



The  
Fuller Center  
for Housing  
Armenia

# Annual Report 2017

Building Homes, Communities and a Homeland





## Our Mission

*The Fuller Center for Housing Armenia is a non-governmental charitable organization that supports low income families to build and renovate simple, decent, and affordable homes providing them long- term, interest free loans as well as advocate the right to a decent shelter as a matter of conscience and action. The monthly loan repayments flue into revolving fund and are used to help more families. The revolving fund allows us to create a sustainable financial foundation for community development.*

The Fuller Center for Housing Armenia implements the following programs:

- Completion of half-built houses
- Purchase of affordable apartments
- Renovation which includes but is not limited to roof reconstruction, heating and sanitation system installation, interior renovation etc.

## Contents

President's Message

Housing Need in Armenia

VivaCell-MTS & FCHA Partnership

USAID (ARDI) Program

Partnership with ICRC

Local and International Volunteers

FCHA Financials

Our Donors



### *Dear Friends,*

With great pride, I'd like to present the 2017 highlights and results of the Fuller Center for Housing Armenia. It was another successful year of overcoming poverty through housing. Working together with donors, partners, volunteers and communities, the Fuller Center for Housing Armenia supported 58 families in need of decent housing who moved into their cozy and safe houses in 2017.

Approximately 250 people benefited from this program. This is a program which gives a good opportunity to many needy families to have a home in a short time.




---

*“Investing in housing we create not only a healthy environment for family members, but also create a foundation for a better future.*

*A healthy family, as a unit of the society, is the guarantee of sustainable development of the community and the country.”*

---

This year we hosted 5 international and 16 local volunteer teams (altogether over 300 volunteers). The year was fruitful also with new productive partnerships. Altogether in 9 years, since its inception in 2008, 623 families have been assisted, which means over 3,000 lives have been changed.

We recognize that without our dedicated supporters, friends, volunteers we wouldn't have such a success.

In the sixth year of partnership with VivaCell-MTS, the leading telecommunications operator in Armenia, 13 families were supported through housing, 6 of them have been sponsored by



VivaCell-MTS General Manager Ralph Yirikian's individual support. As a result, a real difference was made in the lives of 63 people. ***Altogether, in 6 years, 150 families have been assisted through this partnership.***

In 8 years, 136 families have been assisted through another remarkable partnership with International Committee of the Red Cross. ***In 2017, 21 families felt the happiness of owning a house.***



***On 15 June, 2018, we will celebrate our 10th Anniversary - a decade of serving Armenian families in need of decent housing, and we are determined to assist more families for which we have launched a 10th Anniversary Campaign to assist 10 families in need of decent housing.***

There is no better way to feel the true happiness than seeing people's joy and the sparkle in their eyes who have been waiting for having a house for

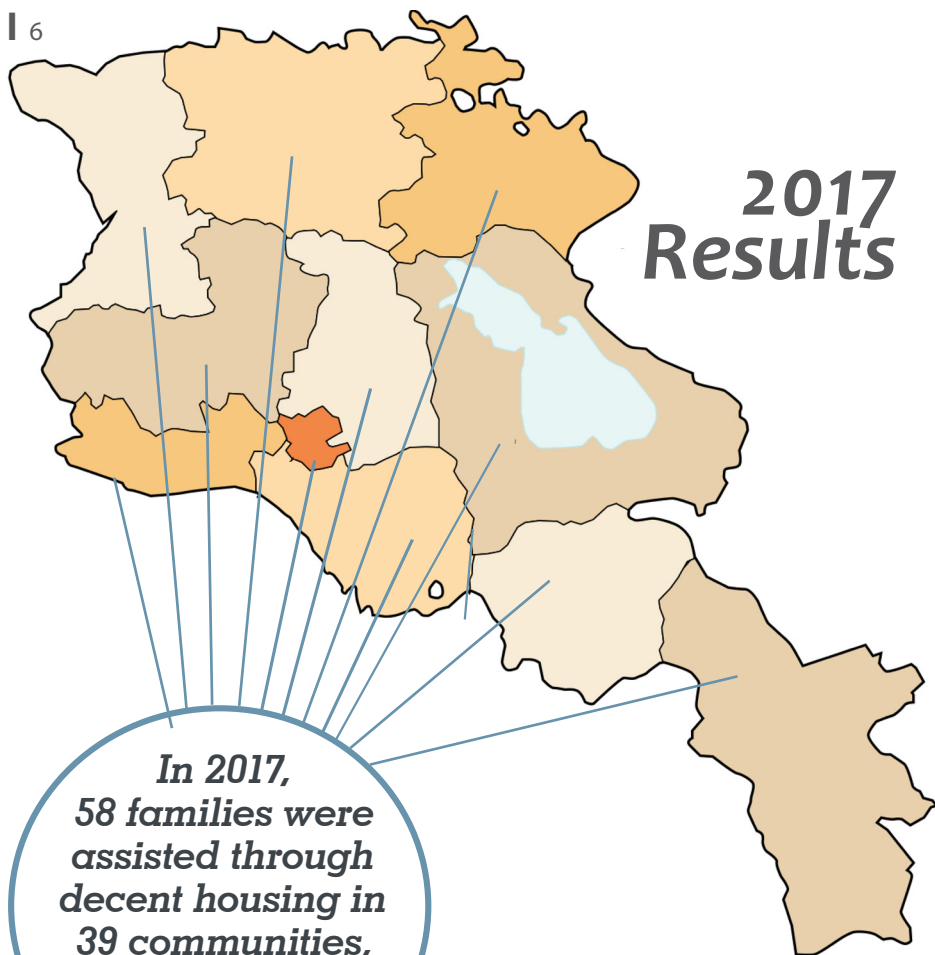


decades, and I would like to share the happiness of the families and take the opportunity to once again express our deepest gratitude for the successful year hoping you will join us in our 10th Anniversary Campaign in 2018 making the world a better place to live in; one house at a time.

A handwritten signature in dark ink, appearing to read "Ashot Yeghiazaryan".

Ashot Yeghiazaryan  
FCHA President

# 2017 Results



*In 2017,  
58 families were  
assisted through  
decent housing in  
39 communities,  
in all regions of  
Armenia.*

BENEFICIARIES



**284 people**

DONATIONS



**AMD 141,678,500**

VOLUNTEERS



**Over 300 hosted**



Since 2008  
**623 families**  
have been assisted through housing





# Housing Need in Armenia



30% of families in Armenia live below the upper poverty line.

(Source: World Bank "Social Snapshot and Poverty in Armenia")





Over 64,000 families in Armenia need improvement of housing conditions; over 26,100 families are homeless. Most of them live in metal containers (domiks), basements, or other temporary, unsafe and unhealthy shelters.

(Source: Report on Social Reforms in Armenia)



## Serving Communities: VivaCell-MTS & FCHA Partnership

Life is not a smooth path. Over the years, there are ups and downs, successes and obstacles. Perhaps that is exactly what makes people work harder trying to gain will, become determined to work and succeed.

Fortunately, there are organizations with high sense of corporate social responsibility that stay close to the families who are strong enough not to give up but need a helping hand to succeed.

It is already the sixth year Fuller Center for Housing Armenia and VivaCell-MTS, the leading telecommunications operator in Armenia, have been partnering to help families in housing need in different regions of Armenia. This partnership has brought happiness to

---

*“Community development has always been the focus of our attention. We continuously support programs that require long-term commitment, dedication, and ceaseless efforts. The housing program is one of them. It is aimed at providing proportionate development of both urban and rural areas, helping socially vulnerable families to overcome poverty, and awakening their faith in a better future. By implementing construction works, we provide more than merely material assistance, as we also give moral support to these families, which, in their case, is arguably more important.”*

*~VivaCell-MTS General Manager  
Ralph Yirikian*



150 beneficiary families. In total, more than 700 people in 10 regions of Armenia restored their optimism and confidence in a better future.

In 2017, 13 families have been supported through housing in 10 communities of six regions of Armenia. Six of the families have been supported by VivaCell-MTS General Manager Ralph Yirikian's personal donation.

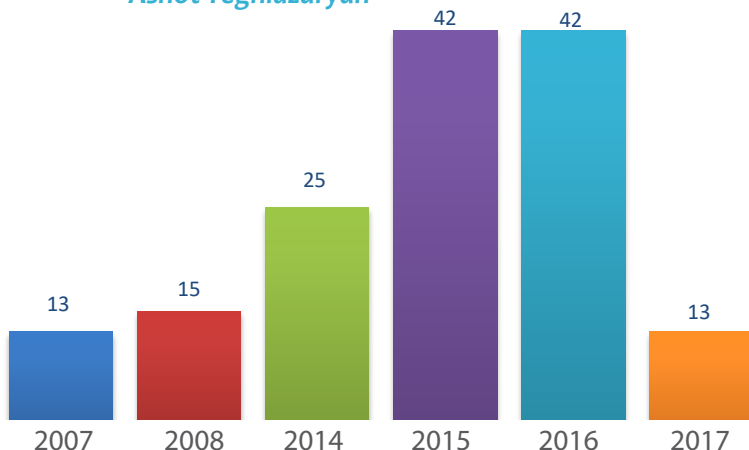
VivaCell-MTS assisted these families not only financially but also through volunteering. During these years VivaCell-

MTS General manager Ralph Yirikian as well as the volunteer staff members regularly participated in construction works, helping families to finish the construction works. Due to the joint efforts and the value system anchored on responsibility, new opportunities have been created for the families.

In 2017, VivaCell-MTS invested over AMD 31 million for the implementation of the housing project; in total about AMD 370 million has been invested so far.

*“Usually, our beneficiary families do not immediately feel the big change in their lives. Getting used to good takes time, too. However, experience of years proves that at the end of the program, over time, the family straightens its back and faces new challenges of the life with dignity.”*

*~ FCHA President  
Ashot Yeghiazaryan*





## **USAID-Funded Advanced Rural Development Initiative (ARDI) Program Accomplishments in 2017**



**USAID**  
FROM THE AMERICAN PEOPLE



***The ARDI Program empowers more than 51 rural communities in Syunik, Vayots Dzor, Tavush and Lori provinces of Armenia by giving them opportunities to generate more income. Implemented projects create more jobs and prospects for Armenians to stay in their homeland and participate in its economic development. ARDI supports activities in three rural economic sectors or value chains, including dairy processing, fruit processing and rural tourism.***

Rural Tourism Value Chain - The projects in 2017 were aimed at the establishment of B&Bs, particularly “glamour” Camping B&Bs. Total 4 B&Bs were created. Three glampings were established, which stand like abbreviation for glamour camping, in Areni, Yeghegis and Aghnjadzor communities, Vayots Dzor. Tourists’ visit to this

area is highly seasonal and reaches up to 5,000 tourists in the period of May-September according to our experts’ assessment. The Summer Accommodation Facility (SAF) developed by Apricot Plus company is an interesting innovation in seasonal tourism market, and is patented as an industrial design by the Intellectual Property Agency of

Armenia. It integrates the comfortability of cottages with the attractiveness of tent accommodations. The SAF is made of metal frame and roof, built on the basement matching with the specifics of surrounding area. It has arch ceiling and the walls are made of a combination of wood and tent. The novelty of this SAF is that the walls have standard interior and exterior design elements, the combination

of which creates new additional interior design options at different outdoor lighting. Each B&B have one glamping with 4 beds. On average it is expected to host 125 visitors by each glamping, and the revenue of each supposedly will be about 2 500 USD per year.

Another “glamour” B&B for tourist is being established in the same Yeghegis community by Arevi tour company. ***This new style B&B structure comprises of 7 containers. The B&B will have total 8 double and 4 triple rooms to host 28 people at the same time. It is targeted***



***mostly for adventure tourism. It is anticipated that the B&B will host 970 tourists per year. The B&B will hire 5 long term employees and purchase food supply from locals (Yeghegis and nearby communities). This will create employment and income opportunity for local communities.***

At the same time in the framework of ARDI program training, round table, exchange visit in Armenia and best practice visit to Latvia was organized for Rural Tourism beneficiaries. All these activities enhance knowledge and skills

of target rural population and gives them opportunity to utilize it in undertaking sustainable development projects as well as spread the benefits from tourism sector to other sectors of the local economy.

Fruit Processing Value Chain – In 2017, within this framework one Farm Service Center in Achajur and one Dried Fruit Production in Yeghegnadzor community were







supported. The dried fruit production, increased the production by over 100%, which in its turn increased the net profit. The company also provides job opportunities for more than 35 employees, especially rural women.

The farm service center in Achajur community is located in between two regions: Noyemberyan and Ijevan. This center will conduct training and provide consulting services to local farmers, as well as supply top quality inputs for horticulture and will be focused on developing grape production, wine making and tourism subsectors in this region.

And the last development project under this value chain is the establishment of Darman tea production in Berd, Tavush. ARDI program supported them to buy, renovate and equip a production area resulting in about 50% increase in newly started wild collected herbal

tea business.

Dairy Processing Value Chain - Animal husbandry is important part of rural communities well-being and in 2017 projects connected with dairy processing value chain were in spotlight of ARDI program. In 2017 seven water places in three communities (Mets Parni and Yeghegnut in Lori marz, Aghnjadzor in Vayots Dzor) were built for livestock, which substantially will increase income of 712 households, who are engaged in livestock breeding in those three communities. During 2017 three Milk Processing Plants and one Milk Collection Unit were established or upgraded (Vanadzor and Alaverdi in Lori marz, Aghnjadzor and Goghtanik in Vayots Dzor). Additionally more than 1500 households will be able to provide produced milk to the milk processing plants, which will create additional revenue for them which is a good incentive for dairy farmers to increase

the number of livestock and the volume of milk production. One of the important pledges of sustainability for any agricultural products and service providing value chains are farmer service centers. Within this value chain activities as well ARDI program supported the establishment of veterinary farm center in Mets Parni, Lori marz. The aim of this FVSC is to promote improvements in veterinary services and cattle management strategies among veterinarians and farmers in Mets Parni cluster and neighboring communities via introduction and increasing access

to better veterinary input supplies, Animal Health medicine and artificial insemination operations.

*The ARDI program is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents of this document are the sole responsibility of ARDI and do not necessarily reflect the views of USAID or the United States Government.*







**“We have heard many stories about our grandfather, Robert, whom we have never seen.**

**In 1992 he, 34 years old then, went missing during the Nagorno Karabakh and Azerbaijan war.**

**Our grandmother, Gayane and mother, Tsaghik, always tell about him with love and great longing and every time I see shadow of sadness in their eyes.**

**I wish there were no wars so that no one would lose their relatives. May all mothers smile and never be sad”.**

**136  
families  
have been  
assisted in  
8 years**



## Giving Hope and Help: Partnership with International Committee of the Red Cross (ICRC)

*It is already 8 years the Fuller Center for Housing Armenia and the International Committee of the Red Cross have been partnering to assist the families of those who went missing during the Nagorno Karabakh (NK) War.*

*Since 2015, in the scope of this cooperation, the partners started assisting also victims of mines /ERW (explosive remnants of war) by providing them with interest-free loans for rehabilitation of houses.*

*In total, 136 families have been assisted since 2010 out of which 21 were assisted this fiscal year. The proportion of funds invested for this purpose by partners is: ICRC 70% and FCHA 30%.*

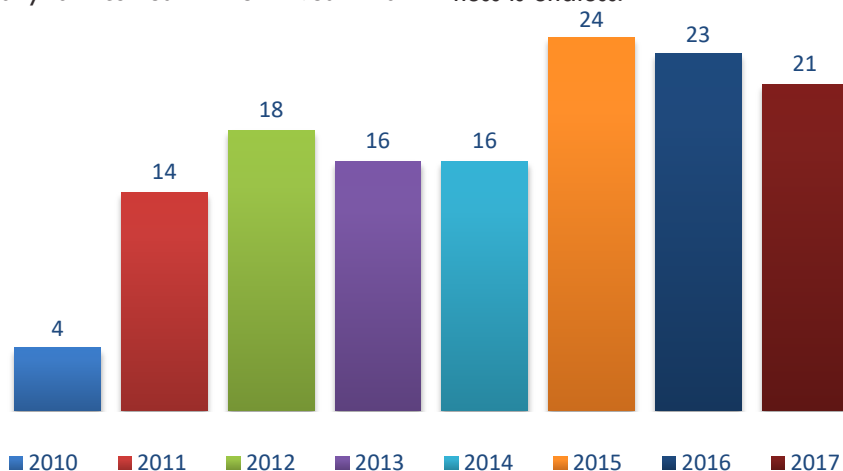
These two little sisters in the picture are the seven-year-old Knarik and the four-year-old Gayane Sargsyan from Vardenut village, Aragatsotn region. They are still little girls but have seen many difficulties in their lives. Knarik

and Gayane live with their parents and grandmother. They haven't seen their grandfather, who went missing during the NK war in 1992; though they have heard a lot about him and the war.

One of the difficulties of these two cute sisters was the living conditions where they were growing up. They lived in a half-built house without decent housing conditions...So damp and cold was the house where the family had to live for many years.

When we asked the sisters what was their big dream, they unanimously answered that their dream was to have a beautiful bedroom.

In 2017, the Sargsyans completed the home construction through the partnership between FCHA and ICRC and finally have a warm and comfortable house. Now Knarik and Gayane have their dream bedroom and their happiness is endless.





## Volunteering as a Way of Life: The U.S. Embassy Helping Hands Build a Home for a Family

It's already the 8th year, since 2008 the U.S. Embassy team joins forces with the Fuller Center for Housing Armenia to build homes for Armenian families in need of decent housing.

This partnership demonstrates a unique collaboration that is focused on helping people in need and giving them hope for a brighter future.

**“Being able to contribute in a meaningful way to the daily life of this Armenian family was something that motivated the Embassy volunteers and the Fuller Center team to come out today and give their time. Volunteering is a way of life for many American families, and it’s so meaningful to be able to continue this tradition in Armenia .”**

**~Ambassador Richard M.Mills Jr.**

On September 16, 2017, the U.S. Ambassador to Armenia, H.E. Mr. Richard M. Mills, Jr. and volunteers from the U.S. Embassy Helping Hands organization joined the Fuller Center for Housing Armenia team in Aghavnatun village of Armavir region to help build a home for Petrosyan family. Within a few hours the volunteers did the concreting of the floors, which was a huge support for the family.

Just a few months later, Mr. M. Mills, Jr., volunteers from the U.S. Embassy in Armenia, and the FCHA team visited the Petrosyans to share the fam-

ily's happiness now that they reside in their newly-built home. The teams participated in house blessing ceremony proving that sharing happiness is as much important as giving a hand-up.

***"Our partnership with the U.S. Embassy in Armenia goes a long way. This partnership once again proves that humanity does not recognize borders. When people join forces with good will and hearts full of love, everything becomes possible. The result is the happiness of these people. We are happy to share in their joy," said Fuller Center for Housing Armenia President Ashot Yeghiazaryan.***



**Working together with the family**



**Sharing happiness with the family**







## **Bridges Between People : Global Builder (GB) Volunteers Helping Armenian Families in Housing Need**

Nobody should be doomed to live in need with unfulfilled dreams. Everyone in their life deserves respect and prosperity. Success is when people unite their forces and create bridges between countries. Volunteering is a big part of the FCHA mission. It rejects indifference and awakens faith in people who are not confident in their abilities and willingness to overcome hardships. The idea of unity brings people together to be on the side of those who are less fortunate.

***In 2017 Fuller Center for Housing Armenia was honored to host five Global Builders volunteer teams from USA: the team of Johnson State College of Vermont, Arnold Foundation, teams led by Leo Manuelian, Jacqueline Melkonian Elchemmas, and Barbara Hovsepian. The teams worked in Kotayk, Vayots Dzor, Ararat and Aragatsotn regions spreading happiness and giving hope to the families.***

Working shoulder to shoulder with families, our volunteers not only facilitate the construction works trying to finish it sooner, but also making those people and the whole community stop feeling alone in overcoming these difficulties.

*"Young enough to try anything...  
old enough to know better....  
I have been on several build trips  
in recent years and enjoy the ex-  
perience and knowing that even  
our small efforts can help in some  
way. If we are open to the adven-  
ture we can learn so much about  
ourselves and others and at the  
end of the day look back and say  
"I'm glad I was there...""*

*~ Rickie White*

**GB Volunteer, Lumberton, Texas**



**GB team, led by Jacqueline Elchemmas**



**Johnson State College of Vermont, GB team**



**Arnold Foundation, GB team**



**GB team, led by Leo Manuelian**



**GB team, led by Barbara Hovsepian**





## Local and International Volunteers with Humanitarian Mission

The FCHA mission would not be possible without the support of those who share their time, efforts and willingness to improve the life quality of the families, increase the self-esteem and self reliance of the family members bringing positive changes in the way of life ...

Over  
300  
International  
and Local  
Volunteers  
Hosted

*In 2017, Fuller Center for Housing Armenia hosted volunteers from KPMG Armenia, Armenia Marriott Hotel Yerevan, AGBU Discover Armenia, UWC Dillijan College, American University of Armenia, Microsoft Armenia, Teach for Armenia, Armenian Assembly of America Christian Youth Mission to Armenia (CYMA) as well as other individual volunteers who joined our mission of eliminating substandard housing in Armenia.*



## New Partnership with Microsoft Armenia

In 2017, FCHA started a new and a productive partnership with Microsoft Armenia by helping an Armenian family in need of decent housing to complete the construction of their home by volunteering their labor for a full day of various construction activities.

On June 19, the enthusiastic team of Microsoft Armenia employees worked in Geghashen village of Kotayk region helping the Yeghiazaryan family to build their dream home.

***“We are delighted to be able to help the family to build the home that they have longed for so many years. We have had an incredibly rewarding day of***

***hard work, fun and bonding under the scorching Kotayk sun and it has been a privilege to get to know this extremely deserving family and be a part of a Fuller build. We’re all looking forward to coming back in a few months and seeing their new home!”*** said a volunteer member from Microsoft Armenia team.



## AUA Ladies Build! AUA Volunteer Students Join FCHA Mission

On June 22, 2017, volunteer young students from American University of Armenia (AUA) Volunteers' League student organization joined FCHA to help build a decent home for a family in need of decent housing.

All of the volunteers were young ladies and it was pleasant to recognize that they joined FCHA with the humanitarian mission.

***“The ladies from AUA Volunteers’ League were proved to be powerful, hardworking and enthusiastic in the construction***



***process. We were honored to have an opportunity to help the family build their long-awaited home and we are proud to have our contribution in it!”*** shared Anna Tantushian, an executive board member at AUA Volunteers' League.

## New Partnership with Teach for Armenia



*“We believe in a better future for Armenia, and today we are so proud to be part of that with the Baghdasryan family and the Fuller Center. A better Armenia means better education for our children, it means proper housing conditions for our families, it means financial security for our people. All of*

In 2017, FCHA started a new and productive partnership with Teach for Armenia. This humanitarian partnership is committed to helping build houses for families who live in poverty housing.

*these challenges are related, and when we work together to empower our communities, it brings the necessary change to life,” said Teach for Armenia Founder and CEO Larisa Hovannisian.*

## Armenian Assembly of America Helping Build a Home

On July 16, 2017, Arpi Vartanian, Regional Director of the Armenian Assembly of America and interns of the Assembly’s Summer Internship Program in Armenia joined FCHA with the mission of helping build a decent home for a family in need.

*with them and FCHA was an opportunity I promise none of us will forget. Knowing that we contributed to the building of this lovely family’s home, ensuring a warm home in the winter and a cool home in the summer, is one of the most rewarding experiences of my life. Hard work and teamwork truly create miracles,” said Arpi Vartanian.*

*“Meeting the Babayans, and working*



Helping others build their dream home and making a real difference once again proves that we should recognize that there is another side of life where people need our help, and that we don’t need super powers to help them – just a willingness to share our time.

## UWC Dilijan College Students Giving a Hand Up

It has already become a tradition for UWC Dilijan college students to join FCHA and construct homes for families in need of decent housing. It is already the third successive year the college students join and work shoulder to shoulder to help families live a deserving life.



During the period of May 22-24, and, the second time on October 16-18, 2017, the young volunteers from **Spain, Germany, Great Britain, Serbia, Georgia, the Netherlands, Ukraine, Sudan, Palestine, Croatia, Hungary, Serbia,**

**Mexico, India, United States of America** did tremendous work helping the family to sooner finish the construction of the house which was a big support for the family.

*“After three days of hard work, the joy, happiness, gratitude and smiles given by the family, warm your heart and that is what makes this experience an outstanding one. Even with no experience in constructions work, our students were able to provide help finishing the house as soon as possible. As soon as you think about winter’s cold which is upcoming, you do not want to do anything else than do as much as you can for this hardworking family,” says Ben, a second-year student from the Netherlands.*

During all these years of partnership, the volunteers from UWC Dilijan not only helped families turning their dreams of having a decent home into a reality, but also created a conducive environment for them where they can create a better future for their families.





## 10 th Year of Partnership with AGBU Discover Armenia



***In 2017, FCHA and AGBU Discover Armenia celebrated 10th year of successful partnership. During all these years, AGBU Discover Armenia team of young volunteers from different parts of the world, led by Mrs. Hermine Duzian, Chief Coordinator Diaspora Youth Programs in Armenia, joined FCHA mission helping build homes for more Armenian***

***families through volunteer- ing activity, also creat- ing strong bonds between younger generations of the Diaspora and people living in Armenia.***

This year a group of 53 enthusiastic AGBU Dis- cover Armenia young vol- unteers worked in Ner- kin Bazmaber village, Aragatsoin region to turn the dream of Manoukyan

family of four to have a decent home into a reality. The hard working ethic of the volunteers is really rewarding and it resulted in creating such a conductive environment in which family members felt they are not alone, that there are people who give them a real hand-up for a better future and it is invaluable.

## 8th Year of Partnership with KPMG Armenia



It is already the 8th year KPMG Armenia is joining FCHA not only with finan- cial support but also by volunteering their time, good will and efforts and giving more families an opportunity to raise their children with dignity and in a healthy environment

***"It is a blessing to have a large family but in the***

***On 22 July, 2017, KPMG Armenia volunteer team members joined FCHA team helping the Minasyan family from Dvin village, Ararat region to build their long cherished home.***

***meantime it's difficult to live with 16 members in a small house... Your help was a real hand-up for our family. Thank you!" said Arsen, the family father.***

## 600th Home Building Milestone with CYMA

In 2008, FCHA started the rewarding program and paved the way for the construction of hundreds of houses for the families who lived in temporary shelters. Now, FCHA is already celebrating the construction of the 600th home, bringing happiness to approximately 3000 people.

**The 600th home construction was celebrated with FCHA long time partner, the Christian Youth Mission to Armenia (CYMA).**

On July 27-28, the CYMA group joined FCHA to help the Minasyan family from Dvin village of Ararat region, to help build their dream home. It has already become a tradition to join forces with CYMA serving to unify and strengthen the Armenian community by establish-



ing a bridge between diaspora's youth and our homeland through participation in the social, religious, professional and cultural life of Armenia. **The volunteer members led by Der Krikor Zakaryan, had performed an impactful job, working to make a difference in the life of the family.**

## 11 Years of Partnership with Armenia Marriott Hotel Yerevan

It is already the 11th year, the volunteer staff members of Armenia Marriott Hotel Yerevan join FCHA team with the shared mission of eliminating sub-standard housing in Armenia.

**"Marriott's Spirit to serve makes our culture more vibrant, our business stronger and the world a better place. Investing in the com-**

**munities where we do business is at the core of Marriott's Spirit To Serve Our Communities corporate social responsibility strategy. Now the time has come to put our actions to another Spirit to**



**Serve our communities event together with FCHA," said Armenia Marriott Hotel Yerevan General Manager Ms. Catalina Susan.**

## Advisory Committee

*People who have been committed to assisting families in housing need in Armenia over many years, who give themselves to the mission of eliminating poverty housing in Armenia.*



Abraham Ouzounian  
WI, USA



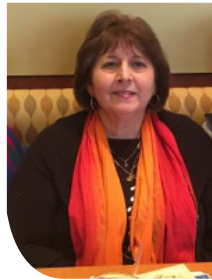
Mr. & Mrs. Manuelian  
NJ, USA



Cynthia Erickson  
MN, USA



Suzanne Daghljan  
NJ, USA



Jacqueline ElChemmas  
MI, USA



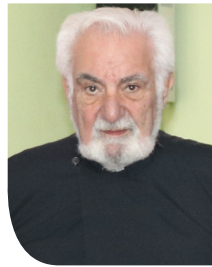
Michael Candan  
NY, USA



Beth Broussalian  
CA, USA



Der Yeprem Kelegian  
WI, USA



Der Dajad Davidian  
MA, USA



Barbara Hovsepan  
NJ, USA



Larissa Printzian  
CA, USA



Susan Bosovich  
MI, USA



Kristi Rendahl  
MN, USA



Patricia Zerounian  
CA, USA



## ***FCHA Board Members***

Ashot Yeghiazaryan	President of the Board, ED of “Katsaran” NGO
Karen Minasyan	Member
Lilit Matevosyan	Member
Varduhy Lavchyan	Member
Tatevik Ayvazyan	Member
Artash Ayvazyan	Member
Anna Pepanyan	Member

## ***FCHA Staff***

Armen Avetisyan	Executive Director
Margarita Ohanyan	Finance Manager
Zarouhy Geymanyant	Accountant
Rouzanna Sakanyan	Resource Development Manager
Alla Asatryan	Marketing and Office Manager
Gohar Vardanyan	Program Coordinator, Yerevan Site
Hakob Umroyan	Construction Manager
Melik Petrosyan	Construction Supervisor
Jivan Azaryan	Construction Manager, Lori Region
Sona Azaryan	Program Coordinator, Lori Region
Susanna Khachatryan	Chief of Party of the USAID funded ARDI Program
Gohar Palyan	Program Coordinator of the USAID funded ARDI Program
Samvel Dallakyan	Operations Coordinator of the USAID funded ARDI Program
Suren Shavarshyan	Grant Specialist of the USAID funded ARDI Program

## FCHA Financial

### Statement of Activities (in US Dollars)

January 1, 2017 through December 31, 2017

#### Revenues

##### Local Income (from local fundraising)

Cash Contributions - Individual	\$25,327
Cash Contributions - Churches	\$0
Cash Contributions - Companies	\$114,230
Cash Contributions - Government Agencies	\$2,083
In-Kind Contributions	\$0
House Payments	\$164,280
Other Income	\$187
<b>Total Local Income</b>	<b>\$306,107</b>

##### Transfers from FCH

Cash Transfers from FCH - Undesignated	\$15,000
Cash Transfers from FCH - Designated	\$122,077
Cash Transfers from FCH - Global Builders	\$18,710
<b>Total from FCH</b>	<b>\$155,787</b>
<b>Total Revenue</b>	<b>\$461,894</b>

USAID Funded ARDI program	\$599,754
<b>TOTAL Revenue with USAID Funded ARDI Program</b>	<b>\$1,061,648</b>

## *Statement of Activities (in US Dollars)*

### *January 1, 2017 through December 31, 2017*

#### *Expenses*

Home Construction Costs	\$294,063
Work shop	\$0
Salary - Program	\$38,130
Salary - Administration	\$64,595
Depreciation	\$0
Advertising	\$971
Office Expenses	\$10,149
Utilities and Telephone	\$3,144
Repair and Maintenance	\$13,644
Taxes	\$237
Miscellaneous	\$5,548
Travel- Programs	\$3,009
Volunteer Expenses	\$1,728
Bank Charges - Admin	\$419
Transfers to other affiliates	\$0
<b><i>Total Expenses</i></b>	<b>\$435,637</b>
USAID Funded ARDI program	\$572,614
<b><i>Total Expenses with USAID Funded ARDI program</i></b>	<b>\$1,008,251</b>
Net Assets	\$34,681
Net Assets at the Beginning of the Year	\$461,894
Net Assets at the End of the Year	\$60,938



## Statement of Operating Expenses (in US Dollars)

January 1, 2017 through December 31, 2017

<i>Line Item</i>	<i>Program Services</i>	<i>Admin PR &amp; FR</i>	<i>Total</i>
Costs of Homes - Materials	\$285,603		\$285,603
Costs of Homes - Transportation	\$2,940		\$2,940
Costs of Homes - Legal	\$5,520		\$5,520
Payroll Taxes & Employee Benefits	\$38,130	\$64,595	\$102,725
Salaries			\$0
Telephone		\$2,682	\$2,682
Travel and Meetings		\$3,009	\$3,009
Depreciation			\$0
			\$0
Repair and Maintenance	\$10,550	\$3,094	\$13,644
Utilities		\$462	\$462
Office Expenses		\$10,149	\$10,149
Volunteer Expenses	\$1,728		\$1,728
Communication and Advertising		\$971	\$971
Miscellaneous		\$5,548	\$5,548
Bank Charges - Admin		\$419	\$419
Taxes		\$237	\$237
Workshop		\$0	\$0
Transfers to Other Affiliates (Other than Tithe)		\$0	\$0
<b>Total Operating Expenses</b>	<b>\$344,471</b>	<b>\$91,166</b>	<b>\$435,637</b>

## **Balance Sheet (in US Dollars)**

**December 31, 2017**

### **Assets**

#### **Current Assets**

Cash & Cash Equivalents	\$55,093
Prepaid Expenses	\$5,845
Inventory	

**Total Current Assets** \$60,938

#### **Property and Equipment**

Vehicles	\$28,040
Furniture & Fixtures	\$8,825
Accumulated Depreciation	

**Total Property and Equipment** \$36,865

Net Mortgage Receivable - Long Term	
Mortgage Receivable - Long Term	\$2,952,423
Mortgage Receivable - House payments	-\$825,834
Total Net Mortgage Receivable - Long Term	\$2,126,589

**Total Assets** \$2,224,392



**Balance Sheet (In U.S. Dillars)****December 31, 2017****Liabilities and Net Assets**

Current Liabilities

Accounts Payable and Accrued Expenses

Deferred Liabilities

Notes Payable

Line of Credit

**Total Current Liabilities****Long Term Payables**

Grants related to assets

\$2,126,589

**Total Long Term Payables**

\$2,126,589

**Total Liabilities**

\$2,126,589

**Net Assets**

Unrestricted Net Assets

\$97,803

Undesignated

Unrestricted Net Assets/Total Net Assets

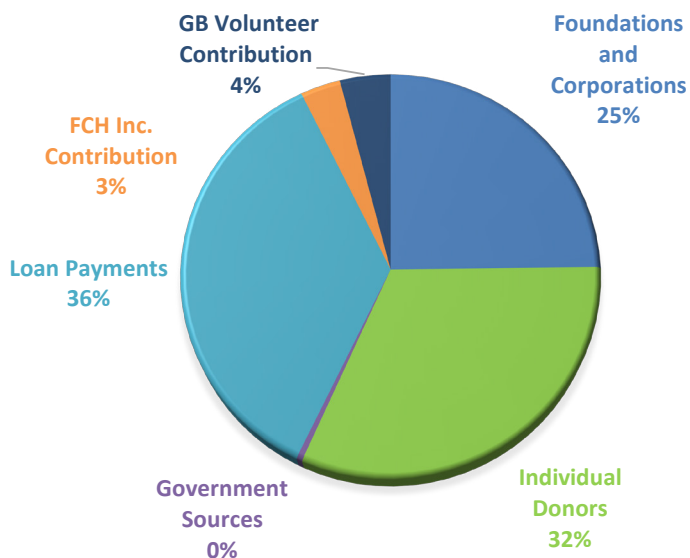
\$97,803

**Total Liabilities & Net Assets**

\$2,224,392

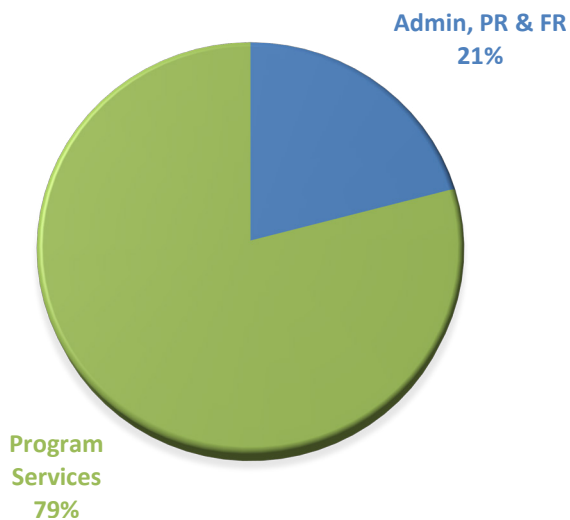
## FCHA Principal Sources of Income

January 1, 2017 through December 31, 2017



## FCHA Functional Expenses

January 1, 2017 through December 31, 2017



## Our Donors

*January 1, 2017 through December 31, 2017*

### **\$300,000+**

USAID(For ARDI Program)

### **\$50,000-\$75,000**

ICRC

VivaCell-MTS

### **\$15,000-\$25,000**

FCH Inc.

The Greater Cincinnati Foundation

Knights of Vartan, Inc.

Dr. and Mrs. Bedros Afeyan

Edna Keleshian

Edward H. Boladian

Heather Banoub

Madeleine Malayan

Mr. and Mrs. Toros H. Mangassarian

Mr. Shant Mardirossian

Pamela Barsam-Brown

Rebecca Karen Bagdasarian

Steven Kradjian

Triple X Fraternity Sequoia Chapter

### **\$10,000-\$14,999**

Ralph Yirikian

Arlene Joan Hajinlian

Catherine and Howard Atesian

Gary R. Kevorkian

St. John Armenian Church

### **\$100-\$999**

Aghavnatun Community

Alan and Jill Sahakian

Alexander Harcourt

Alice A. Mekjian

Andrea and Taylor Carden

Ani Jean Talanian

Anjel Rose Doyon

Anna Ohanyan

Anne Marie Zallakian

Arman and Maria Bedonian

Armeney Mary Mazian

Arthur Perry Sarkisian

Aslin Muriel Trepanier

Barbara E. Hovsepian

Baytzar Dokmecian-Nersessian

### **\$5,000-\$9,999**

Albert K. Deurdulian

The J.P.Morgan Charitable Giving

Fund

### **\$2,500-\$4,999**

Daughters of Vartan

### **\$1,000-\$2,499**



Carey White  
 Charles and Sona Aslanian  
 Charles Takesian  
 Chelby Virginia Nystrom  
 Chris Erickson  
 Christopher and Adriane Bonfiglio  
 Corey Joseph Nystrom  
 Geghard Community  
 Darren John Vaniskhian  
 David and Roxanne Lalama  
 David Robert Ameriguan  
 David Sayian  
 Derek and Sylvia Kruizenga  
 Diane Mavian  
 Diran Richard Bohajian  
 Duon Melanie Zeroun  
 Eleanor Krolian  
 Elizabeth and Mark Derderian  
 Erin AlexaDay  
 Faouzi Hanna ElChemmas  
 Fidelity Charitable Gift Fund  
 Fr. and Yn. Hovnan and Anna  
 Demerjian  
 Frank A. Patti  
 George and Beatrice Postian  
 George and Dorothy Mekenian  
 George and Vera Watts  
 Gerrit Lane  
 Gohar Samarjian  
 Gregory and Berdjouhi Parseghian  
 Gregory and Jan Herdemian

Heath Mitchell Guisinger  
 Henrique Cezar  
 Jacqueline Ruth ElChemmas  
 Jane Grimelli Baxter  
 Jeffrey and Tamara Buuck  
 Jessica Seranush Salmassian  
 Johanna Novak  
 John and Anita Wolohojian  
 John and Yvette Harpootian  
 Katherine Elizabeth Muller  
 Katherine Sirapie Mekjian  
 Kirsty Alexis Greeno  
 Kristi Rendahl  
 KPMG Armenia  
 Lejan Community  
 Leo Manuel Manuelian  
 Leon Zohrab Hovsepien  
 Linda M. Azarian  
 Lois Aline Wolfer  
 Lois Elizabeth Peacock  
 Lori Ann Kalemkerian  
 Lucine Tarman  
 Lucy E. Janjigian  
 Madeleine Malayan  
 Margaret Demirdjian  
 Margo Elyse Mekjian  
 Marie McKenna  
 Mary Susan Miller  
 Michèle Diot-Jouan  
 Michael Hachig Kazarian  
 Michael Halebian & Co., Inc.  
 Michael S. Meyers-Jouan

Mr. and Mrs. David Berberian  
 Mr. and Mrs. Paul Neeson  
 Mr. and Mrs. Reuben Sarkissian  
 Mr. Kenneth S. Kojamarian  
 Ms. Cynthia Reimers Erickson  
 Ms. Janette Barlow  
 Ms. Nayda Voskerijian  
 Nabil Hanna Mtanyos  
 Nanette A. Givelekian  
 Nerkin Bazmaberd Community  
 Nishan Michael Toroyan  
 Nora Noraian  
 Nvard Avdalyan  
 Pat McCullough  
 Peter James Deleonardo  
 Raffi and Addie Chekmeyan  
 Rickie Thayne White  
 Rita Kurkjian  
 Robert and Joyce Ishkanian  
 Robert Arthur Zeroun  
 Rose Marie Berry  
 Roxan Anoush Carman  
 Salpi Toroyan  
 Sarah Austen Holzgreffe  
 Sareen Charkoudian  
 Sean Thomas Gronholt  
 Shannon Marie McDuff  
 Simon and Annie Ovanessian  
 Sona Lynn Manuelian  
 St. James Armenian Church  
 Women's Guild

St. Mesrob Church Women's Guild  
 Stewart Eugene Essey  
 Susan Elizabeth Dean  
 Sylvia Sarkisian  
 Sylvie Genevieve Jouan-Meyers  
 Tamara Jean Volkert  
 Tanya Bukucuyan  
 The Bowen Family  
 Tom and Jill Bergeron  
 Ulla De Stricker  
 Victoria Sarkisian  
 Yeprem and Judi Kelegian  
 YourCause, LLC Trustee for Pfizer  
 Foundation Matching Gifts Program  
 Zareh Salmassian  
 Zaven and Gladys Tachdjian

### \$5-\$99

Agavni and Masis Isayan  
 Alice Karabian  
 Alla Asatryan  
 Amy Ishkanian  
 Anahid Gregg  
 Anna Davtian  
 Anna Pepanyan  
 Anton and Denise Richter  
 Arlene Denison  
 Armen Avetisyan  
 Aroxie Apigian  
 Artash Ayyvazyan  
 Ashot Yeghiazaryan

Charles H. Kaprelian  
 Cynthia J. Apkarian  
 David Yerganian  
 Edward and Yvonne Korkoian  
 Francis and Barbara Bulbulian  
 Gohar Palyan  
 Gohar Vardanyan  
 Hajk Saqanyan  
 Hakob Umroyan  
 Janet Weber Mrazek  
 Jenna Goman  
 Jivan Azaryan  
 Karen and Steve Omartian  
 Karen Minasyan  
 Kathryn Grosso  
 Kenarr Chiodo  
 Larry and Lynn Hayalian  
 Liana Minasyan  
 Lilit Matevosyan  
 Margaret N. Sahatdjian  
 Mark and Beverly Kaprelian  
 Mark and Dana Peznowski  
 Mark and Mary Akgulian  
 Maro Ohanyan  
 Mary A. Tatarian  
 Mary Ann Injasoulion  
 Melik Petrosyan  
 Michelle and Rich Zeytoonjian  
 Mr. and Mrs. Armen Knaian  
 Mr. and Mrs. Edward M. Guzzo  
 Mr. and Mrs. Lloyd L. Willis  
 Mr. and Mrs. R. John Roy

Mr. Hagop Aram  
 Mr. Peter Manuelian  
 Ms. Cynthia Reimers Erickson  
 Ms. Marilyn Bliss  
 Penguin Random House LLC  
 Richard and Lori Alonso  
 Rouzanne Sakanyan  
 Ruth Anne Paul  
 Sara Fisher  
 Sona Azaryan  
 St. Mesrob Armenian Apostolic  
 Church  
 Tamara and Arthur Markarian and  
 Family  
 Tatevik Ayvazyan  
 Terry and Ken Sawyer  
 The Dallakyan Family  
 Tigran Palyan  
 Varduhy Lavchyan  
 Veronica Suratt  
 Viola Reimers  
 Zaruhi Geymanyany



## ***Ways to Join Our Mission!***

---

### **#1 Become Global Builder Volunteer**

Join our short-term, 7- to 14-day volunteer trips designed to promote teamwork and offer a spiritual experience in a cross-cultural setting. By working within the local host community, participants have the unique opportunity to personally witness and contribute to the Fuller Center for Housing Armenia's goal to eliminate substandard housing in Armenia.

### ***Who Can Volunteer with Us***

Families and individuals of different ages and nationalities. Our most senior volunteer was 86 years old. (We suggest that children of 14-16 years of age join with guard/elder people)

### ***What You Do as a Volunteer***

1. Help build a home for a deserving Armenian family in need of decent housing. Thousands of Armenian families are living in metal containers, unfinished houses, or other substandard temporary shelters. No construction skills are needed, just an open heart and a willingness to work.
2. Visit the breathtaking historical sites of Armenia and try the local organic food!

### ***How to Register***

1. Go to <http://fullercenter.org/register/>
2. Click "Register" and fill out the simple online form
3. Fill out an online waiver
4. Pay the registration fee

\$1,000 - \$1,200 one-week option

\$1,600 - \$1,800 two-week option

plus round-trip airfare.

Trip Cost Includes:

1. Lodging, food, ground transportation, cultural excursions, orientation materials, basic tools for use at the building site, traveller's medical insurance, and transfers to and from the Yerevan airport (EVN)
2. A donation of \$400 to FCHA, which is used to build more homes for low-income families.

## **#2 Raise Awareness**

Go out into the world and let everyone know about the Fuller Center for Housing Armenia. We can provide promotional materials and videos for church, university and community presentations.

## **#3 Help Us Fundraise**

Ask family, friends, and coworkers to support our mission. Think about commemorating a special occasion with a donation to FCHA. Help us give hope to homeless Armenian families.

## **#4 Give a Gift!**

Since 2008, the Fuller Center for Housing Armenia has assisted 565 families in need of decent housing. This success has been made possible thanks to our wonderful supporters.

## **Home Sponsorship Costs:**

Completion of a half-built home: \$10,500

Home renovation: \$2,900

**Whether you donate \$5, \$10, \$50, \$100, \$500 or more, it will make a significant positive impact in the life of the families need of decent housing.**

## International Facts and Figures 2017 (FCH Inc.)

### Finances

Resources raised locally (donations + repayments + Gift-in-Kind): \$883,031

Overall average: 34% of all income

Leading the way: Armenia (\$306,107), El Salvador (\$171,767) and Bolivia (\$133,800)

Average fundraising + administrative expense: 15.2%

Leading the way: Madagascar (2.8%), Haiti (5.5%), El Salvador (6.3%), and Thailand (6.7%)

Mortgages fully repaid or current: 82%

Leading the way: Armenia, Ghana, Cameroon, Uganda, and Madagascar (100%)

### Board of Directors

Average size of Board of Directors: 6

Average number of times Board has met in last 12 months: 4

Leading the way: India (12)

### Construction

Total house projects completed in last 12 months: 383

Leading the way: El Salvador (116), Armenia (58), and Nepal (46)

Breakdown: 284 new homes, 71 major projects, 28 minor repairs

### Total houses completed all-time: 1,915

Leading the way: Armenia (623), El Salvador (259), and Haiti (209).

Breakdown: 1,125 new homes, 521 major projects, 269 minor repairs

Overall, we are up 9% in homes over the previous 12-month period, which had been a record.



**To support our program**

**YOU CAN:**

**Donate online at**

**[www.fcharmenia.org](http://www.fcharmenia.org)**

**Or send a check to:**

**The Fuller Center for Housing**

**PO Box 523**

**Americus, GA 31709, USA**

**Please add "**Armenia**" in the memo line.**

**(Donations are tax-deductible)**

**If sending donations from outside  
the U.S., please e-mail:  
[fcarmenia@fcharmenia.org](mailto:fcarmenia@fcharmenia.org)**

**THANK YOU!**

**59 Komitas Ave., Yerevan 0014, Armenia**  
**E-mail: [fcarmenia@fcharmenia.org](mailto:fcarmenia@fcharmenia.org)**  
**[www.fcharmenia.org](http://www.fcharmenia.org)**

PRINTED BY  PRINT  
MASTER 