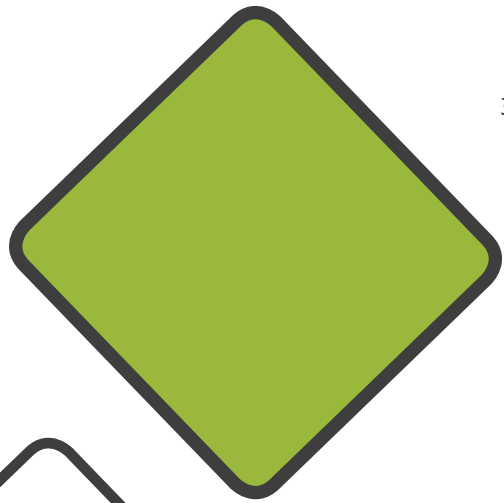
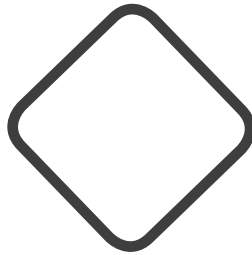




Annual Report 2018

Building Homes, Communities and a Homeland





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Dear Friend,

2018 was a special year for the Fuller Center for Housing Armenia (FCHA). We have celebrated the 10th anniversary of serving Armenian families in housing need providing them with simple, decent and affordable homes.

Since 2008, we have served 691 families in all regions of Armenia, as well as in the Republic of Artsakh, out of which 68 families were assisted in 2018.

The year was also prominent with 353 local and international volunteers hosted.

I am pleased to report that, only with the support from our generous donors in the Armenian diaspora, local partners and community, loyal friends and volunteers we were able to support these families to live in decent homes.

We believe that strong performance is about hard work every day, and we are fully committed to work even harder in 2019 to deliver in line with the new targets. Our plan for 2019 is to assist 119 families.

We know when we build homes we are also building dignity, hope and opportunity for a better future... we help people lift themselves out of poverty housing and become self-sufficient.

THANK YOU for being part of this life-changing experience. Your commitment to our mission makes us dedicate ourselves to fulfilling the dream of more Armenian families in 2019.

Sincerely,



Ashot Yeghiazaryan
FCHA President







68
*Families
Served*

2018
Results

*In
All
Regions*

*In
54
Communities*

332
*Lives
Changed*

353
*Volunteers
Hosted*

Our Mission

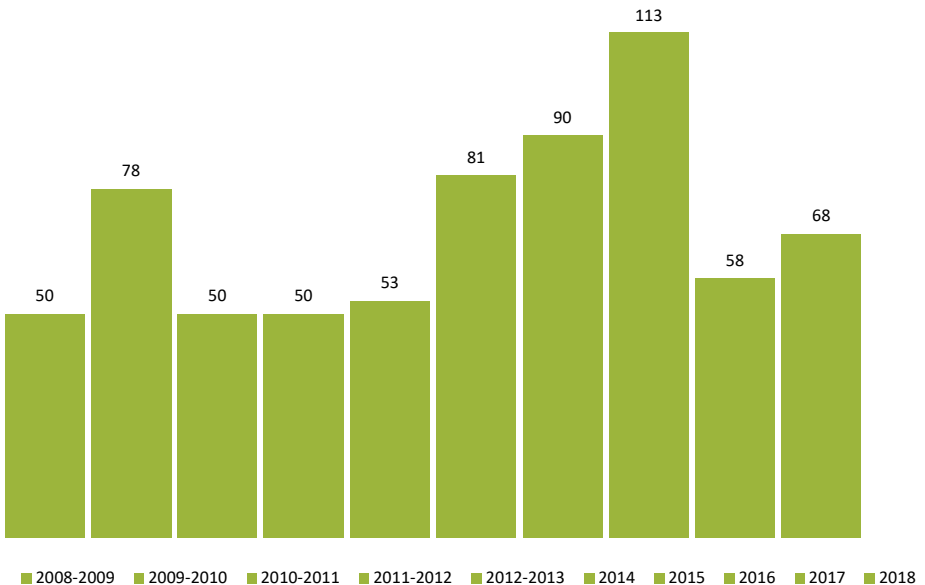
The Fuller Center for Housing Armenia is a non-governmental charitable organization that supports low income families to build and renovate simple, decent, and affordable homes providing them long-term, interest and inflation free loans as well as advocating the right to a decent shelter as a matter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

Family Selection Criteria

-Housing need

-Ability to pay back the long-term, interest and inflation free housing loans

-Willingness to partner with FCHA, partake in the work on their home, and assist in the building of other FCHA participants' homes nearby.



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)



Building Better Future with VivaCell-MTS

It is already the seventh 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.

Partner organizations report that one of the most important accomplishments of the program is the transformation of the state of mind of beneficiary families of different regions of the country.

“I have always considered this program one of the most successful ones. There are several reasons; an important work is being done, and people overcome the problem of years with dignity. I’m especially happy for our compatriots living on the border. Thank you for cooperation,” said VivaCell-MTS General Manager Ralph Yirikian.

This partnership has brought happiness to 150 beneficiary families.

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

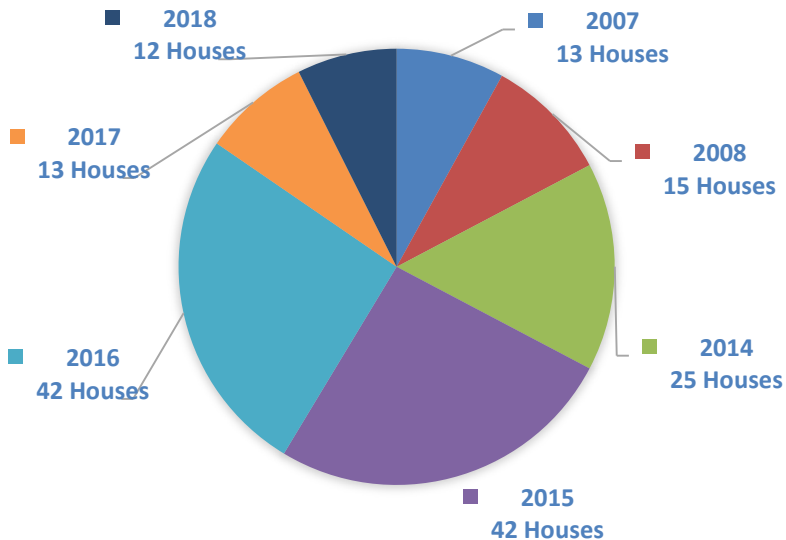
In 2018, 12 families have been supported through housing in 10 communities of six regions of Armenia. Five of the families have been supported by VivaCell-MTS General Manager Ralph Yirikian’s general contribution.

In 2018, VivaCell-MTS invested about AMD 29 million for the implementation of the housing project; in total over AMD 398 million has been invested so far.

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.





Partnership with the International Committee of the Red Cross (ICRC)

This cute, two-year-old child was born in Lernadzor village, Syunik Region. His name is Gor Vardanyan.

Gor's father, Vardan was injured in mine explosion in 1993. Despite his health problems, Vardan is a very hard working man and does his

best to provide his family with necessary housing conditions. But his salary was never enough to renovate even the roof of the house.

The house where the family lived with Vardan's parents and two elder sisters was a wooden, half damaged building

with leaking roof and damp walls. All the windows of the house were damaged.

In 2018, in the frames of the ICRC and FCHA partnership, the Vardanyans renovated the roof of the house, straightened and insulated the walls, changed the windows and did also the interior renovation.

“I am so happy that now my children have a decent place to live in. I suppose it would have taken many years for me to renovate the house. I am so grateful for giving my family a hand up. Thank you so much. I wish everybody could have his own place to live in without wars and armed conflicts,” said Vardan.

Since 2010, the Fuller Center for Housing Armenia has been partnering with the International Committee of the Red Cross to assist the Families of Missing to

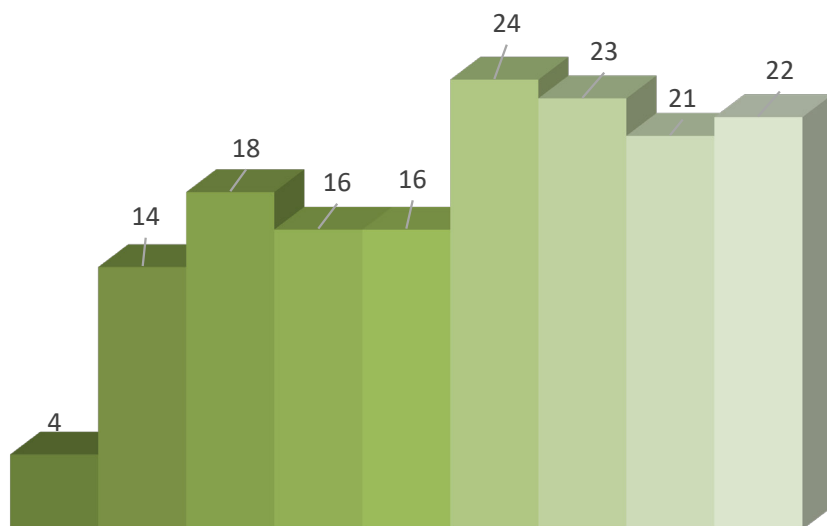
rehabilitate their homes.

Since the beginning of 2015, in the frames of the same Cooperation Agreement, the households of mine/ERW (Explosive Remnants of War) victims are being assisted to rehabilitate their houses.

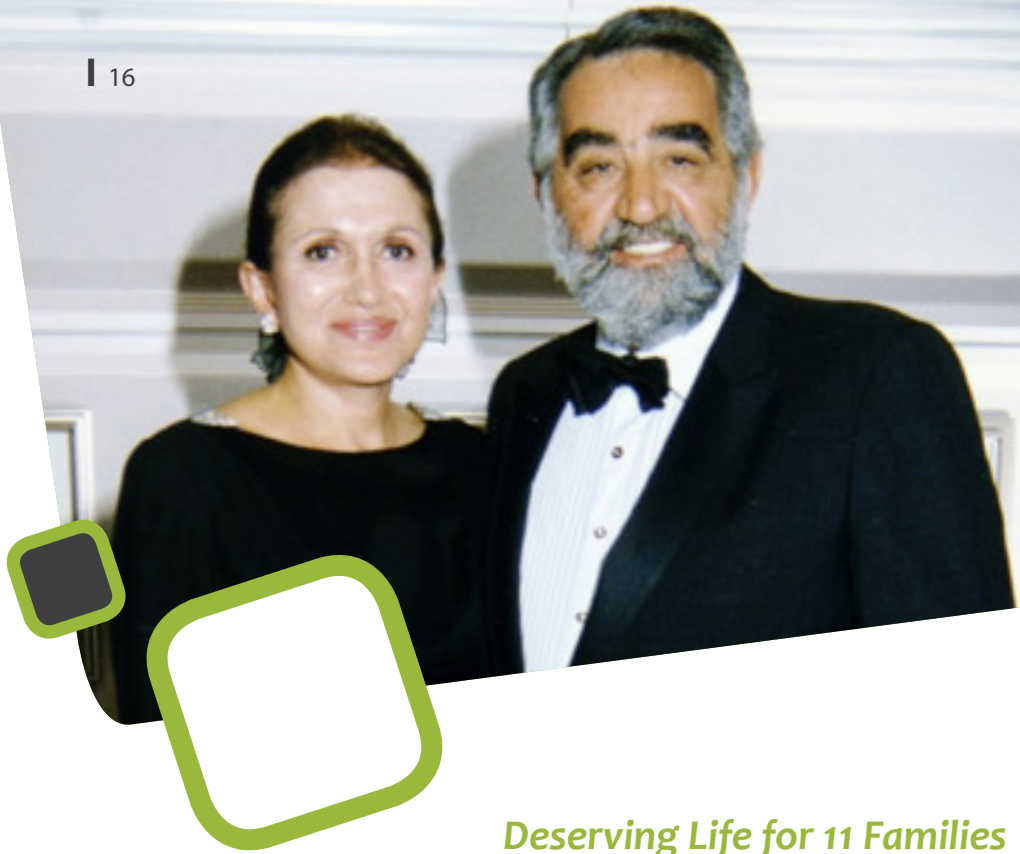
The 2018 was also successful with continuing partnership with the International Committee of the Red Cross with 22 families assisted.

Altogether, in 9 years, 158 families assisted.

The proportion of funds invested for this purpose by partners is: ICRC 70% and FCHA 30%.



■ 2010 ■ 2011 ■ 2012 ■ 2013 ■ 2014 ■ 2015 ■ 2016 ■ 2017 ■ 2018



Deserving Life for 11 Families Owing to Hirair and Anna Hovnanian Foundation

Back in the beginning of the year, the Fuller Center for Housing Armenia announced a campaign to build ten more homes, than it was planned, for ten homeless families by the end of the year.

The Hirair and Anna Hovnanian Foundation awarded \$100,000 grant to the Fuller Center for Housing Armenia aimed to assist 10 families in 10 villages of Armenia to improve their housing conditions.

At the end of 2018, through the generous gift for “Deserving life

for 10 Families”, instead of the 10 families planned initially, the Fuller Center for Housing Armenia was able to support 11 families in urgent need of decent housing through savings. The total amount was directed only towards the construction/purchase and renovation of houses for families in housing need.

Owing to the generous donation of the Hirair and Anna Hovnanian Foundation these families not only have decent homes with all necessities but also revived hope for the future and renewed faith.

“The 10 years of operation of our organization have been years of fulfillment of dreams, years of tears of happiness for over 690 families. The support of the Foundation towards the “Deserving Life for 10 Families” project has become the lighthouse for the light of which many families in need of decent housing have been waiting long. We hope that our newly established cooperation will go a long way and will become the guarantee of many more families’ happiness,” said the Fuller Center for Housing Armenia President Ashot Yeghiazaryan.

Eleven families from eleven communities in eight regions of Armenia were blessed to celebrate the New Year in their new and cozy homes; their long cherished dream became a reality.

With the faithful financial contributions Hirair and Anna Hovnanian Foundation has demonstrated deep commitment to the work of providing decent homes for families in housing need.

The Hirair and Anna Hovnanian Foundation was established in 1986 in the United States by Armenian American benefactor Hirair Hovnanian. Since then, the Foundation has been implementing various charitable projects in various spheres. The Foundation has been operating in Armenia already 12 years.





USAID-Funded Advanced Rural Development Initiative (ARDI) Program Accomplishments in 2018



USAID
FROM THE AMERICAN PEOPLE



The ARDI Program, financed by USAID and implemented by the Fuller Center for Housing Armenia 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.

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 has supported activities in three rural economic sectors or value chains, including dairy processing, fruit processing and rural tourism.

Rural Tourism Value Chain - The projects in 2018 were aimed at the establishment of B&B in Shnogh community, Lori marz and Tea house in Berd community, Tavush marz. The latter project comprises tourism's integration with other commercial activities, including the promotion of natural production, the creation of tourist facilities and accommodations. The tea house is located next to the herbal tea production managed by local businesses in the face of "Edna" LLC.

The constructed tea rooms have become a focal point for cultural tourism in the village, attracting both domestic and international visitors and travelers. In addition to the main goal, the project will also develop business cooperation and social communication between the communities. The project motivates people from the region to start small business ideas considerably strengthening rural tourism as a regional industry and as a source of income.

At the same time in the framework of ARDI program training, round table and best practice in country exchange visit to Vayots Dzor marz were organ-

ized for Rural Tourism beneficiaries. In country best practice exchange visit was organized specifically for the beneficiaries of Tavush, Lori and Syunik region where rural tourism is underdeveloped compared to Vayots Dzor marz. The main purpose of the activity was to show the participants, who were newly engaged in this sector, the challenges and achievements of their counterparts from Vayots Dzor region. They visited more than 7 projects during two day visit which are examples of good practices and have high performance rates. Moreover, the participants had the ability to multiply their capacities through networking activities.

Fruit Processing Value Chain - In 2018, within this framework a cold storage in Nrnadzor community, Wine Demo plant in Achajur community and Dry fruit production in Meghri community were supported.

The dried fruit production increased the production by over 50%, which in its turn increased the net profit. The company also provides job opportunities during season for more than 20 employees, especially rural women.

Wine Demo center, which ARDI Program in cooperation with CARD Foundation and other USAID funded programs has established in Achajur community of Tavush marz has the following capacities: Wine tasting facility/room for servicing the tourists, wine production facility with modern equipment, wine production equipment, which will be servicing the surrounding communities during the wine production season, training room, to be used for training the winemakers and grape-growers

from surrounding communities on wine production modern technologies and vineyard management. With its unique design and activities/services it will become a good attraction and resting point for a growing number of tourist visiting the area.

Within the framework of ARDI program and in cooperation with CARD foundation a fruit cold storage and pomegranate processing plant was established in Nrnadzor community on the basis of farmer cooperative. The cooperative collects fruit/pomegranate from the farmers and further sells it, securing additional value for the farmers.

The cooperative invested in the construction works of the cold storage and production area along with renovation of the area.

Cold chain, in particular cold storage and warehousing, is a critical value driver in agriculture. The additional value is created due to on-season and off-season price differences. The community produces mainly pomegranate. Before the establishment of the cold storage they used to sell the produce in high season at low prices, while the installation of fruit cold storage now allows the farmers to capture additional value through off-season sales.

Dairy Processing Value Chain - Animal husbandry is important part of rural communities wellbeing and in 2018 projects connected with dairy processing value chain were in spotlight of ARDI program. During 2018 two Milk Processing Plants and three Milk Collection Unit were established or upgraded (Gndevaz in Vayots Dzor

and Alaverdi in Lori marz, Chiva and Horbategh in Vayots Dzor and Arjut in Lori marz). Additionally more than 1000 households will be able to provide produced milk to the milk processing plants, which will create additional revenue for them. It is a good incentive for dairy farmers to increase the number of livestock and the volume of milk production.

At the same time in the framework of ARDI program training, exchange visit in Armenia and best practice visit to Ukraine was organized for dairy sector beneficiaries. All these activities enhance knowledge and skills of target population and gives them opportunity to utilize it in undertaking sustainable development projects as well as spread the benefits from their sector to other sectors of the local economy.

Environmental

In the framework of ARDI program two environmental projects were implemented. An innovative project in Lori marz Mets Parni village has been the establishment of Briquetting production plant. The cooperative was able to find a market niche, which is providing/generating sustainable profit from processing of the by-products, actually waste, of other business activities and bringing about very positive environmental impact. At the same time, the briquettes are very much welcomed on rural, and not only, market, because comparatively cheap and energy-efficient fuels are always in demand.

ARDI program pays big attention to the sustainability of projects to be implemented by the program. This project has number of substantial economical and environmental benefits for the

cluster communities and for the marz as a whole.

- Preventing the burning of straw in the fields and senseless emission of carbon dioxide to atmosphere.
- Decreasing the volumes of preparation of cow dung, and the physical work of farmers related to it.
- Adding manure as fertilizers instead of using as fuel, which will improve the quality of their lands and reduce the demand for chemical fertilizers.
- Increasing the comfort and efficiency of households heating conditions,
- Introduced the culture of using bio-fuel in the communities and raising people's awareness towards waste management.
- Developing alternative fuel for heating as energy source which serves as a viable alternative to other expensive energy sources.

Besides the above mentioned project public green zone areas have been established in Akhtala and Chochkan communities under this component.

Public green zones were created in the residential districts of Akhtala and Chochkan communities, where the environmental and health conditions within the districts would be improved. There are numerous health benefits associated with access to public open space and parks. Access to vegetated areas such as this green zone has been associated with better perceived general health, reduced stress levels, reduced depression and more. When we assist in establishing and improving parks ar-

reas, we are definitely improving quality of life for the inhabitants of the region.

Capacity building training and on site consultancy were organized for all the projects that have received financial assistance from ARDI program. The best experts in their specific area were hired for providing expertise on the corresponding topics. Not only the direct beneficiaries benefit from this opportunity but also indirectly other cooperative members, co villagers, suppliers etc. who also participate in these training sessions.

Overall 82 small-scale infrastructure and 125 small grant projects were implemented since the inception of ARDI Program.

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.





Building a Home with the U.S. Embassy

On May 19, 2018, volunteers from the U.S. Embassy Helping Hands organization and the Fuller Center for Housing Armenia team again united their forces to build a home for a family in need. This year the teams worked in Zovaber village of Gegharkunik region helping the Gabrielyan family.

Having volunteerism as an ideological basis and being ready to help those in need, the US Embassy has always combined forces with the Fuller Center for Housing Armenia becoming the helping hand with the help of which the families have completed their home construction sooner.

The Galstyans have been waiting for this day very long. For many years the family had temporarily lived in other people's houses moving from one place to another, and then moved to live in

a temporary shelter (domik). Each day, the family put stone on the stone but could only build the walls of the house and cover the ceiling.

“Despite that our entire family works diligently, we hardly earn a living. The completion of the house construction has become an unachievable dream. My sons are already adult but they even don't think of getting married as we don't have enough place for living. This is a magic that happened to us. First, FCHA's support, and now these people help bringing us closer to the long-awaited happy day. Soon my family will live in a decent home. God's blessing to you all,” said the family father.

The Gabrielyan family is one of the 11 families of 11 villages in Armenia assisted through the generous \$100,000 grant awarded to Fuller Center for

Housing Armenia by the Hirair and Anna Hovnanian Foundation.

It is already 10 years, the Fuller Center for Housing Armenia gives hope, joy and happiness of having a home to those in need-people who live in do-miks, basements, half-built buildings deprived of basic housing conditions.





Global Builder (GB) Volunteers with the Mission to Help

There are people in the world who care about others no matter how far they are...

Crossing the ocean to give a helping hand to families in need of decent housing is such a rewarding action!

“While our involvement may seem like a “drop in the bucket”, it is life-altering for the family whose living conditions have drastically improved. I encourage everyone to consider joining a future Fuller project – it is a truly rewarding experience.”

~Ara Hourdajian, GB volunteer

Spending one or two weeks in Armenia, helping the needy families to sooner finish the construction of their home,

is not only passing heavy buckets, concreting, graveling, plastering or painting; it is about sharing love and hope, smile and cultural differences, sharing food together with the family, learning to help each other...

In 2018, Fuller Center for Housing Armenia was honored to host six Global Builder volunteer teams, led by Abie Alexander, Leo and Sona Manuelian, Jacqueline Elchemmas, Abraham Ouzounian, Barbara Hovsepian and Peter Sexton.

Working in different parts of Armenia, teams did fantastic work helping the families to one day sooner finish the construction of their long cherished home.



GB team, led by Abie Alexander



GB team, led by Leo and Sona Manuelian



GB team, led by Abraham Ouzounian



GB team, led by Jacqueline Elchemmas



GB team, led by Barbara Hovsepian



GB team, led by Peter Sexton



Local and International Volunteers Helping to Build Homes

UWC Dilijan College
Armenia Marriott Hotel Yerevan
Best Western Congress Hotel Yerevan
American University of Armenia (AUA)
Homenetmen Glendale “Ararat” Chapter Scouting Division
Armenian Assembly of America
Christian Youth Mission to Armenia (CYMA)
AGBU Montreal
AGBU Tehran
Teach for Armenia
AGBU Discover Armenia
KPMG Armenia

*as well as other individual volunteers who
joined our mission of
eliminating substandard housing in Armenia.*

**353
International
and Local
Volunteers
Hosted**



UWC Dilijan College



Since the college opening in 2014 in Armenia, the students participate in the Fuller Center volunteer program twice a year.

“Community service is part of UWC Dilijan experiential learning programme, through which the students develop skills necessary for impactful humanitarian work. Participation in the Fuller Center for Housing Armenia is a very important project for our international students’ body. It helps students to get deeper involved into the Armenian community and to give back to the country which becomes their second home,” said UWC Dilijan Biology Teacher Mikayel Minasyants, who was supervising the UWC Dilijan students’ group.

Armenia Marriott Hotel Yerevan

It is already the 12th year that Armenia Marriott Hotel Yerevan partners with FCHA team with the aim of eliminating substandard housing in Armenia and helping more and more families in need of decent housing.

“Marriott’s Spirit to serve makes our culture more vibrant, our business stronger and the world a better place. Investing in the communities where we do business is at the core of Marriott’s Spirit To Serve Our Communities corporate social responsibility strategy.



Our commitment to society blends financial contributions with in-kind giving of products and services, and the volunteer service of our associates around the world. 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.

Best Western Congress Hotel Yerevan

On May 28, Best Western Congress Hotel Yerevan team joined FCHA for the 10th Anniversary Milestone Build to help one more Armenian family in need of decent housing to sooner finish the construction of their dream home. The team volunteers from Best Western Congress Hotel Yerevan worked in Qaghsi village of Kotayk region helping the Khachatryan family to build their dream home. The team dedicated their time and efforts helping the family morally and physically with the highest sense of corporate so-



cial responsibility.

Best Western Congress Hotel Yerevan was also the exclusive sponsor of FCHA 10th Anniversary event.

American University of Armenia

On June 22, 2018 members from American University of Armenia (AUA) Volunteers' League student organization joined FCHA team in the village of Haytagh, Armavir region to help Hambarzumyan family in need of decent housing to build their home.

It is already the second year AUA students express their willingness to join FCHA mission and help a family in need to build a house.

The day was double memorable as the Topoozian family of six from Fresno, California, US, joined the team. It was the family's first trip to Armenia and it was a great experience

for them to spend their day helping a family!

It was a constructive partnership between the FCHA, the family and the volunteers.



Homenetmen Glendale “Ararat” Chapter Scouting Division



The young and enthusiastic people were doing the graveling for insulation of the roof. The generous donation made by Homenetmen Glendale “Ararat” Chapter is an invaluable support for Fuller Center for Housing Armenia mission.

The scouts were also completely overwhelmed with

On July 13, 2018 the Homenetmen Glendale Ararat Chapter Scouts joined the FCHA to help one extremely deserving family of the Baloyans from Anushavan village, Shirak region to move one step closer to the cherished dream of a decent home.

what they were able to accomplish. A very emotionally charged day for all involved.

Armenian Assembly of America

On 20 July, Armenian Assembly of America volunteers, led by Arpi Vartanian, joined FCHA team and the GB team from USA, led by Barbara Hovsepian, to build the Dzhumyan family house in Nor Gyugh village, Kotayk region.

The Armenian Assembly of America is the largest Washington-based nation-

wide organization promoting public understanding and awareness of Armenian issues. Many years the Assembly volunteers join FCHA mission bringing attention to the housing problem in Armenia and helping a needy family to sooner finish the construction of the long cherished house.

Almost 11 years the family have been

living without basic housing conditions. “We do our best to live a decent life, but despite our efforts, we couldn’t finish the construction of our house and provide our children with a deserving life. And now, we are so happy, we’ll have a home,” shared the father of the family, Kamo.



Christian Youth Mission to Armenia of Western Diocese

On July 24-25, the Christian Youth Mission to Armenia (CYMA), girls from Mer Hooys, led by Der Avedis Abovian, joined FCHA team to help the Midoyan family of four from Tatul village, Aragatsotn region to sooner finish the construction of their house. During the two-day collaboration, the groups



did fantastic work passing buckets full of the gravel into the roof to insulate the roof.

Almost each year the young pilgrimages come to Armenia and serve to unify and strengthen the Armenian commu-

nity by establishing a bridge between the diaspora and the Homeland.

With the CYMA and FCHA groups working side by side, the Midoyan's dream of owning a home is now a reality.

AGBU Montreal

The enthusiastic team of 13 members from AGBU Montreal joined Fuller Center for Housing Armenia for two weeks helping build homes for two deserving families — the Gabrielyans from Zovaber village and the Aghekyans from Arayi village of Aragatsotn region. These was a tremendous help for the two families to sooner construct their long cherished homes.

felt that the dream of having a decent home is getting a shape of reality.

The Aghekyan family of six from Arayi village of Aragatsotn region started their house construction three years ago. The family lived in an old and damp house without any housing conditions.

Two weeks of hard work and fun and people united with the conviction and dedication to making a real difference in the lives of families in housing need!

Each working day was very productive, and each day the families





2012, they purchased a half-built house and tried to finish the house construction to move to live in there, but couldn't afford to finish it.

Tolik and Rita had three children. Their eldest daughter passed away a few years ago. Their son, Lernik, lives with them. Lilit, their youngest daughter, has 1st degree

On 3 September, 25 volunteer members from AGBU Tehran joined Fuller Center for Housing Armenia in Nor Geghi Village of Kotayk Region to help Gasparyan family to sooner finish the construction of their dream home. The Gasparyan family of 6 has lived in a rented house for 12 years. In

of disability. The income of the family is the pension and the family benefit. It was a joyful time for the students as well as for the family. The young ladies were helping to pass the heavy buckets with concrete, helping the family to sooner complete the construction of the long awaited home.

Teach for Armenia

Partnering with Teach for Armenia had become a good tradition. It is the second year, Teach For Armenia staff joins Fuller Center for Housing Armenia mission to help a family in housing need to sooner finish the construction of their dream home. In an out of office

environment, the Teach for Armenia staff members were happy to pass the heavy buckets full of concrete, do shoveling, smoothing and other construction works.

This year the teams worked in Tatul vil-

lage, Aragatsotn region and spent a productive day working side-by-side with the Mkrtychyan family to finish the construction of their long cherished home. After the working day everybody was tired but happy, knowing that one more Armenian family is one step closer to having a decent home to live in.



AGBU Discover Armenia

It is already the 11th year that AGBU Discover Armenia team, led by Hermine Duzian, joins FCHA team to help a family in housing need.

This year, the young volunteers helped Mirajanyan family from Janfida village, Armavir region to do graveling and concreting works.

“My experience through the Fuller Center was something I will never forget. The goal of the program is to have the Discover Armenia participants come together to help construct a home for a family in Armenia. The family that we helped build their home had big smiles on their faces when we came each day

to help. I wanted to thank the Fuller Center for Housing Armenia for letting my group and I to come together to help construct a home for family in Armenia,” Lilit Malina Kevorkian, a volunteer member shares her experience.

KPMG Armenia

It is already the 9th year KPMG Armenia is joining Fuller Center for Housing Armenia in its mission of helping the families in need of decent housing.

With its financial support and volunteering activity KPMG Armenia makes a real difference in the lives of Armenian families in housing need as well as spreading happiness and hope for a better future.

This time, on 6 September, 2018, volunteer staff members from KPMG Armenia joined FCHA with an annual build helping the Midoyans from Tatul village of Aragatsotn re-

gion who have been living in a metal container many years.

The team also gave a gift of a lamp for the new home of the family with the message of “new light in the new home”.



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.



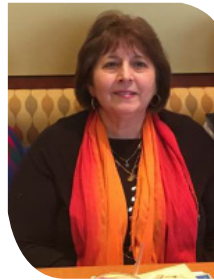
Mr. & Mrs. Manuelian
NJ, USA



Cynthia Erickson
MN, USA



Suzanne Daghlian
Armenia



Jacqueline ElChemmas
MI, USA



Michael Candan
NY, USA



Beth Broussalian
CA, USA



Der Yeprem Kelegian
WI, USA



Abraham Ouzounian
WI, USA



Barbara Hovsepien
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 Geymanyanyan	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

Statement of Activities (in US Dollars) January 1, 2018 through December 31, 2018

Revenues

Local Income (from local fundraising)	
Cash Contributions - Individual	\$21,546
Cash Contributions - Companies	\$216,999
Cash Contributions - Government Agencies	\$3,105
In-Kind Contributions	\$0
House Payments	\$184,425
Other Income	\$183
Total Local Income	\$426,258
Transfers from FCH	
Cash Transfers from FCH - Undesignated	\$19,985
Cash Transfers from FCH - Designated	\$159,183
Cash Transfers from FCH - Global Builders	\$16,870
Total from FCH	\$196,038
Total Revenue	\$622,296
USAID Funded ARDI program	\$591,185
TOTAL Revenue with USAID Funded ARDI Program	\$1,213,481

Statement of Activities (in US Dollars)

January 1, 2018 through December 31, 2018

Expenses

Home Construction Costs	\$438,518
Vehicle	\$8,240
Salary - Program	\$42,130
Salary - Administration	\$67,840
Depreciation	\$0
Advertising	\$1,280
Office Expenses	\$19,882
Utilities and Telephone	\$2,947
Repair and Maintenance	\$18,833
Taxes	\$952
Miscellaneous	\$11,041
Travel- Programs	\$1,863
Volunteer Expenses	\$2,686
Bank Charges - Admin	\$228
Transfers to other affiliates	\$0
Total Expenses	\$616,440
USAID Funded ARDI program	\$611,025
Total Expenses with USAID Funded ARDI program	\$1,227,465
Net Assets	\$60,938
Net Assets at the Beginning of the Year	\$622,296
Net Assets at the End of the Year	\$66,794

Statement of Operating Expenses (in US Dollars)

January 1, 2018 through December 31, 2018

Line Item	Program Services	Admin PR & FR	Total
Costs of Homes - Materials	\$429,174		\$429,178
Costs of Homes - Transportation	\$3,530		\$3,530
Costs of Homes - Legal	\$5,810		\$5,810
Payroll Taxes & Employee Benefits	\$42,130	\$67,840	\$109,970
Telephone		\$2,145	\$2,145
Travel and Meetings		\$1,863	\$1,863
Depreciation			\$0
Vehicle		\$8,240	\$8,240
Repair and Maintenance	\$14,188	\$4,645	\$18,833
Utilities		\$802	\$802
Office Expenses		\$19,882	\$19,882
Volunteer Expenses	\$2,686		\$2,686
Communication and Advertising		\$1,280	\$1,280
Miscellaneous		\$11,041	\$11,041
Bank Charges - Admin		\$228	\$228
Taxes		\$952	\$952
Workshop			\$0
Transfers to Other Affiliates (Other than Tithe)			\$0
Total Operating Expenses	\$497,518	\$118,918	\$616,440

Balance Sheet (in US Dollars)

December 31, 2018

Assets

Current Assets

Cash & Cash Equivalents	\$36,242
Prepaid Expenses	\$30,552
Inventory	\$0

Total Current Assets **\$66,794**

Property and Equipment

Vehicles	\$36,280
Furniture & Fixtures	\$8,825
Accumulated Depreciation	\$0

Total Property and Equipment **\$45,105**

Net Mortgage Receivable - Long Term	
Mortgage Receivable - Long Term	\$3,390,941
Mortgage Receivable - House payments	\$-1,010,259
Total Net Mortgage Receivable - Long Term	\$2,380,682

Total Assets **\$2,492,581**

Balance Sheet (In U.S. Dillars)**December 31, 2018****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 \$2,380,682

Total Long Term Payables \$2,380,682**Total Liabilities** \$2,380,682**Net Assets**

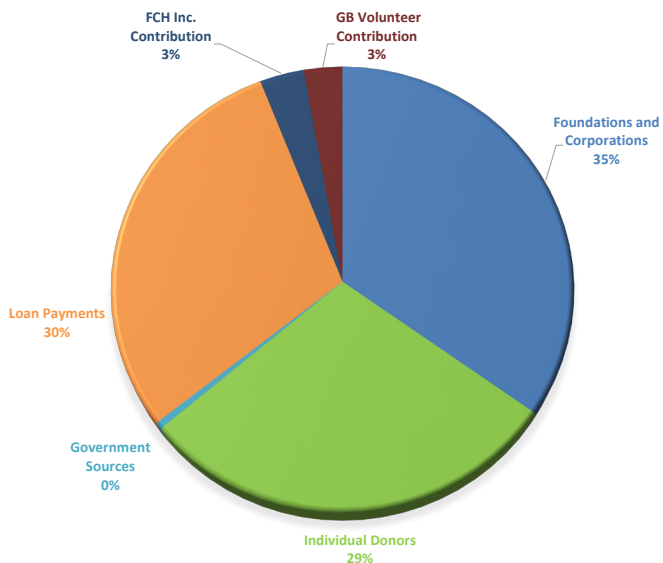
Unrestricted Net Assets \$111,899

Undesignated \$0

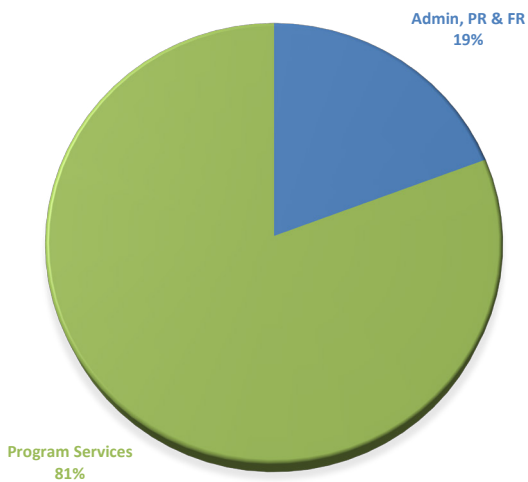
Unrestricted Net Assets/Total Net Assets \$111,899

Total Liabilities & Net Assets \$2,492,581

FCHA Principal Sources of Income January 1, 2018 through December 31, 2018



FCHA Functional Expenses January 1, 2018 through December 31, 2018



Our Donors

January 1, 2018 through December 31, 2018

\$500,000 +

USAID (for ARDI Program)

\$ 50,000 - \$100,000

Hirair and Anna Hovnanian Foundation
ICRC

\$ 40,000 - \$49,999

VivaCell-MTS

\$15,000 - \$25,000

Albert K. Deurdulian
Knights of Vartan, Inc.
FCH Inc.

\$10,000 - \$ 15,000

Fidelity Charitable Gift Fund
Catherine and Howard Atesian

\$5,000 - \$ 9,999

Minakyan Foundation, Inc.
George and Alice Kevorkian
Foundation, Inc.
Joseph Strazzulla

\$2,500 - \$ 4,999

Bill and Frances Chatten
Anonymous
J. A. Gulekjian, M.D.

Heather Banoub
Homenetmen Armenian General Ath-
letic Union Scouts Jamboree

\$1,000 - \$ 2,999

St. Gregory Enlightener Armenian
Church - Women's Guild
Dr. and Mrs. Bedros Afeyan
Madeleine Malayan

Mr. and Mrs. Toros H. Mangassarian
 Rebecca Karen Bagdasarian
 Anne and Kevin Kleinsmith
 Arlene Joan Hajinlian
 Edna Keleshian
 Bakradouny Lodge 38 Incorporated
 Edward and Eleonore Aslanian
 George and Lorraine Marootian
 Julie Mae Mouser
 Mr. Shant Mardirossian
 Hovsep Panossian
 AGBU Canada
 CYMA WD
 SOS Children's Villages Armenia
 Anny Khoubessarian

\$100 - \$ 999

Mr. and Mrs. Leo Manuel Manuelian
 Focus on Children Now
 Darpas Community
 Dvin Community
 Aparan Community
 Areni Community
 Margahovit Community
 Jeffrey and Tamara Buuck
 Thomas and Carol Ashbahian
 Commonwealth Charitable Fund
 Craig Tashjian

Daughters of Vartan
 Daughters of Vartan - Talar #31
 Chapter
 Frank and Hoory Olivieri
 Garo and Annette Bashian
 Grace Pinajian
 Habitat for Humanity of Westchester
 Harry L. Haroutunian, M.D.
 Linda M. Azarian
 Lorig S. Boyajian
 Sarkis Bedevian
 Shakeh Iskenderian
 Theodore and Ann Takvorian
 Zaven and Gladys Tachdjian
 IWAY
 John R. Gillette, M.D.
 Ms. Cynthia Reimers Erickson
 Kathy Bazoian Phelps
 Matthew Haig Phelps
 Christine Erika Phelps
 Eric Randall Stucky
 Suzanne Lili Stucky
 Taylor Shake Stucky
 Haig Manuel Bazoian
 Shake Bazoian
 Ara Hourdajian
 Talia Agavni Varjian
 John Joseph Kardashian

Sheilla Winkka Snell

David Claire Snell

Peter Sexton

Anne Wilson Sexton

Beverly Lynne Vaughan

Roger Alan Vaughan

Laura A. Miehl

Kurt Neil Newton

Martin Wilson

Jane Louise Powers

Jane Grimelli Baxter

Saro Philip Iskenderian

Julie Mae Mouser

Shakeh Iskenderian

Ralph Shahe Derasadourian

Aspy Keki Mehta

Abie Kenneth Alexander

Gail Allyson Moran

Joy Lee

Azim Firdaus Momin

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Claire Armaganian Flatley

Liam Patrick Flatley

Kathleen Armaganian Flatley

Lisa Lucille Armaganian

Ryan Armaganian Flatley

Lauren Armaganian Flatley

Joseph Aram Kevorkian

Yeprem Kelegian

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Nicholas Akgulian

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Jacqueline Ruth Elchemmas

Barbara E. Hovsepien

Mary Ann Mozian

Lori Maro Hovsepien

Caryn Hughes

Michael and Sylvie Meyers

Mrs. Barbara E. Hovsepien

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Debbie Kassan

Gohar Samarjian

Judith R. Kaufman

Karen Byron

Rachel Meyers

Raffi and Addie Chekmeyan

St. John's Armenian Church

St. Gregory Armenian Church - Men's Club

Mr. and Mrs. Vahan Tanal and Family

Vanguard Charitable Endowment Program

Nora Noraian

Charles and Sona Aslanian
Daughters of Vartan Araxi Chapter
Derek and Sylvia Kruizenga
Eleanor Krolian
Jack P. and Carol Margossian
Joan C. Kevorkian
John and Lisa Halebian
Mr. and Mrs. David Berberian
Richard H. Papalian
Rose Kirian
Ruth Anne Paul
True Buddha Temple
Zaven and Arline Dadekian
Amgen Foundation
Barry Ard Halejian
Carol Halebian
Daniel and Marge Hildebrand
Edward Halebian
George M. Kurajian, Jr.
John and Anita Wolohojian
Mr. and Mrs. Reuben Sarkissian
Robert and Joyce Ishkanian
Virginia Bosler
Alberta and Masis Godoshian
Alice Alysia Mekjian
Ara Hourdajian
Arman and Maria Bedonian
Berjuhi Varjabedian
Daniel and Catherine Igielski
David and Melanie Haroutunian
Debra and Stewart Duckman
Dee Idhani
Donna and Joel Schweitzer
Edward and Catherine Zwinck
Elaine Hart
Elizabeth Rustigian
George and Dorothy Mekenian
George and Vera Watts
Gohar Palyan
Jack and Eva Medzorian
Joseph and Jacqueline Basralian
Katherine Sirapie Mekjian
Keith A. Kleinsmith
Khalil and Anne Dirani
Lynn Beylerian
Margaret Demirdjian
Mr. and Mrs. Paul Neeson
Pat McCullough
Rose Marie Berry
Samuel C. Fusco
Shelley Ryan Gray
St. Mesrob Armenian Apostolic Church
Suzanne Kasabian
Suzanne Pereira
Sylvia Sarkisian
Virginia A. Clarke

Adam Harrison

Alan and Jill Sahakian

\$5 - \$ 99

Paula Derbabian

Gary Vaughn and Susan Reizian

Mary A. Tatarian

Lois Aline Wolfer

Alice and Sandra Nigoghosian

Anton and Denise Richter

Barbara and Louis Giliberti

Barbara and Peter Rupas

Bob and Duon Zeroun

Christine Matoian

Christopher and Adriane Bonfiglio

David Yerganian

Dickran and Anahit Toumajan

Dr. and Mrs. Edward G. Sarkisian

Elaine and Mark Mardirosian

Evelyn M. Baker

Gail Haroutunian

Garo Garibian, M.D.

GFWC Women's Club of North Haven

Gregory and Karen Movsesian

Hasmik E. Betrosian

James and Patricia Claffey

Janice Haroutunian-Avery

Larissa Printzian

Margaret N. Sahatdjian

Mario and Anjel Yazidjian

Mary Akgulian

Mr. and Mrs. Ardash Apigian

Mr. and Mrs. Armen Knaian

Mr. Peter Manuelian

Mrs. Leslie Movsesian

Nora Balekji

Richard and Linda Varadian

Richard and Lori Alonso

Robert Haroutunian

Roxan Anoush Carman

Sara Fisher

Sonia Mardinian

Terry and Ken Sawyer

Thomas D. Gengozian

Alice Karabian

Carol Aprahamian

Diane Mavian

Michael and Catherine Boucher

Mr. Hagop Aram

Rhoda Stein

Dikran and Kelly Callan

Linda M. Assarian

Robert and Denise Karakashian

Araxy Moumdjian

H and D Alexanian

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Irene and Richard Braccini
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Rose Shahinian
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Seta Jessourian
Stacey Goolsby
The Walt Disney Company Foundation
Barbara E. Hovsepien
Costabile and Domenica Digrado
Dorothy Tyndell
Gloria Boyajian
Karen D. Pirichio
Kathleen M. Rogers
Mr. and Mrs. John Roy
Mike and Linda Tiffany
Ashot Yeghiazaryan
Karen Minasyan
Lilit Matevosyan
Varduhy Lavchyan
Tatevik Ayvazyan
Anna Pepanyan
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Zaruhi Geymanyany
Armen Avetisyan
Melik Petrosyan
Maro Ohanyan
Ruzanna Sakanyan
Hayk Sakanyan
Alla Asatryan
Gohar Vardanyan
Sona Azaryan
Jivan Azaryan
Hakob Umroyan
Tigran Palyan
Jackie Tarpinian



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 require 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

Trip Cost

\$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 691 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, \$50, \$100, \$500 or more, it will make a significant positive impact in the life of the families in need of decent housing.

International Facts and Figures 2018 (FCH Inc.)

Finances

Resources raised locally (donations + repayments + Gift-in-Kind): \$912,339

Overall average: 41% of all income

Leading the way: Armenia (\$426,258), Bolivia (\$145,440), and Nepal (\$39,636)

Average fundraising + administrative expense: 19.5%

Leading the way: Thailand (0%), Madagascar (8.9%), Haiti (9.6%)

Mortgages fully repaid or current: 77%

Leading the way: Armenia, Ghana, Madagascar, Papua New Guinea (100%)

Board of Directors

Average size of Board of Directors: 6

Average number of times Board has met in last 12 months: 5

Leading the way: India, Sierra Leone (12)

Construction

Total house projects completed in last 12 months: 279

Leading the way: Armenia (68), El Salvador (68), and Nepal (49)

Breakdown: 173 new homes, 65 major projects, 41 minor repairs

Total houses completed all-time: 1,915

Total houses completed all-time: 2,189

Leading the way: Armenia (691), El Salvador (327), and Haiti (226).

Breakdown: 1,294 new homes, 585 major projects, 310 minor repairs

To support our program

YOU CAN:

Donate online at

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**

THANK YOU!





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www.fcharmenia.org

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