of a client, with a symbolic amount of payment is essential in order to minimize dependency, and to justify the development approach.

<u>SERVICES</u> <i>including EMERGENCY assistance in May-July *</i>	# of beneficiaries	# of times Assistance given
Medication – mainly for chronic illness <u>on a monthly or bi-monthly basis</u> - 1138 beneficiaries on file-basis-JMP shared the cost - 765 on cost price basis including 120 Syrians <ul style="list-style-type: none"> • 671 benefited from YMCA-MoH medications, 77 newly registered in 2020 • 31 patients in CAHL, 13 in Azounieh benefited 	1848	5536
Dispensary: Doctors’ Consultations (1st 2.5 months) <i>Including ECG test for 18 cases</i>		152
Fasting glucose tests done for free at end of the 1st 2 months		33

** Refer to pages 11-13 for the numbers of those assisted by Relief Assistance Project, as of August 24.*

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 first 2.5 months of the year **26** women participated regularly in the educational **weekly** sessions titled: **"Women Empowerment 2020"**, 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 by a specialist, and a video clip presentation with explanation by the organizer Mrs. Nanor Tashdjian. The topics of the sessions were:

- “Ambassadors of Reconciliation” by Mrs. Karineh Sahakian Cholakian,
- “Prevention of Breast Cancer” by oncologist Dr. Hagop Mississian,
- “Psychomotor therapy and autism” by psychometrist Miss Alik Bekerejian,
- “Immunotherapy with vitamins” Dr. Harout Aintablian,
- “Varicose Veins treatment” by general physician Dr. Elie Tashdjian
- “Child Bullying” by Miss Patil Kevorkian

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

As with other gatherings, this too was suspended in mid March after having **6** sessions, due to the pandemic lockdown.

This project was intended to instruct and illuminate community's women, to teach them how to 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.

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

112 family files benefited for their **hospitalization** expenses. These 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.

HKCC, ARC's Araxie Boulghourjian Primary Healthcare centers.

Few are referred to AEBU, AGBU, and 'Our Lady of Nareg' Dispensary.

534 family files *including 81 Syrian Armenian families and 2 Iraqi Armenian refugees* benefited towards the expenses of **Other** or **Minor Medical** (Laboratory and Medical Diagnostic Tests such as X-Ray, Scans, MRI, echography, mammography, EEG, etc.).

b. 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:

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.

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.

The following project aimed 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:

- **21** girls were encouraged and enrolled in this program in the 2019-2020 academic year: They ranged from 8th grade to BT3 (equivalent to grade 12).
- **20** girls are in the 2020-2021 academic year.

They attended Mesrobian Technical College which had given a discount of 64.41% of regular tuition, specifically for JMP. Due to the disruption of the regular classes, JMP requested and received a further discount, paying only 35.52% of the total tuition.

The aim of these sessions is to empower the Teens to discern truth from falsehood, to avoid deception. 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, "thinking positive thoughts", and "expressing with positive words", in order for them to "have life and have it more abundantly" (as Jesus said, in John 10:10), **catering to the 3 dimensional needs: physical, psychological and spiritual.**

With the frequent lockdown and economic instability, it has been difficult for the teens to follow their studies online, if at all, and/or to find employment.

The social worker supported them and their mothers in individual care esp. as the group could not gather together.

The social worker encouraged the teens to persevere and not give up.

The government announced that the students would pass their grade and gave certificates to the students of the graduating class. Thus, with the follow-up work of the social worker and JMP's assistance - from the 21 Teens enrolled: **6** received their 12th grade BT3/high school diploma and **1** received her vocational training certificate!

b. Employment Office

Jobs for Home care for sick or elderly individuals began to open up however the offers were refused due to very low pay and long hours. Even when needing to replace migrant workers leaving the country (due to loss of USD payments), potential employers were reluctant to pay higher salaries for the workers' services. People were also wary of the spread of COVID19 and could not bring in the needed help.

During the year JMP-L employment office had a total of **238 client-visits & job offers**, applicants seeking employment and potential employers seeking fitting workers.

On average 1/3rd of the applicants were Syrians. The number of male and female candidates above age 60 is usually high but we do not have enough job offerings applicable to them.

There were **52** job/employment positions called to our office to find workers - mainly for home care to elderly, housemaids, office cleaning, cooks, etc. Only **33 referrals** could be done.

Many sought employments but the pandemic and economic situation of the country had major impact in this service.

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.

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 found encouragement during office visits.

2.2.3. Distribution of Donated Food

Different NGOs took initiatives to help families struggling for basic food and hygiene necessities. Information of potential candidates was requested from JMP and other NGOs working on the ground. **JMP staff filled out applications** providing information of more than 146 candidates to:

- Shield & WFP (World Food Program) through the Municipality of Bourj Hammoud (34)*
 - The Armenian Prelacy for the Bezikian Fund (64)*
- * These 2 projects promised assistance to be distributed on a monthly basis for 5 months to help relieve hunger and poverty.
- WAUHE (Women's Auxiliary Union of Holy Etchmiadzine) – 48 candidates (WAUHE distributed the Food and hygiene boxes on September 18 & 19 at the JMP center)

Additionally, the following food items were distributed through JMP:

- ✓ **Food boxes donated by the staff of auditing firm, Grant Thornton:** Food and hygiene boxes benefited **40 families**, distributed in the last week of the year.
- ✓ **50 families** benefited from Hamlat al Dafa donation of 100 kg. rice, 50 kg. lentils, 50 kg. fava beans, 100 kg. flour.
- ✓ **50 families benefited from the 250 Kg of Rice from a donor through JMP.**
- ✓ **Hot Meals:** The NGO IOCC (International Orthodox Christian Charity) provided **121** hot meals in re-usable Tupper wares, **3 times a week since mid-October**. The dispensary staff of JMP distributed to **75 families** and elderly beneficiaries.

2.2.4. Relief Aid Project

With unemployment rising and prices of basic consumer goods increasing, and the Lebanese pound devaluing, people's main concern became having enough to feed the family, and shelter. As there were several initiatives of food distribution in the community, through churches, clubs and NGOs, JMP Administration decided to provide cash assistance which would help families with their basic needs and expenditures including for hygiene and utilities, electricity (supplied by the government and by local generators), gas, rent/shelter. Many former beneficiaries of JMP were assisted as their files were re-activated. One-time aid was recorded on 1-off application forms as JMP stood in the gap for them also.

JMP-L presented to USAC on May 8, 2020 Relief Assistance Project to provide aid to families and individuals facing increasing economic and financial dire conditions: considering JMP regular clients and many more falling below the poverty line. The approved fund of \$45,000 was received at the end of August. The revenues from the US Dollar exchange difference enabled this relief assistance.

Distribution was started as of August 24: prescribed medication for free to JMP regular clients, and others received their meds at 50% of cost price; and on the basis of certain criteria amounts of assistance were given to elderly individuals and to families applying for help. Amounts of aid were determined by the number of family members in the home.

This uplifted the many previous as well as new beneficiaries who were seeking to survive from day to day, be able to maintain their dignity and not lose hope.

In addition to JMP's regular beneficiary families, over **750 new and/or re-activated** family files benefited from JMP services in this project. Beneficiaries expressed their heartfelt gratitude.

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

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. *Note that the center was closed for 3 weeks in August for summer vacation.*

<u>SERVICES</u>	<u># of beneficiaries</u>	<u># of times Assistance given</u>
Medication – mainly for chronic illness	1848	5536
Dispensary: Doctors' Consultations (2.5 months) <i>Including ECG test for 18 cases</i>		152
Hospitalization	112	137
Other Medical <i>including for Syrian</i>	534	667
Institutional Placement Care and Assistance for Burial	12	40
Social Service plus emergency aid families and teens families with a handicapped	217) 26)=243	896
Care For Elderly: Allowance + emergency aid	214	583
Distribution of Donated Food (hot meals not included)		<u>140</u>
<i>Total - # of times assistance given</i>		8,151

RELIEF ASSISTANCE / AID Project in the SERVICES as of August 24	<u># of family files</u>	<u># of INDIVIDUALS Assisted</u>
<u>-MEDICATIONS</u>	1471	3757
<u>-DISPENSARY</u>		130
<u>-HOSPITALIZATION</u>	108	124
<u>-MINOR MEDICAL</u>	286	412
<u>-INSTITUTIONAL CARE</u>	10	33
<u>-FAMILIES</u>	451	2317
<u>-ELDERLY</u>	<u>300</u>	<u>788</u>
	2626	7561

# of additional <u>non-financial</u> :		
-Home Visits by JMP Social Workers		56
-employment interviews		238
-patients for doctors' <u>follow-up</u> **		48
-hot meals to around 75 families or elderly clients		2,250
-other (referrals, consultations, counselling, etc.)		<u>414</u>
Total non-financial encounters with clients		3,006

Teens' Self-Development: -in the academic year 2019-2020 -in the academic year 2020-2021	<u>in Technical school</u> 21 individuals 20 individuals	empowerment sessions in JMP 6 sessions in January & February* 2 sessions in December
CHDD "Women Empowerment 2020" January 21– March 3, 2020	26 women	6 sessions *

* Due to the corona virus lockdowns and social distancing measures, group sessions were discontinued for the most part. Schools held classes online. Students remained at home.

JMP received over **19,000** client-visits for over **10,400** beneficiaries, impacting thousands of lives.

2.2.5. Housing Project

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 2020, having completed payments on their apartment residents signed on the Sale Agreement and can proceed with the transaction at the government offices to register the apartments in their name:

- from Phase I - Emergency Housing project - **Three** families, and **Two** others paid up their loan for the Notary Public's expenses on Sale Agreement.
- In September, **One** resident from Phase II, Affordable Housing project, signed on the Sale Agreement.

Out of a total of 40 apartments in these 2-phased project, there remain **3 apartments from the Phase II Affordable Housing project**, for which residents are paying rent, towards ownership.

Follow-up of delays was continued and arrangement made to encourage residents for payment, while facing economic and financial difficulties.

2.3. Community Development (ComDev)

2.3.1. Community Based Development Project - Women's Committee

Committee members kept in touch with each other and with the social worker during the different stages of the crises facing Lebanon and their community.

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 had signed a contract where it is specified that **JMP is the guarantor of the loans.**

Monthly payments continued to be collected and followed-up.

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**.

The project was ended as the cost of the required repairs including materials became prohibitive due to the increasing exchange rate difference.

- **Micro-lending**
JMP-L is a partner in AFED (Armenian Fund For Economic Development) which was initiated in 1977. This has been a unique project in the Armenian community where 6 NGOs and the 3 Armenian Churches are partners and contributing shareholders.

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.

With the banking controls and restrictions, followed by the pandemic lockdowns, AFED board also faced major challenges related to the same restrictions, the devaluation of the Lebanese pounds and the clients' financial difficulties. The Executive committee took necessary decisions. The 2019 profit was not declared nor distributed.

By the decision of the Executive committee of AFED, on 17th July, 50% of the balance of the US dollar partnership profit accounts of all the partners were exchanged to Lebanese pounds at the exchange rate (1515L.L.) which was added to the L.L. partnership profit account of each partner. For a few years in the recent past the reverse had been done, to make US Dollars available for use as needed.

- **Overdraft Loan (\$80,300.64) due at AFED was fully paid back from JMP's US Dollar partnership profit account and the overdraft was closed on July 8, 2020.** The balance of the partnership account remained.

3. Solidarity Grant from Presbyterian Disaster Assistance and Grant from Donations through JMP-USA for Beirut Port Explosion Victims

The sudden disastrous explosion at the Beirut port on August 4 at 6:08 p.m. resulted in over 200 dead, 6000 injured and estimated 300,000 homeless, with the destruction of homes, buildings, and many hospitals including 4 major ones. The blast severely damaged the port and dense residential and commercial areas within 1- to 2-mile radius of it.

The damage to the city's infrastructure, businesses, housing, cultural and social costs has been estimated at around 5\$ billion. Additionally, the public infrastructure damages such as the port, and indirect economic impacts, such as export and supply chain disruptions, are estimated by the Lebanese government to some \$15 billion. (<https://www.consultancy-me.com/news/3047/economic-damages-of-beirut-explosion-over-20-billion>)

Thousands became depressed and traumatized.

Thankfully, the Staff were away and were on 3-week summer vacation at the time.

Damages to the JMP center were extensive including many of the glass windows and doors and their frames. Volunteer youth as well as some staff helped with the clean-up of broken glass.

Much of the planned repairs were carried out before the return of regular service on August 24.

JMP-L gratefully received \$10,000 from the Presbyterian Disaster Assistance to aid with the repairs of JMP staff's offices where clients are counselled, as well as to help support families with some of their repairs.

With regards to the assistance from donors through JMP-USA for victims of the explosion, the Administration decided to determine the potential beneficiaries after the completion of the repairs undertaken by various NGOs.

B. Retain and Equip Highly Qualified Staff

Seminars/Meetings/Internal Communication

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

Participated by	Seminar/Workshops/Meetings
Social Workers Lucie & Ani	Union of Armenian Social Workers in Lebanon Social Worker Lucie is the treasurer of the Administrative committee of the Union and participated in several of meetings. SW Ani is also a member of the Administrative Committee. Senior staff attended meetings of the Union.

Participated by	Seminar/Workshops/Meetings
Social Worker Ani	SW Ani was elected as a member of the Administrative Body of the Coordinating Committee of Bourj Hammoud and Sin-El-Fil (CCOBS) and few meetings were done with the new members. During the corona pandemic members kept in touch with each other by WhatsApp in order to share information about services offered by the NGOs and emergency assistance provided in different centers. Also a questionnaire was prepared to ask the opinion of the members about the role of CCOBS Committee in times of crisis and about the efficiency of working from home.
Social Worker Ani	July 23 A training organized by the CCOBS Committee with the funding and collaboration of YMCA, held in YMCA camping area in Ras El Metn. The training aimed to help participants develop a strategic plan for the committee with the professional trainer Mr. Pierre Filfili.
Director	March 11 Awareness session regarding Covid 19 and the steps for protective measures, held by public office in Jdeydet.

- Staff Meetings were held on the inventory day of some of the months of the year. Announcements and reminders were shared, as well as Bible verses and devotional thoughts for encouragement and hope, followed by prayer.
 - On Feb. 28 BAC member Mrs. Karineh Sahakian Cholakian shared with the staff about valuing each other's contribution to the team's mission.
 - On September 30 Rev. Lucy Der Garabedian shared with the staff, meditation and examples from her life including topics about the Shepherd's knowledge and care of his sheep, joyful giving and sharing, the reality of pain, importance of retelling/remembering God's faithfulness.
 - On November 30, Mrs. Karineh Cholakian shared with the staff by zoom on the internet about trusting our Lord God in big as well as small issues of our lives.
- **Senior staff** met to review and discuss implementation of the special Relief Assistance approved by USAC to help families, regular clients as well as new applicants who may fall in the gaps during the financial crisis and the pandemic impact on the economy. **Discussions** also included the budget with the changes in the exchange rate of the USD.

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. The Coordinating Committee of Social Welfare Organizations of Bourj Hammoud and Sin El Fil held **3** meetings (January 23, June 25 and by Zoom on August 7). 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. Mrs. Ani Aznavourian is a member of the Administrative Committee of this organization.
- c. The Administrative Committee of the Union of Armenian Social Workers in Lebanon met several times.
 - JMP-L social workers Mrs. Lucie Khatchadourian Mrs. Ani Aznavourian are members of the Administrative Committee.
 - The members of the Union celebrated on January 31 Social Workers' Day.

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, 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 the Children with Special Needs (including Mentally Challenged Children) of the Union of Armenian Social Workers in Lebanon, the Director attended several administrative meetings held on the premises and also by zoom.
- A meeting organized by the Municipality of Bourj Hammoud at the Prelacy’s Yercho Samuelian Yerakouyn Hall was held on August 18 where representatives of GO’s and NGO’s gathered, after the rapid damage assessment conducted in Bourj Hammoud, of the impact by the Beirut port explosion on August 4. This was attended by the Director and Social Worker Ani.

D. Achieve Long Term Financial Stability and Growth

JMP in Lebanon received **\$300,000** through PC(USA) as regular budgeted amount.

- **PLUS \$15,000** donations & Accounts Receivable (\$7,000 was recorded as income in 2020 & \$8000 was Accounts Receivable from 2019)
- **PLUS \$45,000** designated as Relief Assistance approved in USAC meeting held on May 8, 2020.
- **PLUS \$10,000** as Presbyterian Disaster Assistance’s “Solidarity Grant” for assisting in repairs needed due to the Beirut Port Explosions.
- **PLUS \$20,000** from donations through JMP-USA for victims of the Beirut Port Explosion of August 4, 2020.

All of these were received, from the bank, in USD cash as “fresh money”.

Fund Raising – Friend Raising: Even though the budget for 2020 included fund raising activity, with the financial major crisis, political and economic instability, JMP concentrated on its services and the use of revenues from the exchange of US dollars to Lebanese pounds at higher rates in the black market.

- The Administration continues to follow up on due payments of rented premises, as well as finding a new tenant for the apt. on the 1st floor in the Jinishian building (Lot #5068, segment #7). As of March 1, 2020 a new tenant moved in and has been paying regularly, 600,000L.L. each month. The tenant is responsible to pay for the water bill.
- On February 7, in a small gathering at Bemo Bank in Ashrafieh, Beirut, the bank’s Chairman and General Manager Dr. Riad Obegi presented to the Director of JMP a certificate of collaboration and a cheque of \$5,000, in memory of late Mrs. Georgette Sarkissian, a previous employee of the bank. JMP had assisted her family with the medications for her mother-in-law many years earlier. With this presentation Bemo bank launched their ‘Smiling Bank’ program. The presentation was followed by “Crisis Management Round Table” with representatives of some NGOs and Institutions.

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 \$ @ \$1=1520L.L.</u>
• from the Ministry of Health (MoH) and the Young Men's Christian Association (YMCA) - for Lebanese citizens	128,395,458	84,471
• from other dispensaries & other sources	<u>18,511,315</u>	<u>12,178</u>
TOTAL Value of Donated Medications	<u>L.L.146,906,773</u>	<u>\$96,649</u>

JMP also received additional **in-kind donations** in the value of **\$4680**. These included items for use by JMP dispensary and for distribution to beneficiaries such as masks, walkers, dispensary materials, etc. Donations came through the NGOs NFD, Offre Joie, and MECC.

The following is a breakdown of the amount of **funds locally-raised or received** during the year (calculations based on bank's exchanged rate of **\$1=1520 L.L.**):

1. Donations & Contributions	<u>\$</u>
- for Medications	7,652
- Institutional Donations (BEMO bank)	5,000
- Donation for Com. Dev. Teens project	131
- Other donations	<u>8,592</u>
Total of Donations	<u>\$21,375</u>

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

1. Income/Receipts	<u>\$</u>
- Medication	91,932
- Dispensary (2.5 months)	<u>941</u>
Sub-total	<u>92,873</u>
- Housing (Rent-Interest-Insurance and restricted fund from sale)	9,659
- Income Generating Activity – 3 tenants (1 apt. #5068/7) and 2 on Lot #937)	13,270
- Bank Interest and Revenue	1,286
- Fund Raising Activity (Raffle/Lottery)	0
- Refund for Institutional Care	8,647
- Refund for Hospitalization	3,792
- Exchange Difference	<u>213,923</u>
- Positive Exchange Difference	<u>1661</u>
Total of Income/Receipts	<u>\$345,111</u>

Refer to **Appendix 3: TOTAL ANNUAL FUNDS and RESOURCES – 2020** and **Appendix4: COMPARATIVE CHART OF FUNDS, DONATIONS/CONTRIBUTIONS 2015 – 2016– 2017 – 2018 – 2019 – 2020.**

E. Maintain effective governance

- The Beirut Advisory Committee (BAC) met on February 22 and by online zoom on June 12, September 16 and on December 14. Members of the Administrative Body of the JMP association were also invited and some of them joined in the meetings.

Reports of the activities were shared, and participants contributed with their questions, suggestions and recommendations. Main issues tackled included banking restrictions, diversification and options for the full withdrawal of ‘fresh money’ received from USA, rising living expenses, CPI and currency of salary payments, paying back on the overdraft loan from AFED. The latter led to the important accomplishment of paying off the loan in full from the profit account of the partnership at AFED.

- Following the initial detection of the novel coronavirus in February and the mandated lockdown in March, the center was sprayed with disinfectant several times for a few months, through the help of the Municipality of Bourj Hammoud. The Municipality and AFHIL also provided protective materials such as masks. After initial closing for several days the staff came in to serve the clients with their medication for chronic illness. They respected social distancing and the steps requested by the Ministry of Health. The Municipality of Bourj Hammoud also provided 1 person to check the temperature of everyone before entering the center and to ensure wearing a mask. On July 30 plexiglass protection was added to the desks and the counters where clients were served.
- 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, and issues related to the current situation of the country and JMP’s service to the applicants.
- 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.
- JMP-L Director reported to USAC on JMP-L’s programs and services of 2019 at the meeting by Zoom on May 8, 2020. A request for additional funds for Relief Assistance for the increasing difficulties faced by increasing numbers of people falling below the poverty line. JMP-L gratefully received \$45,000 approved by USAC.
- For the 3rd year Grant Thornton was hired by JMP-USA. The audit, begun beginning of March, was continued from auditor’s home, due to the COVID19 pandemic and related lockdown measures. The final audit report of the 2019 accounts was received on June 23, 2020.
- 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 24, 2020 the Annual Certificate of the Association which enables JMP to conduct its transactions, programs and Services.

- Due to the pandemic of new coronavirus Covid19 and the increasing numbers of infected people and deaths, the government imposed strict lockdowns several times during the year. The center was closed for periods of few days up to 10 days, re-opened for few days at a time during the lockdowns especially for dispensing medications to the chronically sick. Patients were in dire need of their medications as they were unable to buy them and sometimes unable to find them in local pharmacies, with some meds being out of stock in the country. Clients were encouraged and urged to keep social distancing and obligated the wearing of masks. The Municipality of Bourj Hammoud provided ‘traffic police’ person to check the temperature of each individual who wished to enter the center. Plexi glass on the desks and counters and the use of disinfectants on hands and surfaces gave further protection against the spreading of the virus.

Refer to **Appendix 2 for “TOTAL ANNUAL EXPENSES – 2020”**.

III. CONCLUSION

JMP-L 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.

All of the staff worked very hard to encourage and meet the needs of people, directing and referring them also to other centers. They carried a heavy load, grateful to be enabled to comfort and give support to our brothers and sisters.

By the grace of the Lord Jesus, JMP gave hope and encouragement to those seeking assistance in the midst of traumatic crises: economic and financial meltdowns and social, political, and environmental discouraging circumstances. Its health and social services could respond with relief efforts as well as giving hope in hopeless situations, remembering and recognizing that individuals have potentials and skills which, if developed, and given the opportunity 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 turn back the tide and work toward sustainable development, especially in the downward spiral economic situation of the country.

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.

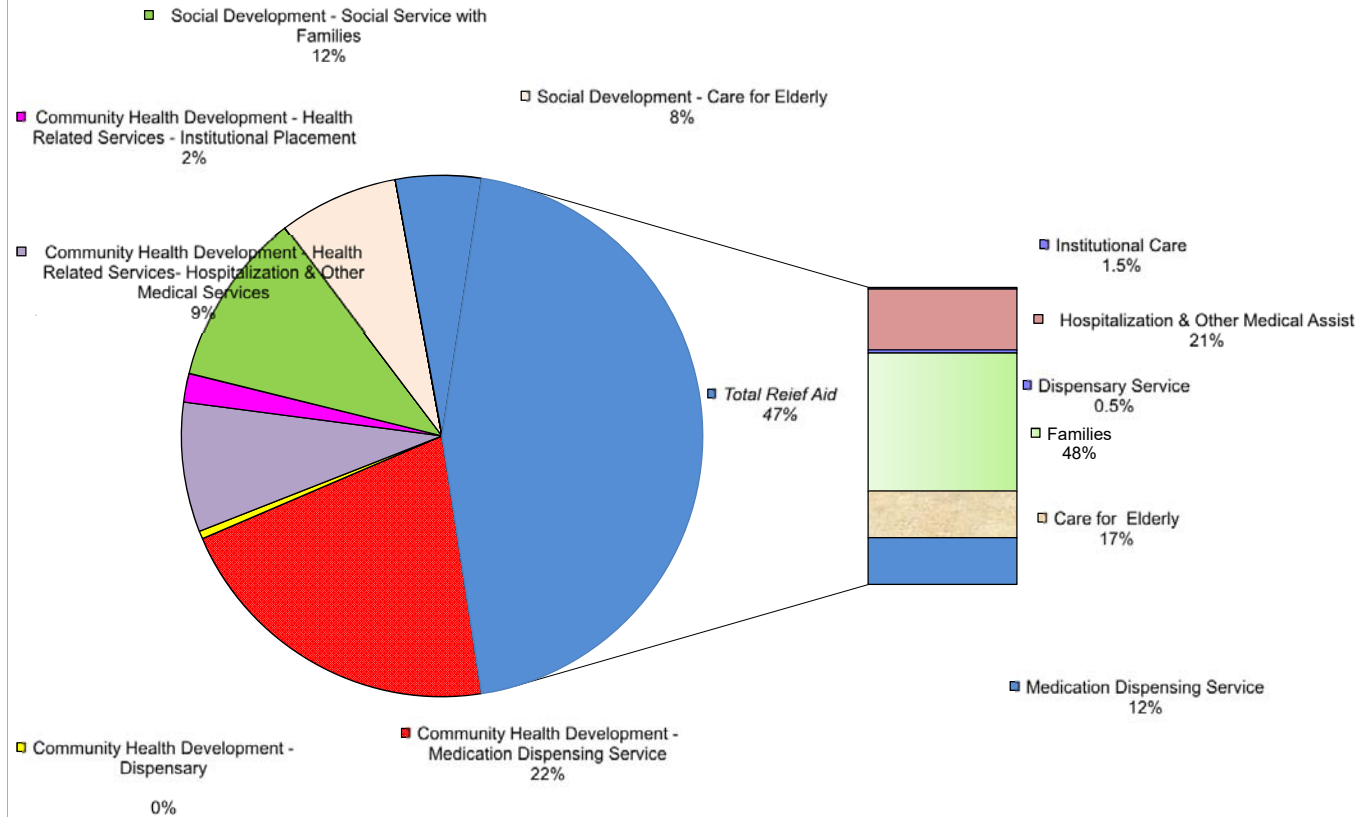
*(Jesus said) Come to me, all who labor and are heavy laden, and I will give you rest.
Take my yoke upon you, and learn from me, for I am gentle and lowly in heart,
and you will find rest for your souls. For my yoke is easy, and my burden is light.”*

Matthew 11:28-30

The Lord is my shepherd;.... He restores my soul.

(Psalm 23:1a, 3a)

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



- Community Health Development - Medication Dispensing Service \$107,323
Number of Clients: 5536

- Community Health Development - Dispensary \$2,461
Number of Clients: 152

- Community Health Development - Health Related Services- Hospitalization & Other Medical Services \$41,183
Number of Clients: Hosp.290 , Med.Assist.514
- Community Health Development - Health Related Services - Institutional Placement \$9,076
Number of Clients: Inst.Care 36 , Physical & Mental Care 1 , Burial 4
- Social Development - Social Service with Families \$55,409
Number of Clients: 1036

- Social Development - Care for Elderly \$38,005
Number of Clients: 583

- **Total Relief Aid \$221,646**
Total Number of Clients:7561

- Medication Dispensing Service \$27,142
Number of Clients:3757

- Dispensary Service \$1,316
Number of Clients :130

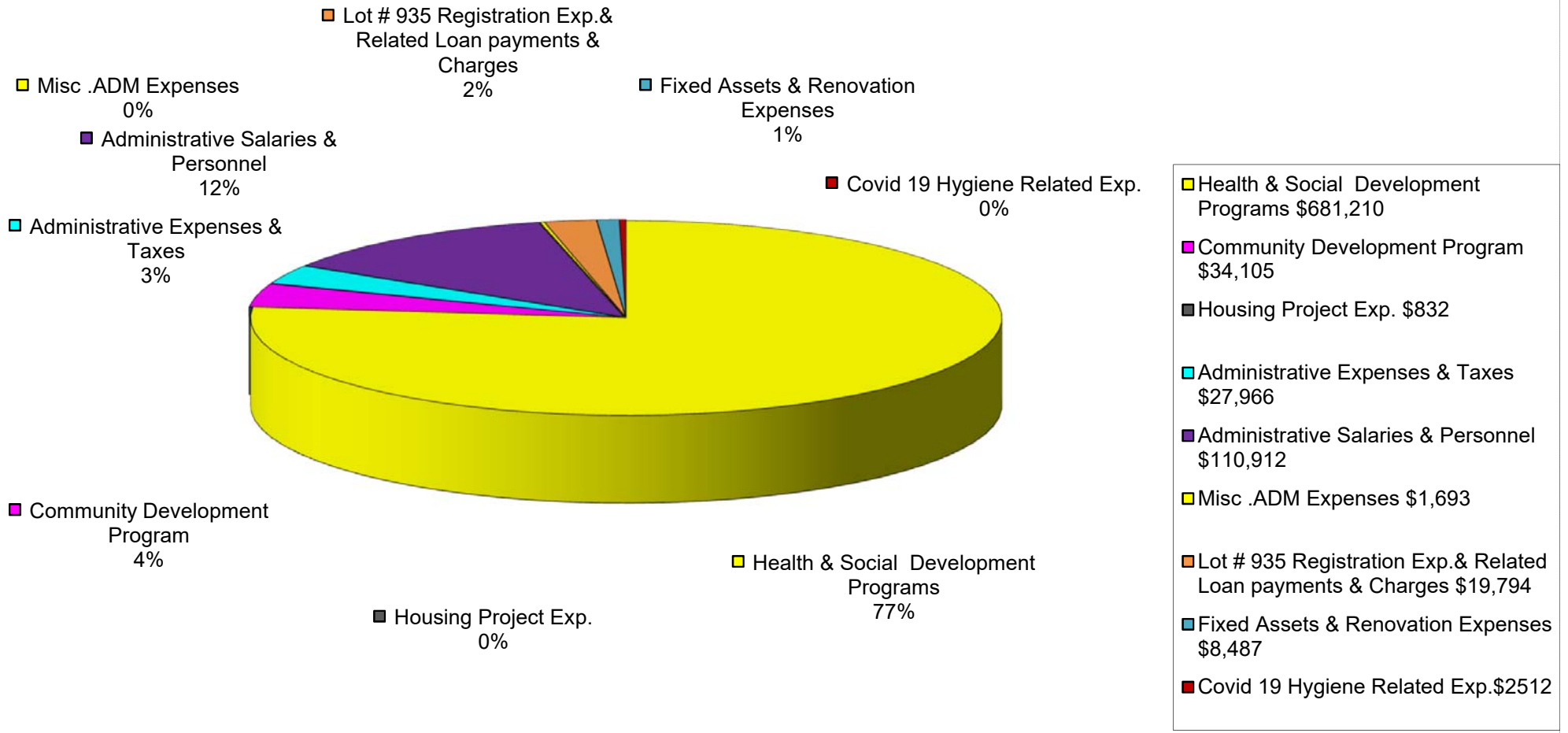
- Hospitalization & Other Medical Assist,\$47,214
Number of Clients : 536

- Institutional Care \$2,454
Number of Clients : 33

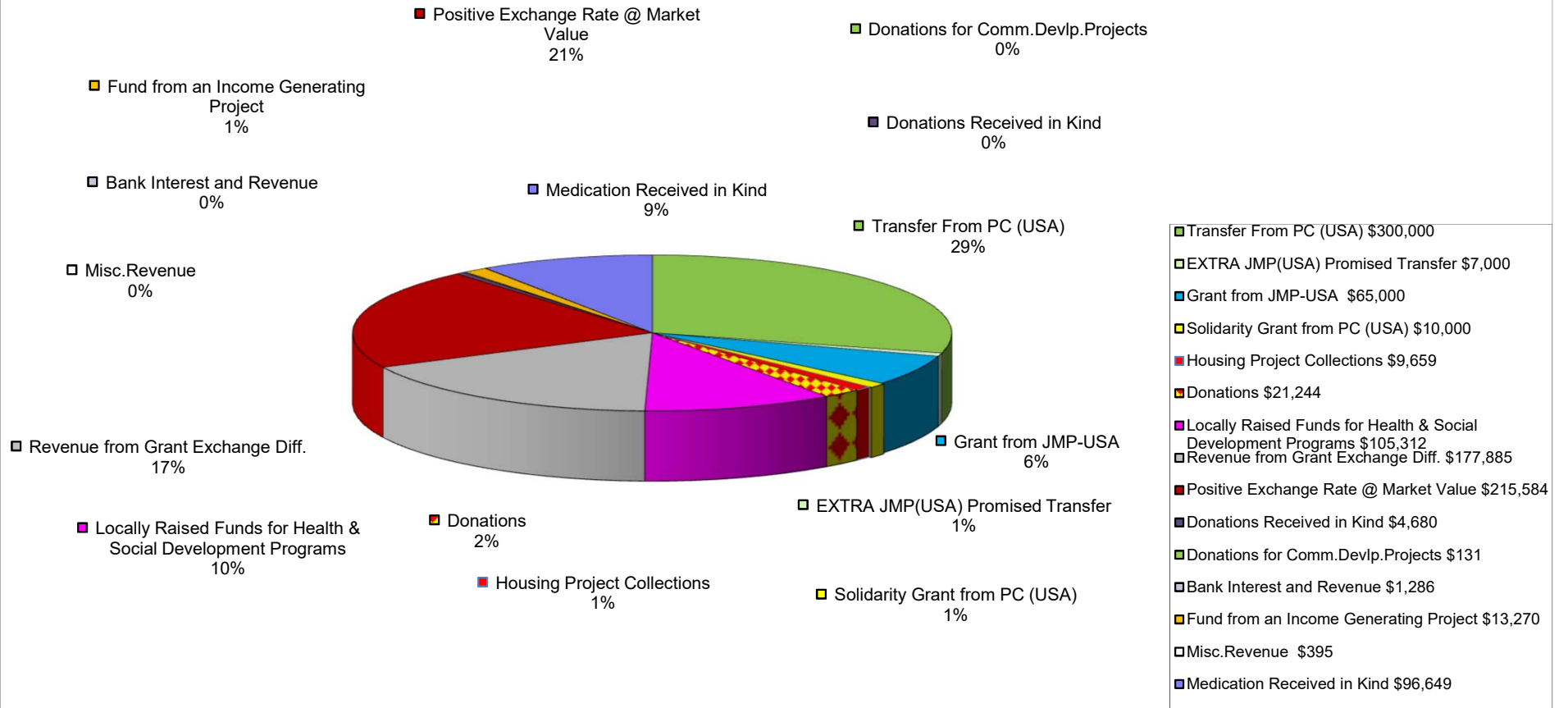
- Families \$107,138
Number of Clients : 2317

- Care for Elderly \$36,382
Number of Clients : 788

TOTAL ANNUAL EXPENSES - 2020



TOTAL ANNUAL FUNDS AND RESOURCES - 2020



COMPARATIVE CHART OF FUNDS , DONATIONS /CONTRIBUTIONS 2015 - 2016 - 2017 - 2018 - 2019-2020

