



2021 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
IOCC	International Orthodox Christian Charity
IDRAAC	Institute for Development, Research, Advocacy and Applied Care
JMP	Jinishian Memorial Program
JMP-L	Jinishian Memorial Program in Lebanon
MoSA	Ministry of Social Affairs
MoH	Ministry of Health
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 Etchmiadzin
YMCA	Young Men's Christian Association
Zvartnotz	Center for Special Education and Rehabilitation

EXECUTIVE SUMMARY

In the midst of the Lebanese economic meltdown & political vacuum and economic & social insecurity, the work of the Jinishian Memorial Program (JMP) in Lebanon (JMP-L) in 2021 was characterized by doing compassionate development work as well as collaborating with other NGOs to meet beneficiaries' needs.

Based on its Strategic Planning conducted in Lebanon in April of 2015 and the budget for 2021, JMP-Lebanon continued to concentrate on Medical & Social Programs/Services, while limiting the program-related Development project to the Teen-aged girls' distance learning at the Technical school.

During 2021, JMP-L was directly involved in the delivery of social services and medications for the chronic illness to Armenian patients and families. "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 were few due to the spread of the corona virus on the one hand, the rising costs of transportation and devaluation of the Lebanese Lira on the other.

JMP-L Director reported to USAC at the meeting by Zoom on May 7, 2021.

For the 4th year Grant Thornton was hired by JMP-USA. The final audit report of the 2020 accounts was received on September 22, 2021.

The staff continued its dedicated service seeking to listen, understand, counsel clients, and assist them financially as needed, and to guide them by way of 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 increase in the numbers of applicants seeking financial help.

Through JMP, health care was continued to be provided by a general physician for 5 months, and the cardiologist for 4 months. The Head of the department continued to seek out affordable and donated medications for its clients, however there were several medications that were out of stock due to the economic and other crises in Lebanon. JMP continued to receive medications from the Ministry of Health through YMCA and from donors. Medication was dispensed to patients at symbolic payments, and for a number of months provided meds by further discounts. As government subsidies decreased, the prices of medicines increased making it even more difficult for patients to buy them, if found on the market. JMP shared more of the costs for their patients bearing the burden and enabling them to continue their treatment.

In 2021 there were **8** active program categories or sub-categories; linked to these were **2** self-developmental programs: Teens development, and employment office. In addition, JMP-L had the Housing project (phase II) for the final **3** tenants.

20 Teen-aged girls in grades 7th to 12th in the Teens' Self-development program in 2020-2021 continued their studies from home due to the COVID19 pandemic restrictions. **4 teens** passed the governmental examinations equivalent to high school. As of October **20 teens** are attending technical school in-person for the academic year 2021-2022.

As part of the project to aid victims of the 2020 Beirut Port Explosion, during the last 6 months of 2021 the director and one Social Worker visited and financially assisted 34 families whose homes had been impacted greatly and needed assistance and encouragement.

JMP senior staff participated in the community social welfare and development partnerships and cooperation, such as the Union of Armenian Social Workers in Lebanon, and the Coordinating Committee of governmental and non-governmental organizations in Bourj Hammoud and Sin-EI-Fil.

The percentages of actual program expenses over total program expenses for this period were:
60.21% on Health programs: 38.74% on Medication & Dispensary service,
21.47% on Hospitalization, Medical Diagnostic tests & Institutional Care
24.29% on Social services for Families and Seniors, and Housing
3.78% on Community Development
11.72% on Beirut Port Explosion Victims Aid

With added banking controls & restrictions, business closures, COVID19 lockdown measures, financial & economic meltdown in Lebanon, high unemployment, emigration & brain drain, soaring prices, and the continued downward spiral of the devaluation of the Lebanese pounds, revenues from income generating activities. However, U.S. Dollars newly received from USA (“fresh dollars”) exchanged on the black market at higher rates, enabled JMP to give support to increasing numbers of applicants: individuals and families, for their daily living expenses.

Refer to **COMPARATIVE CHART OF NUMBER OF CLIENTS FINANCIALLY ASSISTED 2018-2019-2020-2021** in APPENDIX 2.

The total of locally-raised funds including income-generating activities amounted to **L.L. 1,151,504,845**. **Included** are funds received as grants or donations that amounted to **L.L.69,057,329** and funds from the difference between the budget rate (L.L.1,520) & actual exchange of US Dollars was equivalent to L.L. 855,036,645. *Refer to the end of this report for the breakdown of locally-raised funds.*

The value of medications received in-kind amounted to **L.L.417,845,848**.

The series of crises mentioned above continues to impact in many ways and traumatize those living in Lebanon, as there does not seem light at the end of the tunnel, not a glimmer of hope. JMP staff together with the guidance of the Executive Director and the Advisory and Administrative committees, and through networking, have done their utmost to themselves be encouraged, and to encourage and support the applicants esp. the increasing numbers of those falling below the poverty line.

The Social Workers and Health Consultants received over 20,500 client-visits for over 3,600 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 2021. 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.

For nearly two years now, Lebanon has been overwhelmed by compounded crises—specifically, an economic and financial crisis, followed by COVID-19 and, lastly, the explosion at the Port of Beirut on August 4, 2020.

“Of the three, the economic crisis has had by far the largest (and most persistent) negative impact. The Spring 2021 Lebanon Economic Monitor finds that Lebanon economic and financial crisis is likely to rank in the top 10, possibly top three, most severe crises episodes globally since the mid-nineteenth century.”

The government began reducing subsidies for fuel, wheat and medications due to waning reserves. With increasing unemployment and economic disastrous conditions, the subsidies had been a great help to the people, but panic buying has also taken place fearing further price increases and shortages. The same has happened with medications and fuel.

Lebanon's annual inflation **rate** in December 2021 was 224.39%. The Central Administration of Statistics reported that the **Consumer Price Index (CPI)** Yearly Change as at December 2021 = **224.39%**

(Dec2013=100); Expenditure divisions: “Food and non-alcoholic beverages” being 438.65%, “Water, Gas, Electricity, and other fuels” 425.35%, transportation 522.39%, and Health 404.94%.

Lebanon’s GDP fell from about US\$55 billion in 2018 to a projected US\$20.5 billion in 2021, while real GDP per capita fell by 37.1%.

“The banking sector, which informally adopted strict capital controls, has ceased lending and does not attract deposits. Instead, it endures in a segmented payment system that distinguishes between older (pre-October 2019) dollar deposits and minimum new inflows of “fresh dollars.” The former is subject to sharp deleveraging through de facto lirafication and haircuts (up to 85% on dollar deposits). The burden of the ongoing adjustment and deleveraging is highly regressive, falling hardest on smaller depositors and Small and Medium Enterprises (SMEs).”

The official exchange rate is still \$1 is L.L.1507.5; during the year the bank rate was L.L.3900 for limited amounts, while the black market rate fluctuated (L.L.8,300 on Dec. 29, 2020) and climbed to L.L.27,200 on December 30, 2021.

“Inflationary effects are highly regressive factors, disproportionately affecting the poor and middle class. The social impact, already dire, could become catastrophic; more than half the country’s population is likely below the poverty line. Like poverty, unemployment is on the rise. Lebanon has witnessed a dramatic collapse in basic services, driven by depleting foreign exchange (FX) reserves and the high cost of the FX import subsidies on food, fuel and medication.”

Severe shortages of fuel have led to severe electricity blackouts across the country.

Also, medication is in severe shortage. Health services have suffered heavily.

Lebanon continued to deal with the COVID-19 pandemic through intermittent lockdowns and other measures to mitigate the impact of the virus.

“Beyond the human tragedy, the impact of the Port of Beirut explosion has had implications at the national level, despite its geographical concentration. These add to Lebanon’s long-term structural vulnerabilities, which include low-grade infrastructure—a dysfunctional electricity sector, water supply shortages, and inadequate solid waste and wastewater management—as well as weak public financial management, large macroeconomic imbalances, and deteriorating social indicators. both on people and the already weak health system.” (<https://www.worldbank.org/en/country/lebanon/overview#1>)

People continued to try to emigrate, or find jobs in other countries if they had the skills and means.

However the influx of individuals seeking financial assistance for basic living expenses continued in all NGO centers. Individual donors as well as a number of NGOs contributed with hot meals, 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 and basic 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, named “Jinishian Memorial Program” was Registered in 2006.
 The term of Administrative Body, re-elected on October 1, 2021 is in effect until Oct.11, 2024

- **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 Merdaxhanian Kattan**
- **Eliza Minasyan, representing PC(USA)**

Additional Members of the General Assembly presented to the Ministry in January 2021

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

Beirut Advisory Committee Members **Domain of specialization**

Mr. Rafi Habibian <i>Chairperson</i>	Sales and Marketing /Pharmaceuticals
Mrs. Karineh Sahakian Cholakian <i>Recording Secretary</i>	Education & Theology
Ms. Jackine Abounayan	Management in Banking
Ms. Talar Atéchian, PhD	Director, professor, trainer in University
Mrs. Aline Shitilian Deirmenjjan	Psychology and Social Work
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 *Director*

Finance

Lena Nazigian *Accountant, Financial Manager*
 Zepure Sdepanian *Cashier (part-time)*

Social Service

Lucie Khachadourian *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,*

Anie Aznavourian *Social Worker – Hospitalization, Other Medical Services, Assistance to the Elderly, Institutional Care, Follow-up & Overall support to Community Development Projects*

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. Elie Tashdjian	<i>General Physician (visiting doctor on Tuesdays)</i>
Dr. Raffi Elmajian	<i>Cardiologist (visiting doctor on Fridays)</i>
Rita Seropian	<i>Assistant in the Dispensary, and Volunteer in the Medication Dispensing dept. and with the distribution of Hot Meals, etc.</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 *volunteer* Me. Laura Kattan for matters related to the Housing project, and by HBD-t Law Firm for matters related to 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 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:

- **in the Community Health Development Area**
- **in the Social Development and Spiritual Uplift Area**
- **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. When Covid19 restrictions are removed, follow-up work through home and institutional visitation, and a preventative training workshop will be planned again.

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 alleviating the pressures under 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.
- JMP makes every effort to provide needed medications received from MoH through YMCA, and donated meds, and also by purchasing from drug companies. Donated medications were provided through the efforts of staff members and friends; for example, meds were provided through GAMK (committee for extraordinary situations) and others were brought in suitcases from U.S.A.
- 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>	# of times Assistance given
MEDICATION – mainly for chronic illness <i>on a monthly or bi-monthly basis</i>	
▪ 1098 beneficiaries on File basis => JMP shared the cost	5531
▪ 674 on Outside Case/cost-price basis	2753
Total of 1790 beneficiaries	8284
– 3941 times meds from YMCA-MoH were given to 688 patients, 197 newly registered with YMCA-MoH 27 patients in CAHL, 11 in Azounieh benefited through JMP	
DISPENSARY: Doctors' Consultations: <ul style="list-style-type: none"> ▪ General Medicine doctor (5 months), ▪ Cardiologist (4 months) <i>Including ECG test for 62 cases (4 months)</i> 	254

2.1.2. 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

280 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 such as **HKCC, ARC's** Araxie Boulghourjian Primary Healthcare centers, or specialists for consultation or treatment, including lab, x-rays, physiotherapy echography, scans, MRI, etc. Few are referred to AEBU, AGBU, and 'Our Lady of Nareg' Dispensary.

873 family files *including 70 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 for other expenses, such institutions as Dar El-Rahme, Der al-Qamar, Azounieh, CAHL, Mission de Vie. There are few individuals 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.

1600 times financial assistance was given to **430** families.

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:

- **20** girls were enrolled in this program in the 2020-2021 academic year: They ranged from 8th grade to BT3 (equivalent to grade 12).
- **20** girls are in the 2021-2022 academic year.

They attended Mesrobian Technical College which had given a discount of 50% of already discounted tuition fees, specifically for JMP.

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 the wisdom of God Almighty who is also their refuge, **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 until the schools re-opened in the last quarter of the year.

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: **4 teens** received their 12th grade BT3/high school diploma! From the remaining 16 teens, 2 moved to Armenia, **14** are continuing and **6** new teens joined them for the academic year of 2021-2022.

b. Employment Office

Jobs for Home care for sick or elderly individuals began to open up however the offers were not found acceptable 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 **225 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 **98** job/employment offers, called to our office to find workers - mainly for home care to elderly, housemaids, office cleaning, cooks, etc. Only **49 referrals** could be done.

Many sought employments but the pandemic and economic situation of the country, including increased cost of transportation expenses & inability to provide higher pay, had major impact in this service.

2.2.2. Social Service - Care for the Elderly -

This service is for elderly people, mainly those who live alone, do not have a family 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.

Due to the critically economic downfall and prohibitive prices of essential needs, additional elderly individuals who are with family, were also assisted during the year.

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.

882 times financial assistance was given to **296** elderly beneficiaries.

2.2.3. Distribution of Donated and In-kind Assistance

a. Emergency & Relief Assistance from Donations through JMP-L

Unexpected donations were received from U.K. and U.S.A. and were disbursed as specified by donors. Corresponding assistance was recorded in this category.

Many former beneficiaries of JMP were assisted as their files were re-activated. One-time aid was also recorded on 1-off application forms as JMP stood in the gap for them also. JMP continued to receive applicants, listening to them, counselling, giving direction, giving aid, networking with other social workers and NGOs as needed.

b. Some NGOs occasionally helped families struggling for basic necessities, giving out boxes of food and hygiene items. **JMP staff also acted as catalyst for a number of beneficiaries to receive aid from:**

- The Semaan Foundation [cash disbursements], provided through the head of the JMP Dispensary department
- WAUHE (Women's Auxiliary Union of Holy Etchmiadzin) [Food boxes, milk for babies, cash disbursements]
- Through JMP, IMC (International Medical Corps) provided Dignity Kits (to 250 Women & 150 for children)
- Partnership project of Municipality of Bourj Hammoud and United Cities Lebanon [food coupons, cash coupons, children's clothing].

Additionally, the following food items were distributed through JMP:

- ✓ **Hot Meals:** Through partnerships:
 - The NGO IOCC (International Orthodox Christian Charity) provided **121** hot meals in re-usable Tupper wares, **3 times a week for 6 months & once per week in July**. The dispensary staff of JMP distributed to **75** families and elderly beneficiaries.
 - JMP and donors also provided hot meals (purchased from "Dzirani" of CAHL) once a week in July.
 - The NGO "Berrad el-Hiyy" (literally, neighbourhood refrigerator), provided hot meals **once a week for 4 months**.
- ✓ Donated 50 bags of large Arabic bread once a week for 17 weeks (total 850 bags) as well as
- ✓ Donated 200 x 2-Kg-Flour-bags were given out to beneficiaries.

These uplifted many beneficiaries including new ones – they were all seeking to survive from day to day, and be able to maintain their dignity and not lose hope.

In addition to JMP's regular beneficiary families, over **753 new and/or re-activated** family files benefited from JMP services. They expressed how grateful they are for the support.

For the **NUMBER of CLIENTS FINANCIALLY ASSISTED** in the **HEALTH & SOCIAL DEVELOPMENT PROGRAMS** refer to **APPENDIX 1**.

For the **ANNUAL COSTS** of the **HEALTH & SOCIAL DEVELOPMENT PROGRAMS** refer to **APPENDIX 3**.

2.2.4. Housing Project

During the years 1999-2001, apts. in Phase II, "Affordable Housing Project", 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 2021, having completed payments on their apartment, **three** residents from Phase II of the Housing Project, signed on the Sale Agreement, and can proceed with the transaction at the government offices, to register the apartments in their name.

This ended JMP-L's 2-phased Housing project of 40 apartments begun in 1998 enabling residents to become owners of their residence.

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. No further action has been taken.

2.3.2. Other Community Development Projects:

- **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.

With the banking controls and restrictions in Lebanon, followed by the pandemic lockdowns, the administrative board of AFED also faced major challenges related to the same restrictions, the devaluation of the Lebanese pounds and the clients' financial difficulties. No further deposits or giving out loans could be carried out. Loan repayments continued. The Executive committee took necessary decisions. The 2020 profit was not declared nor distributed.

By the decision of the Executive committee of AFED, the remainder of the US dollar partnership profit accounts of all the partners were exchanged to Lebanese pounds at the exchange rate (\$1=L.L.1515) 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.

3. Aid for 2020 Beirut Port Explosion Victims –

Thousands had become depressed and traumatized, and continue to live with distressing memories of the sudden disastrous explosion at the Beirut Port on August 4, 2020.

Assistance from donors had been received in 2020 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.

The BAC and Senior Staff considered how to determine whom to help with the funds received.

Information was gathered from the Armenian community (BAC members and others) to help determine whom to visit and assess what help to be given.

During 4 months in the 2nd half of the year, the social worker and the director **visited 41 homes** that were hugely impacted by the blast. They listened to the story of each resident. They recorded information about them, receiving related documents and photos, identifying the priorities of the family still needing assistance, bearing in mind that many of the NGOs working on the ground with repairs and other aid, had neared the end of their re-building projects.

The 2 social workers and the director reviewed the applications, and set a category to each home-family visited. The aid given was, in general, one of the 3 categories equivalent to 5 million, 7.5 million and 10 million Lebanese pounds. Many identified their priority need for replacing destroyed items and living expenses.

JMP paid out a total of **L.L.235,500,000.-** to **34** residents impacted by the explosion. Along with the payment JMP gave a book in Armenian, the New Testament and the Psalms, which was received with gratitude.

The home visitation by "Jinishian", an Armenian organization, and the aid are being welcomed as the residents are continuing to experience the effects of the explosion. They expressed their gratitude for being alive and for the aid given.

The visitation and assistance of the remaining budget will continue in 2022.

4. Tables of beneficiary and client numbers

The following tables represent the number of client-beneficiaries who received assistance and the number of times clients visited the Social Worker or Health Consultants. *Note that the center was closed for 3 weeks in August for summer vacation.*

<u>SERVICES</u>	# of beneficiaries	# of times Assistance given
Medication – mainly for chronic illness	1790	8286
Dispensary: Doctors' Consultations (6 months)		254
Dispensary: ECG test (4 months)		62
Hospitalization	280	328
Other Medical	873	1174
Institutional Placement Care	14	68
Social Service families and teens families with a handicapped PLUS Emergency & Relief aid	406) 24)=430	1600
Care For Elderly: Allowance + Emergency & Relief aid	296	882
Hot Meal (related expenses)		2,372
Aid for Victims of August 2020 Beirut Port Explosion	34	34
<i>Total of # of times assistance given</i>		15,060
	<u># of times non-financial assistance given</u>	
# of additional meetings of Social Workers <u>with clients (non-financial)</u> INCLUDING: 143 Home Visits by JMP Social Workers 225 employment interviews 497 Other consultations Also, clients' visits to JMP for: 2,725 Hot meals 400 Dignity kits (250 for women & 150 for children) & 1,480 Other distributed bags of: sanitizers, masks, detergents/Bread/flour		<u>5,470</u>
Grand Total # of cases (client visitations and sessions) received by the Social Workers, Doctors and Health Consultants		<u>20,530</u>

Teens' Self-Development:	<u>in Technical school</u> 20 individuals in both academic years 2020-2021 2021-2022	<u>Empowerment sessions in JMP</u> were <u>one on one</u> with the social worker as needed, and <u>3 group sessions</u> were held in December.* - 4 passed BT3 government exams - 14 continuing to the next level +6 new teens
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* Due to the corona virus lockdowns and social distancing measures, group sessions were not held for the most part. Schools held classes online in 2020-2021, and re-opened as of October 2021.

Refer to the **COMPARATIVE CHART OF NUMBER OF CLIENTS FINANCIALLY ASSISTED 2018-2019-2020-2021** in APPENDIX 2.

JMP received over 20,500 client-visits for over 3,600 beneficiaries, impacting thousands of lives.

B. Retain and Equip Highly Qualified Staff

Seminars/Meetings

Internal Communication was enhanced with various meetings and interaction with staff, volunteers, and partners. With the increase in vaccinated people by the last 4 months of the year, and the easing of covid19 restrictions, gatherings for seminars or workshops and in-person meetings began to take place.

Participated by	Seminar/Workshops/Meetings
Social Worker Ani	September 20 Self-Care training session , initiated by CCOBS: the Coordinating Committee of GOs and NGOs of Bourj Hammoud and Sin el-Fil, organized and funded by member YMCA, held in YMCA camp in Ras el-Metn. The training helped participants to understand the ways to cope with stress and to try to organize their work and life accordingly.
Social Workers Lucie & Ani	November 12 Workshop “ Trauma Care ” held in Haigazian University in collaboration with Consortium for Global Education.

- 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 June 30 the staff watched former BAC member Mrs. Yester Kilaghbian’s online recording with the topic: “Being No one or Someone for Jesus Christ”
- Mrs. Nanor Tashjian also presented at staff meetings health-related topics including about “Covid-19”, “Vitamin D versus vaccines”, “Sea Salt versus Table Salt”, “Schizophrenia, symptoms and treatment”, “the difference between Cold sore and Canker sore”.
- **Senior staff** met to review and discuss the budget with the changes in the exchange rate of the USD, and the impact of the revenues on the budget of the services and programs.

C. Expand communication and networking

1. External Communication

- a. The Coordinating Committee of Social Welfare Organizations of Bourj Hammoud and Sin El Fil held **6** meetings (February 11, April 15, May 20 by Zoom, and they also met at the center of the Ministry of Social Affairs in Bourj Hammoud on June15, October 10 and December 16).

This committee plays an important role in sharing information and experiences 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.

- b. 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.

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.
- Zvartnotz, the Center for the Children with Special Needs (including Mentally Challenged Children) operates under the registration and umbrella of the Union of Armenian Social Workers in Lebanon. As a member of the Administrative Committee of Zvartnotz, the Director attended several administrative meetings held on the premises and also by zoom.
- The Semaan Foundation partnered with JMP through the Head of the Dispensary, donating an amount L.L.500,000 to each of **24 families**.
- Project with the Municipality of Bourj Hammoud and “Cites Unies Liban” (United Cities Lebanon)/Bureau Technique des Villes Libanaises
5 elderly persons and **7** families were selected to benefit with food coupons and cash for 6 months. The condition was that the families have a minimum of 3 children under the age of 18. Each of the children also received a piece of clothing and a pair of shoes.
- Global Health Institute of the American University of Beirut used JMP’s Kurkjian Hall for a number of their group sessions: newly-trained individuals gave their health-related presentations to their groups.
- As a gesture of partnership, as of the end of November, JMP opened its doors of the 1st floor with a separate entrance to the main social center (on Lot 935), for the “Community-based health and protection intervention for the most at-risk Syrian refugees and host community members, in particular older people and people with disabilities, in Jordan and Lebanon” project implemented by IDRAAC with the support of HelpAge International.

Through this project, weekly intergenerational support group sessions were held at JMP where attendees were invited to come together and share their experience of living in the community, health, care and psychosocial needs. Occasionally, hygiene kits were distributed to participants and also to **26** of JMP beneficiaries.

This also intended to give exposure of JMP to other NGOs.
(The 1st floor of the Lot#935 is intended to be leased for income generation.)

D. Achieve Long Term Financial Stability and Growth

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

- **PLUS \$10,000** from the donations received through JMP-USA

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

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

1. Donations & Contributions	\$	L.L.
- for Medications	15,234	23,156,000
- Donation for Com. Dev. Teens project	329	500,000
- Other donations	<u>29,869</u>	<u>45,401,329</u>
Total of Donations	<u>\$21,375</u>	<u>L.L.69,057,329</u>

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

1. Income/Receipts	\$	L.L.
- Medication	99,120	150,662,750
- Dispensary (6 months)	<u>1,707</u>	<u>2,595,000</u>
Sub-total	<u>100,827</u>	<u>153,257,750</u>
- Refund for Institutional Care	7,069	10,745,000
- Housing [Rent-Interest-Insurance, and (restricted fund from sale L.L.32,029,852)]	22,248	34,299,012
- Income Generating Activity – 3 tenants (1 apt. #5068/7) and 2 on Lot #937)	17,985	27,337,000
- Bank Interest and Revenue	51	77,704
- Miscellaneous Revenue from sale of Assets	720	1,694,405
- Revenue from Exchange Difference	<u>561,982</u>	<u>855,036,645</u>
Total of Income/Receipts	<u>\$710,882</u>	<u>L.L.1,082,447,516</u>

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	318,510,656	209,546
• from other dispensaries & other sources	<u>99,335,192</u>	<u>65,352</u>
TOTAL Value of Donated Medications	<u>L.L.417,845,848</u>	<u>\$274,898</u>

JMP also received additional **in-kind donations** in the value of **L.L.16,609,300.-** (or \$10,927 at official exchange rate of \$1=L.L.1,520). These included items for use by JMP dispensary and for distribution to beneficiaries such as masks, walkers, dispensary materials, as well as bread, hot meals and other food items, etc.

In addition to the donations received from individuals, there were donations through the NGOs including Women's Auxiliary Union of Holy Etchmiadzin (WAUHE), The Semaan Foundation for Needy Families, the Armenian committee GAMK (medications), the Armenian Community Council in UK, Enduring Hope Church (California, USA).

Refer to the **TOTAL ANNUAL FUNDS and RESOURCES** in **APPENDIX 5**.

E. Maintain effective governance

- Members of the Beirut Advisory Committee (BAC) met, some by online (zoom) and some in person, on May 31, September 11, and October 26. Some members of the Administrative Body of the JMP association also joined in the meetings.

Reports about the programs and services were shared, and participants contributed with their questions, suggestions and recommendations. Main issues tackled included updates on banking procedures and Circulars of the Bank of Lebanon, rising living expenses, CPI and currency of salary payments.

- General staff meetings were held a few times during the year, usually at the end of the month when inventory of medication takes place: 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 an inventory of medications was performed, with good results: using traditional hand counting methods and computerized inventory. 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.
Many medications were reported to be out of stock in Lebanon at different times of the year, particularly in June when JMP also could not find some medicines to provide to its patients.
- Due to the continued spread of the coronavirus Covid19 and the increasing numbers of infected people and deaths, the government imposed strict lockdowns several times in the early months of the year.
The center was closed for periods of few 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 continued to provide 'traffic police' person to check the temperature of each individual who wished to enter the center, and to ensure the person is wearing a mask.
- Few Staff members intermittently got the covid19 virus and quarantined themselves at home. Thankfully, none of them reached very serious conditions.
Upon being convinced at different stages, all the staff members eventually received their 2 shots of the vaccine, and some the booster shot as well.
- JMP-L Director reported to USAC on JMP-L's programs and services of 2020-2021 at the meeting by Zoom on May 7, 2021.
She also presented to USAC on September 22, 2021 the conditions of Lebanon and of the applicants.
- For the 4th year Grant Thornton was hired by JMP-USA. The audit began early in June 2021. The final audit report of the 2020 accounts was received on September 22, 2021.
- Reporting to government or public offices and payments were made: financial reports of the association to the Ministry of Interior and Municipalities are due at the end of January each year, 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. Due to the pandemic lockdowns, and various closures of public offices as when public office staff were absent with Covid 19 infections or for strikes, payment due dates were re-scheduled by the authorities.

The Ministry of Interiors and Municipalities issued the Certificate of the “Jinishian” Association on March 18 valid till October 8, 2021 (end of the 3-year term).

On October 1, 2022 the General Assembly of the Jinishian Memorial Association met and elected the members of the Administrative Body which then elected/assigned the different posts. Accordingly, the Ministry issued a new Certificate dated October 11, 2021 valid till the end of the year.

These Annual Certificates enable JMP to conduct its transactions especially related to the government offices, and banking, and to carry out its Programs and Services.

Refer to the **TOTAL ANNUAL EXPENSES** in **APPENDIX 4**.

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.

The Lord is my light and my salvation...

Teach me your way, Lord; lead me in a straight path because of my oppressors.

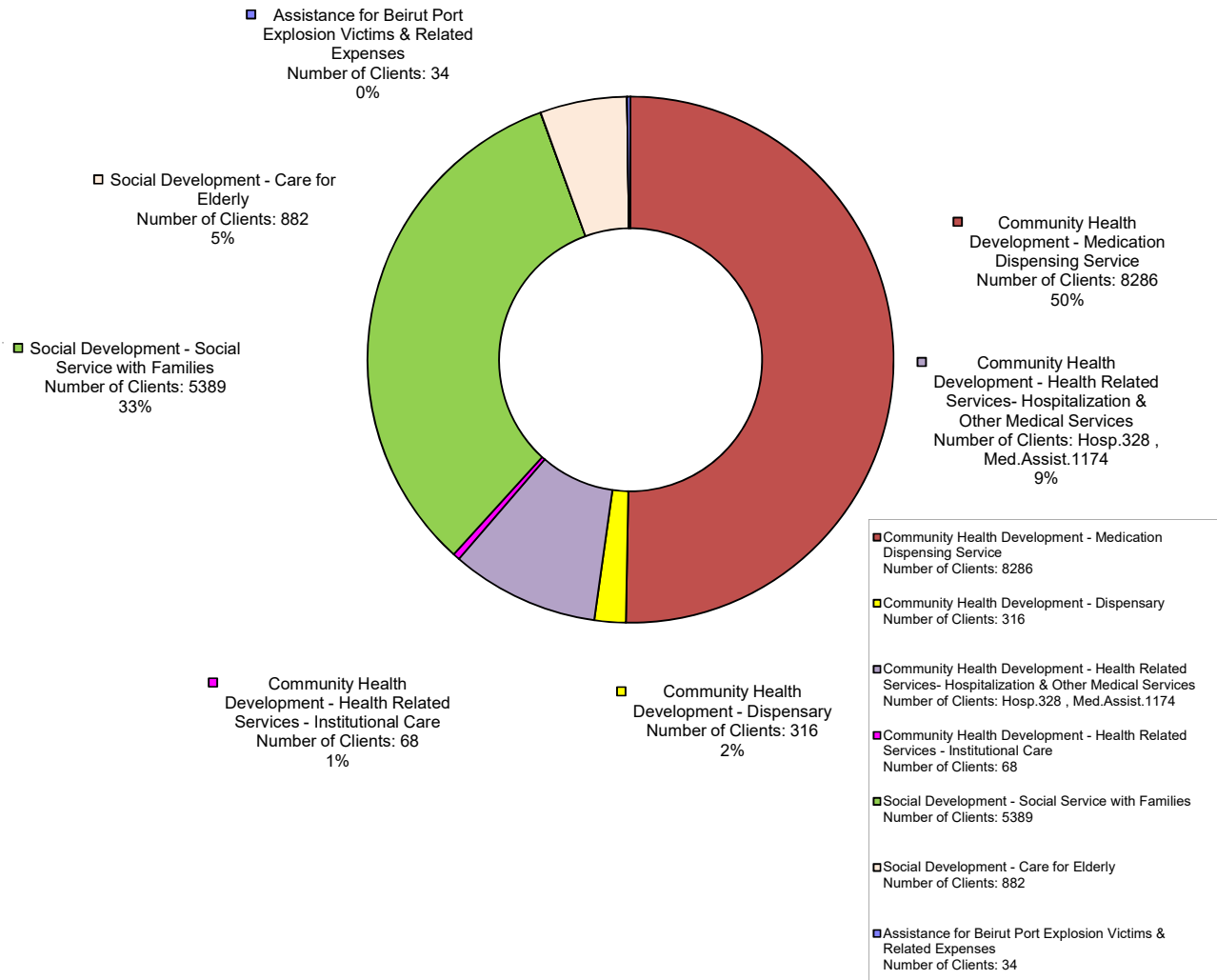
I remain confident of this: I will see the goodness of the Lord in the land of the living.

Wait for the Lord; be strong and take heart and wait for the Lord.

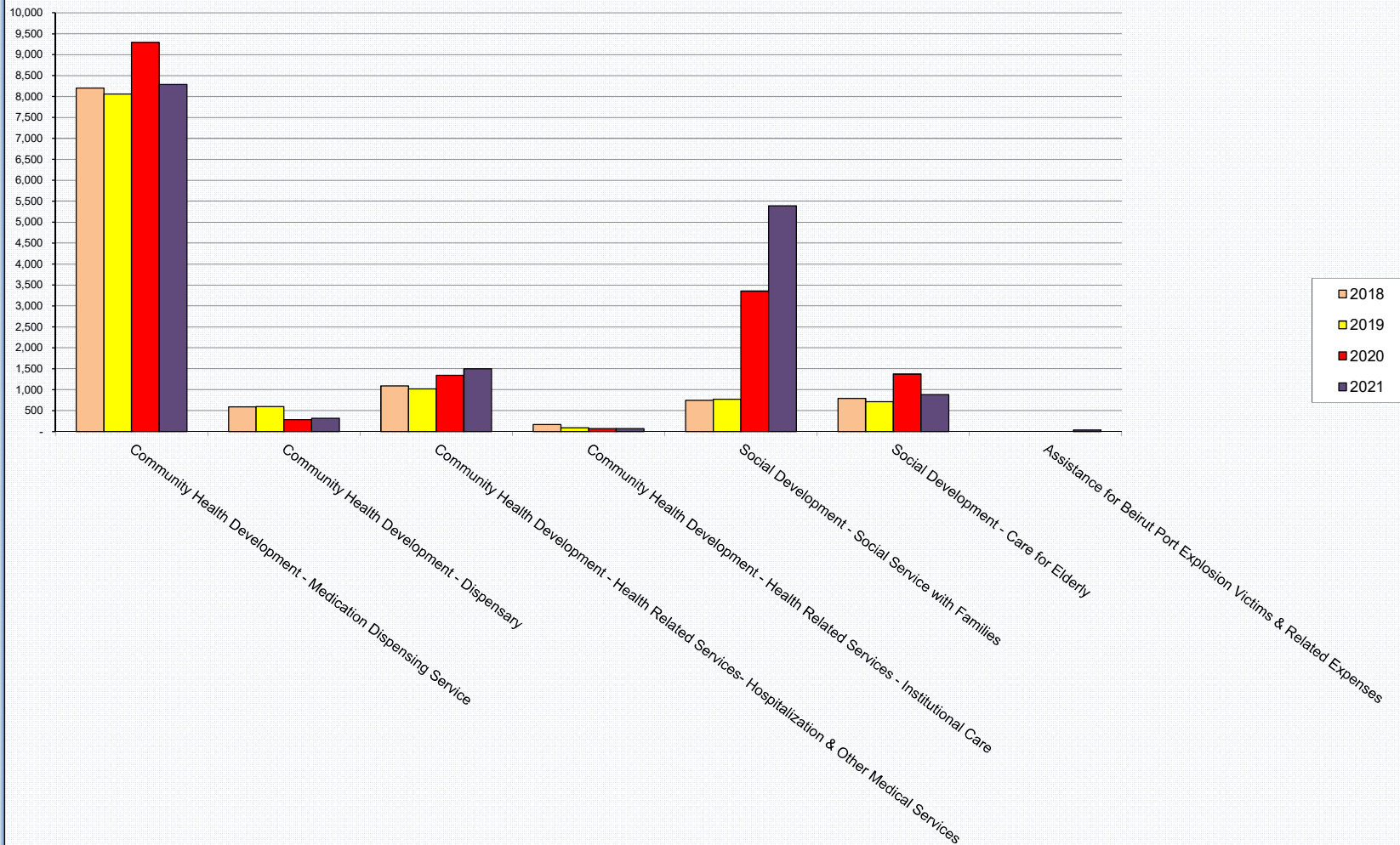
Psalms 27: 1, 11, 13-14 NIV

HEALTH & SOCIAL DEVELOPMENT PROGRAMS

Number Of Clients Financially Assisted

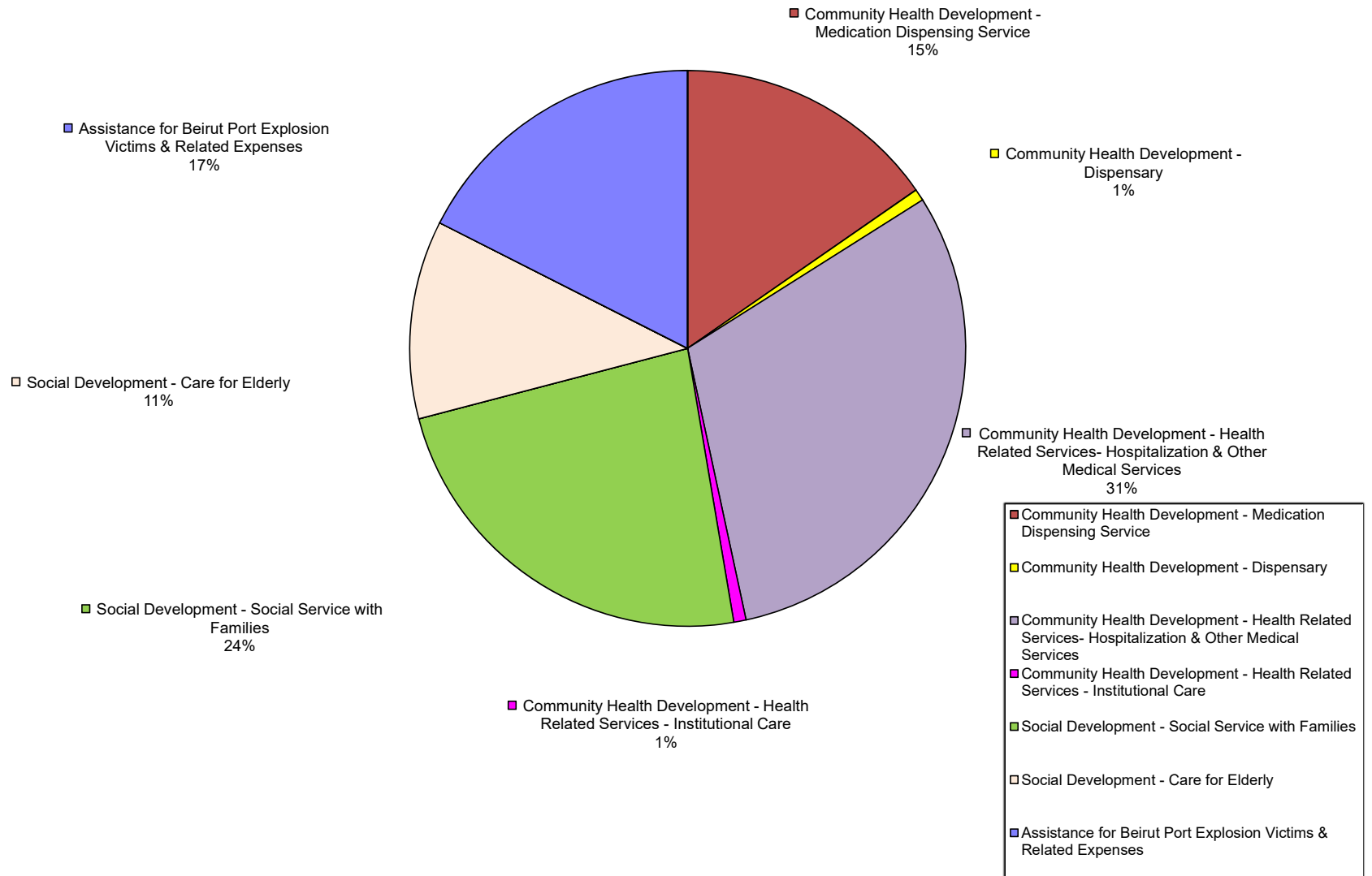


**COMPARATIVE CHART OF NUMBER OF CLIENTS FINANCIALLY ASSISTED
2018 - 2019 - 2020 - 2021**

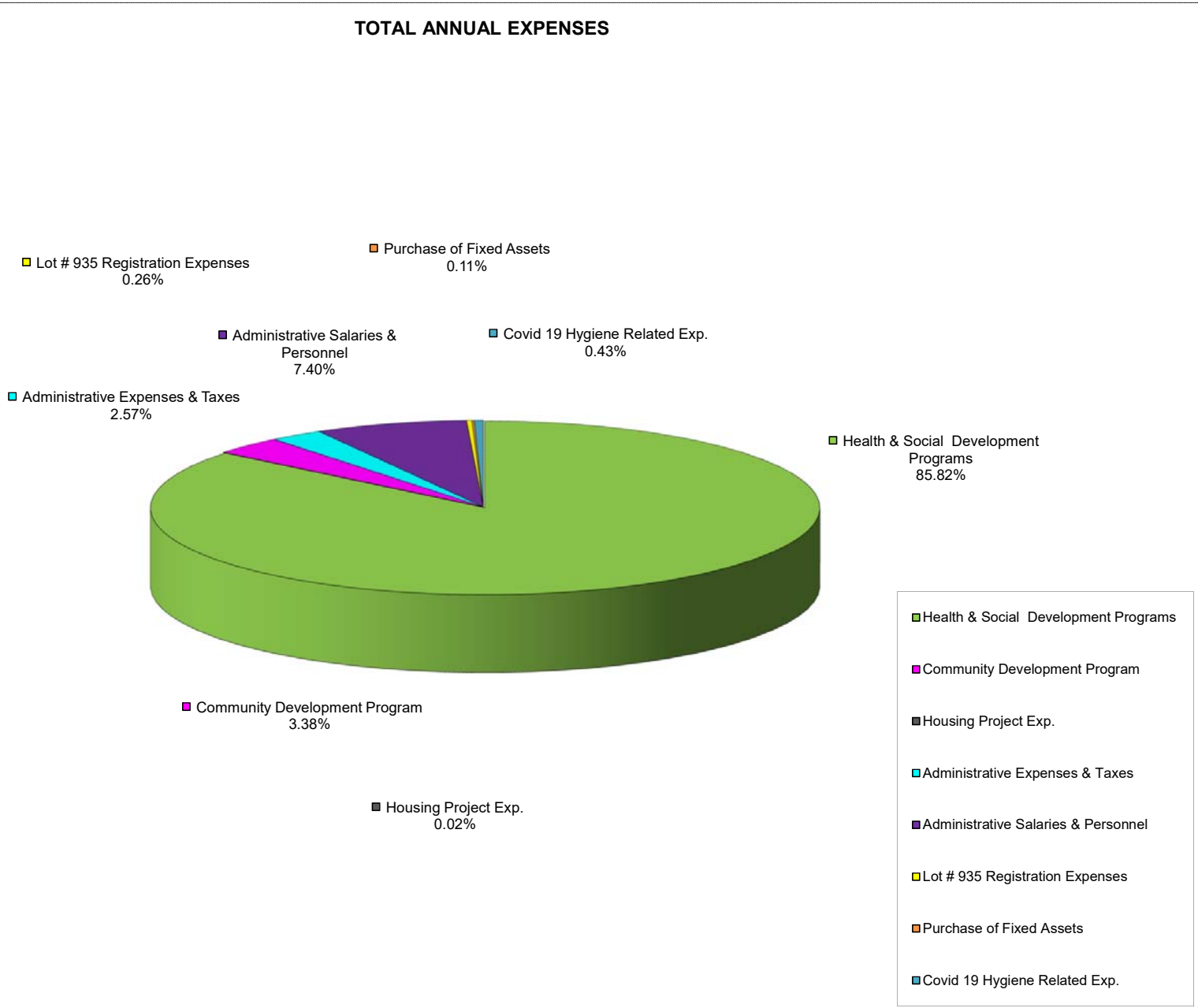


HEALTH & SOCIAL DEVELOPMENT PROGRAMS

ANNUAL COSTS



TOTAL ANNUAL EXPENSES



TOTAL ANNUAL FUNDS and RESOURCES

