ANNUAL REPORT
July 1, 2011 - June 30, 2012

The Cycle of Transformation
“In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.”

~ Matthew 5:16

“Unless the Lord builds the house, its builders labor in Vain.”

~ Psalm 127:1
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President’s Message

Dear Friends,

With the extremely challenging economic conditions in Armenia, it has become impossible for low-income families to build or purchase a home on their own. Housing loans from the bank are offered with high interest rates, and are not accessible to Armenia’s needy population.

Poor housing conditions affect a person’s ability to make a positive contribution in life. Poverty housing has an undeniable impact on the emotional and psychological well-being of the family. Worse yet, it is also the cause of poor health, low birth rates, foreign migration, and other detrimental factors.

When we build a home for a family, we are also building a foundation for a better society. We are making a strategic, long-term investment in the future of Armenia and gradually transforming a nation.

With the help of our supporters and volunteers, we have assisted a total of 236 families in four years. Of the 236 families, 57 were supported during this past fiscal year. I am proud to report that 69% of the families we assisted have moved out of poverty housing and now own a home for the first time in their lives, while 31% of the families were able to improve their housing conditions by renovating their existing homes, adding important functions such as a bathroom and/or heating system.

Our plan for the current fiscal year is to reach a total of 50 new families: 28 will be half-built homes and 22 will be renovations.

All of these achievements would not be possible without the help of our loyal, dedicated supporters, namely organizations, churches, businesses, and individuals from Armenia and around the world, who complete the cycle of transformation.

On behalf of our FCHA staff, I wish to thank you for your good will and whole-hearted support. May God bless you all now and always.

In Christian Partnership,

Ashot Yeghiazaryan,
President, Fuller Center for Housing Armenia
Fuller Center for Housing Armenia Overview

Established in 2008, the Fuller Center for Housing Armenia is a covenant partner of the Fuller Center for Housing, Inc. – a registered 501c3, non-profit organization based in Americus, Georgia.

Our Mission: Fuller Center for Housing Armenia is a Non-government Charitable Organization that supports community development in the Republic of Armenia by assisting in building and renovating simple, decent and affordable homes, as well as advocating the right to decent shelter as a matter of conscience and action.

How It Works: The Fuller Center for Housing Armenia provides long-term, interest-free, no inflation loans to low-income families. The monthly loan repayments flow into a revolving fund, which is used to help more families rise out of poverty housing. The revolving fund allows us to create a financial foundation for a sustainable community development plan.

Criteria for Family Selection:
- Housing Need
- Ability to pay back the long-term, interest-free housing loans
- Willingness to partner with FCHA and partake in the work on their home, and assist in the building of other FCHA participants’ homes nearby.

To accomplish its mission, Fuller Center for Housing Armenia is garnering volunteer and financial support from individuals, organizations, corporate partners and churches. International and local volunteers come together to work shoulder to shoulder with the families and help decrease the construction costs.
The Housing Need in Armenia

The number of families needing to improve their housing conditions in Armenia is over 64,000, out of which 26,200 families are completely homeless. Most families live in metal containers (called *domiks*), as well as basements and other temporary shelters.

*Source: Report on Social Reforms in Armenia*
Our Programs

The Solution to Armenia’s Housing Need

1. Completion of half-built houses
2. Renovation
   • Roof reconstruction
   • Heating and sanitation system installation
   • Window and door installation
   • Interior renovation and weatherizing.

As of December 2012, FCHA supported a total of 236 families with one more home currently under construction.
Volunteerism in the Work of Fuller Center for Housing Armenia

“We at the Fuller Center for Housing Armenia cannot imagine our work without our extraordinary volunteers: people who come to Armenia at their own expense and dedicate their time and effort to transforming the lives of Armenian families in need. In addition to our international volunteers, we also are grateful to the local community groups and many individuals who help us make the dreams of so many vulnerable families come true.

Indeed, helping Armenian families in need of decent shelter is a significant and selfless act of giving, which is offered without the expectation of receiving anything in return. However, when people volunteer with FCHA, they do receive something in return. By assisting our families, our volunteers acquire a very valuable gift – a feeling of satisfaction that they are giving a family a “hand up” rather than a “hand out,” and the rewards of making new friends and unforgettable memories. For these reasons and many more, a large number of our volunteers keep coming back, and over time have become real advocates for the right to adequate housing. Not surprisingly, FCHA has the highest volunteer return rate of any covenant partner affiliated with the Fuller Center for Housing, Inc!

“With the Fuller Center, we had the privilege of working with, not for, the people we had come to serve, and we came to admire their strength and resilience.”
Brittani Howell, 2011 Global Builders volunteer

“There is nothing quite like building a home with your own hands. Even the drudgery work of laying a foundation is exciting because it’s the base on which lives will be nurtured for years to come.”
Kristi Rendahl, FCHA Ambassador and volunteer

Volunteerism is the voice of the people put into action. These actions shape and mold the present into a future of which we can all be proud.

~ Helen Dyer
Global Builders (GB) Volunteer Teams

The Global Builders (GB) Program is an inseparable part of our work. It’s a program where volunteers organize teams and join forces to reshape communities of the world by constructing homes for low-income families. Our GB teams come to Armenia and partner with Armenian families in need of decent shelter and help them achieve their dream of a safe, affordable place to live. At the same time, our GB volunteers get acquainted with a new culture, acquire new and lifelong friends, and even learn a few words of Armenian! They work shoulder to shoulder with homeless families whose lives are transformed by the generosity of strangers.

During this fiscal year, seven Global Builders volunteer teams visited Armenia; they joined FCHA partner families and worked as a unified group on a mission:

- **June 25 - July 9, 2011** Team leader Suzanne Daghlian (19 members), NJ
- **July 14 - July 26, 2011** Team leader Leo Manuelian (10 members), NJ
- **July 9 - July 23, 2011** Team leader Barbara Hovsepian (8 members), NJ
- **July 20 - August 10, 2011** Team leaders Dr. Christopher Grant & Dr. Mary Ann Drake (17 members), GA
- **June 3 - June 17, 2012** Team leader Patricia Zerounian (6 members), CA
- **June 14 - June 29, 2012** Team leader Cynthia Erickson (15 members), MN
- **June 15 - June 30, 2012** Team leader Jackie ElChemmas (12 members), MI
Local Volunteers

This year, volunteers from the Armenia Marriott Yerevan Hotel, Armenian Young Women’s Association (AYWA), Future Leaders Exchange Program (FLEX), staff members of the US Embassy in Armenia, AGBU Discover Armenia youth group, KPMG Armenia and many individuals joined forces with FCHA to help more families longing for a place to call home. Working together at the construction site with the participant families gave our local volunteers an opportunity to deepen relationships with their colleagues, while building safe and secure homes for families hoping for a brighter future.

“Every year, we all look forward to this great opportunity to help families in need. This is really a wonderful way of not just helping, but also seeing the results on the happy faces of the family members.”
Ami Miron, general manager of the Armenia Marriott Yerevan Hotel

“It was really a great pleasure for AYWA (Armenian Young Women’s Association) members and for me personally to participate in the construction of the home of the Mouradyan’s home in the village of Kakavdzor. Our team consisted of girls ages 14-30 from AYWA’s different programs. They were very excited to volunteer and all of them expressed a desire to be involved with the activities of FCHA in the future. In such a way, we have made a small investment in home building in our country, and also given assistance to a family in need.”
Lilit Asatryan, president of AYWA

“Working on a home was an interesting way of making a difference in a family’s life, and at the same time doing some useful work for the people who need it the most. Our experience was both fun and rewarding.”
Mikayel Sargsyan, KPMG Armenia

FCHA would like to give special recognition to KPMG for its continued financial support.
Joining Forces to Eliminate Poverty Housing in Armenia

Joining Forces to Transform the Lives of Homeless Armenian Families

Joining Forces to Build Homes, Communities, and a Homeland
Partnership with the Armenian Apostolic Church: His Holiness Karekin II “Building on Faith” Work Project

Three years ago, the Armenian Apostolic Church and Fuller Center for Housing Armenia established a partnership and signed an agreement, committing to work together to eliminate poverty housing in Armenia. On July 21, 2009, His Holiness Karekin II, the Catholicos of All Armenians, blessed the launch of the “Building on Faith” Work Project.
Cooperation between the Armenian Apostolic Church and Fuller Center for Housing Armenia began in 2009 and to date 34 families have completed the construction of their half-built homes thanks to the support from the “Building on Faith” Work Project.
Partnership with the International Committee of Red Cross (ICRC)

The International Committee of the Red Cross and Fuller Center for Housing Armenia have enjoyed a three-year partnership that has assisted families in different regions of Armenia. This collaboration has resulted in improved housing conditions and higher living standards throughout the country.

This year a new agreement was signed between two organizations aimed at assisting another 18 especially disadvantaged target group - the families of missing. The project was implemented in the regions of Syunik and Armavir. The towns and villages include: Jrarat, Metsamor, Etchmiadzin, Hoktember, Mayisyan, Lenoughy, Mousaler, Yeraskhahoun, and Parakar (Armavir) and Kapan, Goris, Angeghakot, and Hartashen (Syunik).

Through this project, both organizations continue to play an important role in improving the daily lives of people in dire need and helping them better cope with their ongoing struggles and lives of uncertainty. These special families were jointly selected by both the ICRC and FCHA, and received long-term, interest-free, no inflation loans. The repayments are reinvested to assist other families who qualify for this unique program.
Cooperation between the ICRC and FCHA began in 2010, and as a result of this fruitful partnership 35 families have been assisted.
Partnership with Heifer International Armenia

House construction is not the only way of helping the families to rehabilitate after years of need and homelessness.

The Fuller Center for Housing Armenia has been partnering with Heifer International Armenia to implement a program that helps beneficiary families establish small farms by providing them with a pregnant cow. This gift is made on the condition that the first calf to be born will be passed on to a local family after three years.

Giving such vital resources to families who are now living in their own, comfortable homes, our two organizations are helping to create a more sustainable economic future for Armenia’s poor. Imagine families who once dreamed of having a decent home are also given the opportunity to create a better life for themselves! The income from the sale of food stuffs produced by the livestock also allows these families to pay back their home loans. In fact, by selling just 60% of the milk, they can pay back their loan. Because of the initial success of this project, it has been expanded to include gifts of sheep and bees.
Since the start of FCHA’s partnership with Heifer International Armenia, 100 beneficiary families have received cows, 42 have received bees, and 15 have received sheep. Already 79 families have passed on the gift to another 79 families in need, thus sharing the promise of a better life with their neighbors and communities.
Millard Fuller Legacy Build

“We have the know-how in the world to house everyone. We have the resources in the world to house everyone. All that’s missing is the WILL to do it.” ~ Millard Fuller

Named in memory of Millard Fuller, the founder of Habitat for Humanity and Fuller Center for Housing, the Millard Fuller Legacy Build is an annual, internationally recognized week of building and dedicating homes. This event draws attention to the need for simple, safe, and affordable housing around the world.

Millard founded Habitat for Humanity in 1976, and during the 29 years that he served as president, the organization built homes for low-income families in 100 countries. This movement, called Love in Action, which Millard details in his book, “Theology of the Hammer,” changed the face of volunteerism in America and inspired millions to pick up a hammer to make a difference in their communities. Millard authored 10 books and was the recipient of more than 50 honorary doctorate degrees. He visited Armenia for the first time in 1989, right after the catastrophic earthquake. He came again in 2003 to celebrate a home dedication of a family whose well-being was transformed forever by this noble work.

“I don’t think it’s an exaggeration to say that Millard Fuller has literally revolutionized the concept of philanthropy.” Former U.S. President Bill Clinton

“One of the most extraordinary people I have ever known.”

Former U.S. President Jimmy Carter in reference to Millard Fuller

To commemorate Millard’s memory and revive his vision, the Fuller Center for Housing, Inc. holds annual Millard Fuller Legacy Build events. In 2012, the FCHA celebrated the Legacy Build by assisting two families: the Harutyunyans from the village of Irind in the Aragatsotn region, and the Gevorgyans from the village of Eraskhahoun in the Armavir region.
Our Successes in Pictures
Our Successes by the Numbers

- Among the beneficiary families surveyed, 87.5% were homeless and 12.5% needed critical housing renovation to preserve the structure of their existing homes.

- Thanks to this program, not only did housing conditions improve, but there was also an increase in the self-reliance among the family members. Owning a home allowed them to become more independent and confident in their abilities to support their families.

- As a result of the FCHA program, housing conditions of the beneficiary families improved considerably. In addition, the self-employment rate more than tripled, increasing from 11.1% to 40.3%, further proving the effectiveness of the program in reducing poverty.

- Beneficiary families actively participated in the construction of their homes. The majority of the families surveyed consisted of five or more members. This corresponds to FCHA’s main objective to provide assistance to larger families.

- FCHA works with as much transparency as possible with its beneficiary families - 80.5% of the beneficiaries said they were informed about the program from friends, community officials, or the mass media.

- 90.3% of the beneficiaries were satisfied with the terms of the loans offered by FCHA, proving that the loan amount was accurately and fairly calculated. Because FCHA’s staff remained in close contact with its families, 97.2% of loan payments were made on time.

- After participating in the FCHA program, the financial stability of the beneficiary families increased by nearly 27%. Furthermore, 98% of the beneficiaries testified that the program brought positive changes to their lives.
# FCHA Financial Report - Statement of Activities

**July 1, 2011 through June 30, 2012**

## Revenues

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Income (from local fundraising)</td>
<td>$176,250</td>
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<tr>
<td>Cash Contributions - Individual</td>
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<tr>
<td>Cash Contributions - Churches</td>
<td>$49,975.00</td>
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<tr>
<td>Cash Contributions - Companies</td>
<td>$95,537.00</td>
</tr>
<tr>
<td>Cash Contributions - Government Agencies</td>
<td>$5,556.00</td>
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<tr>
<td>House payments</td>
<td>$67,420.00</td>
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<tr>
<td><strong>Total FCH</strong></td>
<td><strong>$139,182.00</strong></td>
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## Transfers from FCH

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Transfers from FCH - Undesignated</td>
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<tr>
<td>Cash Transfers from FCH - Designated, General</td>
<td>$80,087.00</td>
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<tr>
<td>Cash Transfers from FCH - Global Builders</td>
<td>$39,095.00</td>
</tr>
<tr>
<td><strong>Total FCH</strong></td>
<td><strong>$139,182.00</strong></td>
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</table>

## Total Revenue

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$375,295.00</strong></td>
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## Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Home Construction Costs</td>
<td>$250,564.00</td>
</tr>
<tr>
<td>Salaries – Program</td>
<td>$21,701.00</td>
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<td>Salaries – Administrative</td>
<td>$38,580.00</td>
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<tr>
<td>Depreciation</td>
<td>$318.00</td>
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<tr>
<td>Advertising</td>
<td>$1,544.00</td>
</tr>
<tr>
<td>Office Expenses</td>
<td>$11,899.00</td>
</tr>
<tr>
<td>Utilities and Telephone</td>
<td>$2,639.00</td>
</tr>
<tr>
<td>Repair and Maintenance</td>
<td>$13,085.00</td>
</tr>
<tr>
<td>Taxes</td>
<td>$180.00</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,720.00</td>
</tr>
<tr>
<td>Travel- Programs</td>
<td>$2,838.00</td>
</tr>
<tr>
<td>Volunteer Expenses</td>
<td>$638.00</td>
</tr>
<tr>
<td>Bank Charges - Admin</td>
<td>$854.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$346,560.00</strong></td>
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## Net Assets

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Assets at Beginning of Year</td>
<td>$28,743.00</td>
</tr>
<tr>
<td>Net Assets at End of Year</td>
<td>$57,478.00</td>
</tr>
</tbody>
</table>
## FCHA Statement of Operating Expenses

(in US dollars)

July 1, 2011 through June 30, 2012

<table>
<thead>
<tr>
<th>Line Item</th>
<th>Program Services</th>
<th>Admin &amp; General</th>
<th>Public Relations &amp; Fundraising</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs of Homes - Materials</td>
<td>$245,684.00</td>
<td></td>
<td></td>
<td>$245,684.00</td>
</tr>
<tr>
<td>Costs of Homes - Transportation</td>
<td>$3,030.00</td>
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<td>$3,030.00</td>
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<tr>
<td>Costs of Homes - Legal</td>
<td>$1,850.00</td>
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<td>$1,850.00</td>
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<tr>
<td>Salaries</td>
<td>$19,194.00</td>
<td>$24,540.00</td>
<td>$16,547.00</td>
<td>$60,281.00</td>
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<tr>
<td>Telephone</td>
<td>$663.00</td>
<td>$540.00</td>
<td>$265.00</td>
<td>$1,468.00</td>
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<tr>
<td>Travel and Meetings</td>
<td>$358.00</td>
<td>$95.00</td>
<td>$2,385.00</td>
<td>$2,838.00</td>
</tr>
<tr>
<td>Depreciation</td>
<td></td>
<td>$318.00</td>
<td></td>
<td>$318.00</td>
</tr>
<tr>
<td>Repair and Maintenance</td>
<td>$7,917.00</td>
<td>$4,718.00</td>
<td>$450.00</td>
<td>$13,085.00</td>
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<tr>
<td>Utilities</td>
<td>$445.00</td>
<td>$480.00</td>
<td>$246.00</td>
<td>$1,171.00</td>
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<tr>
<td>Office Expenses</td>
<td>$2,922.00</td>
<td>$6,900.00</td>
<td>$2,077.00</td>
<td>$11,899.00</td>
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<tr>
<td>Volunteer Expenses</td>
<td>$638.00</td>
<td></td>
<td></td>
<td>$638.00</td>
</tr>
<tr>
<td>Communication and Advertising</td>
<td></td>
<td>$1,544.00</td>
<td></td>
<td>$1,544.00</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$538.00</td>
<td>$657.00</td>
<td>$525.00</td>
<td>$1,720.00</td>
</tr>
<tr>
<td>Bank Charges - Administrative</td>
<td></td>
<td></td>
<td></td>
<td>$854.00</td>
</tr>
<tr>
<td>Taxes</td>
<td></td>
<td>$180.00</td>
<td></td>
<td>$180.00</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$281,239.00</strong></td>
<td><strong>$39,282.00</strong></td>
<td><strong>$24,039.00</strong></td>
<td><strong>$346,560.00</strong></td>
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</tbody>
</table>
### The FCHA Balance Sheet, (in US dollars)

**As of June 30, 2012**

#### ASSETS

<table>
<thead>
<tr>
<th>Current Assets</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; Cash Equivalents</td>
<td>$57,478.00</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>$1,461.00</td>
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<tr>
<td>Inventory</td>
<td>$185.00</td>
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<tr>
<td><strong>Total Current Assets</strong></td>
<td><strong>$59,124.00</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Property and Equipment</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicles</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Furniture &amp; Fixtures</td>
<td>$794.00</td>
</tr>
<tr>
<td>Accumulated Depreciation</td>
<td>$-2,183.00</td>
</tr>
<tr>
<td><strong>Total Property and Equipment</strong></td>
<td><strong>$2,111.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Mortgage Receivable - Long Term</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Receivable - Long Term</td>
<td>$1,108,000.00</td>
</tr>
<tr>
<td>Mortgage Receivable - House Payments</td>
<td>$-141,700.00</td>
</tr>
<tr>
<td><strong>Total Net Mortgage Receivable - Long Term</strong></td>
<td><strong>$966,300.00</strong></td>
</tr>
</tbody>
</table>

#### TOTAL ASSETS: $1,027,535.00

#### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th>Current Liabilities</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable and Accrued Expenses</td>
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</tr>
<tr>
<td>Deferred Liabilities</td>
<td></td>
</tr>
<tr>
<td>Notes Payable</td>
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</tr>
<tr>
<td>Line of Credit</td>
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</tr>
<tr>
<td><strong>Total Current Liabilities</strong></td>
<td><strong>$0.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long Term Payables</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants Related to Assets</td>
<td>$966,300.00</td>
</tr>
<tr>
<td><strong>Total Long Term Payables</strong></td>
<td><strong>$966,300.00</strong></td>
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#### TOTAL LIABILITIES: $966,300.00

#### NET ASSETS

<table>
<thead>
<tr>
<th>Unrestricted Net Assets:</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undesignated</td>
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</tr>
<tr>
<td><strong>Unrestricted Net Assets</strong></td>
<td><strong>$61,235.00</strong></td>
</tr>
</tbody>
</table>

#### TOTAL LIABILITIES & NET ASSETS: $1,027,535.00
Principal Sources of Income

- GB Volunteer Contribution 10.4%
- FCH Inc. Contribution 5.3%
- Loan Payments 18%
- Government Sources 1.5%
- Religious Institutions 13.3%
- Foundations & Corporations 25.5%
- Individual Donors 26%

Operating Expenses

- Admin, Public Relations & Fundraising 19%
- Program Services 81%
FCHA Board Members

Ashot Yeghiazaryan  President of the Board, ED of “Katsaran” NGO
Zaruhi Tonapetyan  Secretary
Gayane Hovhannisyan  Member, Lawyer
Haykuhy Khacharyan  Member, Executive Secretary at MVV-decon GmbH Armenia
Lilith Makaryan  Member, Co-Founder of Armenian Family Tree
Gevorg Gasparyan  Member, Co-Founder of Arevi Travel Company, Livestock Development specialist at Strategic Development Agency NGO

FCHA Staff

Armen Avetisyan  Executive Director
Margarita Ohanyan  Finance Manager
Gohar Palyan  Development Director
Rouzanne Sakanyan  Marketing Manager
Gohar Vardanyan  Program Coordinator, Yerevan
Hakob Umroyan  Construction Manager, Yerevan
Melik Petrosyan  Construction Supervisor, Driver
Jivan Azaryan  Construction Manager, Lori Region
Tatevik Ayvazyan  Program Coordinator, Lori Region
Zarik Geymanyan  Accountant

FCHA Advisory Committee Members

Susan Bosovich, MI, USA  Barbara Hovsepian, NJ, USA
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Michael Candan, NY, USA  Leo Manuelian, NJ, USA
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