



The
Fuller Center
for Housing

Armenia

2019

Annual Report

Building Homes, Communities and a Homeland



Contents

President's Message

FCHA Mission, Family Selection Criteria

Housing Need in Armenia

Partnership with RA Government

Building a Better Future with VivaCell-MTS

Partnership with the ICRC

Global Builder Volunteers with the Mission to Help

Local and International Volunteers Helping to Build Homes

Advisory Committee

FCHA Board and Staff

FCHA Financials

Our Donors

Ways to Join Our Mission

Dear Friend,

2019 was a successful year full of new challenges. This year, with the request of the RA Ministry of Urban Development, the Fuller Center for Housing Armenia was entrusted to complete the construction of the half-built houses of 44 families in the disaster zone. The families have been deprived of home since the 1988 earthquake and lived in metal containers.

During the first months, I myself had inner worries, that we would not have enough time and financial means, and the program would lose its completeness. But, as a result of the dedicated work of our team, we have completed the construction of all 44 family houses 1.5 months earlier of the planned and with 32% savings, which is about \$310,000. The RA Prime Minister visited twice and expressed his satisfaction. We haven't even finished the construction of the 44

houses when the RA government suggested the second project, which includes 55 family homes and another 7 family homes, which will be built through our savings.

In alignment with this project, our major donor, VivaCell-MTS started the year with a donation of \$190,000, later added \$40,000, and then another \$22,000.

We also successfully completed the International Committee of Red Cross (ICRC) project and the other projects implemented through generous donations of our individual donors. Totally, we finished the year with 131 families assisted.

Those are not just numbers for us; those are 131 family fates and pleasant feelings at the end of the fruitful year.

It's already the 20th year since I have been managing these projects, and I've always said that still I was not able to understand which is the upper limit of our potential.

This year, I realized that there is no such limit. Any difficulties may be overcome if the work is God-pleasing and blessed.

We are very thankful for the big trust and support throughout all these years! Our success is your success! Thank you!

A handwritten signature in blue ink, appearing to read 'Ashot Yeghiazaryan', with a small checkmark below it.

Ashot Yeghiazaryan
FCHA President



131
Families Served

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.

2019 Results

In **62** Communities

598 Lives Changed

368 Volunteers Hosted

In All Regions of Armenia



Housing Need in Armenia

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

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

About 64,000 families in Armenia need improvement of housing conditions; about 26,000 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)



Partnership with RA Government

Within the framework of the Disaster Zone State Housing Program, 44 houses have been built through government funding.

According to the RA Government 1339-N Decision, made on November 22, 2018, AMD 458 mln. was allocated from the state budget for the completion of 44 half-built houses in 13 rural communities of the province.

For the implementation of the project, the RA Government is partnering with the Fuller Center for Housing Armenia Charitable Non-Governmental Organization.

Now, the hard memories of living in a metal containers over 30 remain in the past.





Հայաստանի
Ֆուլլեր Տնաշինական
Կենտրոն
Fuller Center for Housing Armenia

Կառուցելը տուն
համայնք, հայրենի







Partnership with VivaCell-MTS

AMD 119,5 million (over \$250,000)
invested

46 families in 35 communities of 10
regions in Armenia assisted

*In 8 years, 208 families assisted
through decent housing*

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

2019 was also successful with continuing partnership with the International Committee of the Red Cross with 21 families assisted.

Altogether, in 10 years, 178 families assisted.





10

Global Builder (GB)
Volunteer Teams
Hosted

In 2019, Fuller Center for Housing Armenia was honored to host ten Global Builder volunteer teams, led by Abie Alexander, Cynthia Erickson, Nicole Simmons, Jacqueline Elchemmas, Leo and Sona Manuelian, Abraham Ouzounian, Barbara Hovsepiyan, Bootsaba Shaffer with two teams and a non GB team led by Ara Guekguezian .



GB team, led by Abie Alexander



GB team, led by Cynthia Erickson



GB team , led by Nicole Simmons



GB team, led by Jacqueline Elchemmas



GB team, led by Leo and Sona Manuelian



GB team, led by Abraham Ouzounian



GB team , led by Barbara Hovsepian



Team , led by Ara Guekguezian



GB team, led by Bootsaba Shaffer



GB team, led by Bootsaba Shaffer

Local and International Volunteers



UWC Dilijan College



Best Western Congress Hotel Yerevan



ACYOA



Engineer Armenia Program Team



CYMA



Armenian Assembly of America

When we get our hands together we make the impossible!
 These teams dedicated their time and efforts for more families to live in decent housing!



Homenetmen Glendale Ararat Chapter Scouts



AGBU Discover Armenia



Armenia Marriott Hotel Yerevan



Teach for Armenia



KPMG Armenia



U.S. Embassy Yerevan

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



Jacqueline ElChemmas
MI, USA



Cynthia Erickson
MN, USA



Abraham Ouzounian
WI, USA



Der Yeprem Kelegian
WI, USA



Barbara Hovsepian
NJ, USA



Beth Broussalian
CA, USA



Suzanne Daghlian
Armenia



Michael Candan
NY, USA



Kristi Rendahl
MN, USA



Susan Bosovich
MI, USA



Larissa Printzian
CA, 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
Ruzanna Sakanyan	Resource Development Manager
Alla Asatryan	Marketing and Office Manager
Astgh Yeghiazaryan	Database Coordinator
Gohar Vardanyan	Program Coordinator, Yerevan Site
Hakob Umroyan	Construction Manager
Melik Petrosyan	Construction Supervisor
Jivan Azaryan	Construction Manager, Lori Region
Armen Tumanyan	Construction Engineer, Lori Region
Aram Sakanyan	Supplier, Lori Region
Sona Azaryan	Program Coordinator, Lori Region

Statement of Activities (in US Dollars)
January 1, 2019 through December 31, 2019

REVENUES

Local Income (from local fundraising)

Cash Contributions - Individual	\$9 913
Cash Contributions - Churches	
Cash Contributions - Companies	\$344 964
Cash Contributions - Government Agencies	\$1 139 601
In-Kind Contributions	
House Payments	\$205 183
Other Income	\$227
Total Local Income	\$1 699 888

Transfers from FCH

Cash Transfers from FCH - Undesignated	\$20 000
Cash Transfers from FCH - Designated	\$128 742
Cash Transfers from FCH - Global Builders	\$25 993
Total from FCH	\$174 735

TOTAL REVENUE **\$1 874 623**

Statement of Activities (in US Dollars)

January 1, 2019 through December 31, 2019

EXPENSES

Home Construction Costs	\$1 291 333
Vehicle Acquisition	\$41 236
Salary - Program	\$63 838
Salary - Administration	\$94 166
Advertising	\$1 420
Office Expenses	\$35 972
Utilities and Telephone	\$5 198
Repair and Maintenance	\$24 720
Taxes	\$1 071
Miscellaneous	\$21 790
Travel- Programs	\$1 342
Volunteer Expenses	\$4 836
Bank Charges - Admin	\$820
Transfers to other affiliates	
TOTAL EXPENSES	\$1 587 742
Net Assets	\$66 794
Net Assets at the Beginning of the Year	\$1 874 623
Net Assets at the End of the Year	\$353 675

Statement of Operating Expenses (in US Dollars)

January 1, 2019 through December 31, 2019

LINE ITEM	PROGRAM SERVICES	ADMIN, PR & FR	TOTAL
Costs of Homes - Materials	\$1 273 959	\$0	\$1 273 959
Costs of Homes - Transportation	\$10 330		\$10 330
Costs of Homes - Legal	\$7 044		\$7 044
Payroll Taxes & Employee Benefits	\$63 838	\$94 166	\$158 004
Salaries			\$0
Telephone		\$2 978	\$2 978
Travel and Meetings		\$1 342	\$1 342
Depreciation			\$0
Vehicle Acquisition		\$41 236	\$41 236
Repair and Maintenance	\$21 625	\$3 095	\$24 720
Utilities		\$2 220	\$2 220
Office Expenses		\$35 972	\$35 972
Volunteer Expenses	\$4 836		\$4 836
Communication and Advertising		\$1 420	\$1 420
Miscellaneous		\$21 790	\$21 790
Bank Charges - Admin		\$820	\$820
Taxes		\$1 071	\$1 071
Transfers to Other Affiliates (Other than Tithe)			\$0
TOTAL OPERATING EXPENSES	\$1 381 632	\$206 110	\$1 587 742,0

Balance Sheet (in US Dollars)
December 31, 2019

ASSETS

CURRENT ASSETS

Cash & Cash Equivalents	\$321 831
Prepaid Expenses	\$31 844
TOTAL CURRENT ASSETS	\$353 675

PROPERTY AND EQUIPMENT

Vehicles	\$77 516
Furniture & Fixtures	\$8 825
TOTAL PROPERTY AND EQUIPMENT	\$86 341

Net Mortgage Receivable - Long Term

Mortgage Receivable - Long Term	\$3 854 274
Mortgage Receivable - House payments	\$-1 215 808
Total Net Mortgage Receivable - Long Term	\$2 638 466

TOTAL ASSETS **\$3 078 482**

Balance Sheet (In U.S. Dillars)**December 31, 2019****LIABILITIES AND NET ASSETS**

CURRENT LIABILITIES:

Accounts Payable and Accrued Expenses

Deferred Liabilities

Notes Payable

Line of Credit

TOTAL CURRENT LIABILITIES \$0

LONG TERM PAYABLES

Grants related to assets \$2 638 466

TOTAL LONG-TERM PAYABLES \$2 638 466

TOTAL LIABILITIES \$2 638 466

NET ASSETS

Unrestricted Net Assets \$440 016

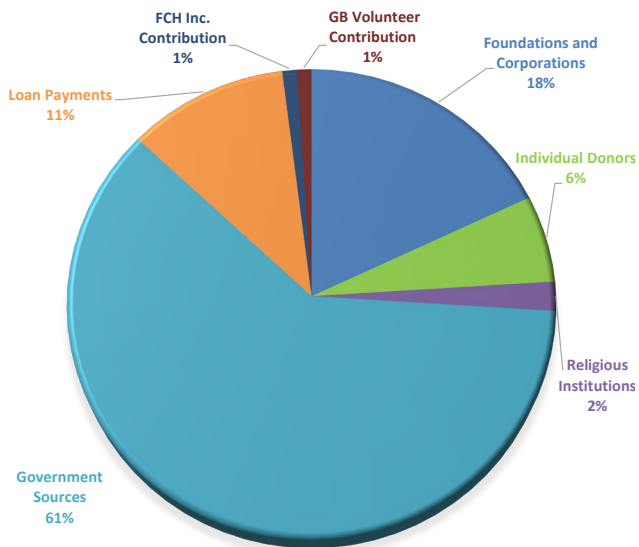
Undesignated

Unrestricted Net Assets/Total Net Assets \$440 016

TOTAL LIABILITIES & NET ASSETS \$3 078 482

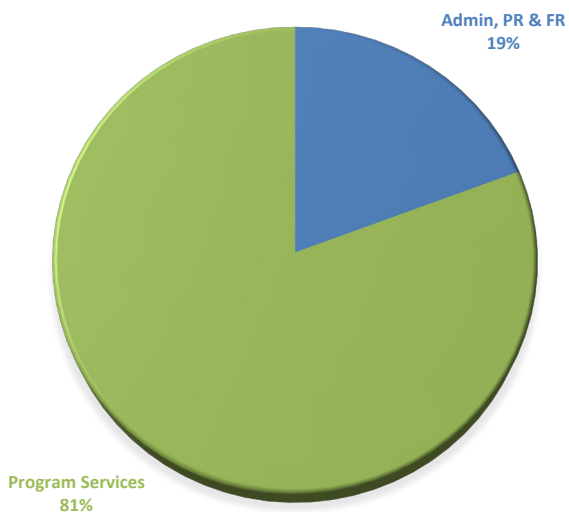
FCHA Principal Sources of Income

January 1, 2019 through December 31, 2019



FCHA Functional Expenses

January 1, 2019 through December 31, 2019



Our Donors

January 1, 2019 through December 31, 2019

\$1,000,000 AND UP

Lori Municipality

\$250,000 AND UP

VivaCell-MTS

\$50,000-\$100,000

International Committee of
the Red Cross (ICRC)

\$20,000-\$30,000

Focus on Children Now
St. John Armenian Apostolic Church
of San Francisco
Sandra Shahinian

\$5,000-\$10,500

Anush Kelegian
Bogosian Quigley Foundation
Knights of Vartan
Joseph Strazzulla
Anonymous
Charles Takesian
Triple X Fraternity Sequoia Chapter
Madeleine Malayan
HIKE Armenia
Samson A. Benjamin
Pastor Ara Guekguezian and
Knar Guekguezian
\$1,000 - \$4,999

Anonymous	Robert and Lauren Kayaian
Bakradouny Lodge 38 Incorporated	St. Gregory Enlightener Armenian Church
Community Foundation for Southeast Michigan, Dr. Gary and Linda Assarian Fund	Women's Guild
Community Foundation of New Jersey	The Armenian-American Cultural Society of Central Florida, Inc.
Hajina Hajinlian Family Fund	The Kayajian Law Firm
Daughters of Vartan - Grand Council	Thomas D. Gengozian
Doro Tegnazian, IV	Vartan Nazrian
Dr. and Mrs. Bedros and Marine Afeyan	\$100 -\$999
Dr. Myron and Noury Mikaelian	Abie Kenneth Alexander
Edna Keleshian	Abraham H. Ouzounian
Fidelity Charitable Gift Fund	Alexander Vajda
Heather Banoub	Alexis Mikaelian
J. A. Gulekjian, M.D.	Amgen Foundation
Julie Mae Mouser	Anna Ohanyan
Lovell Stewart Halebian Jacobson LLP	Anna-Lyn Quintal
Mallory Maslar	Anne Hembree
Mr. and Mrs. Antranig Berberian	Arman and Maria Bedonian
Mr. and Mrs. Toros H. Mangassarian	Barbara E. Hovsepian
Mr. Shant Mardirossian	Bayzar Dokmecian-Nersessian
Peter and Anna-Lyn Quintal	Benny and Carol Cespedes
	Bootsaba Shaffer
	Bradley Laurence Melkon Erickson

Charles and Seda Chavdarian

Charles and Sona Aslanian

Chris Erickson

Christine and Mark Badach

Christine Mary Miller

Christopher Simon Kevorkian

Christopher Vladimir Kalian

Chuck Slagen

Cynthia Reimers Erickson

Daughters of Vartan - Ani Chapter

Daughters of Vartan - Araxi

Chapter #7

Daughters of Vartan - Shooshaney

Chapter #1

Daughters of Vartan - Varteni

Chapter #17

Daughters of Vartan - Zabelle

Chapter #12

David Charles Smith

Dawn Kasparian

Denise Agababian Agababian

Denise Clinton

Derek and Sylvia Kruiزند

Diana Colpitts

Dikran and Kelly Callan

Dolly Chen

Duon Melanie Zeroun

Eleanor Krolian

Elizabeth Ann Johnson

Elizabeth Ann Radtke

Ernie William Gillogley

Fidelity Brokerage Services, LLC

Frances Chattin

Fred and Kathy Gosling

Fuller Center for Housing of Greater
NYC

Garo and Annette Bashian

Gary Richard Kevorkian

Gary Tosounian

Gayane Hovakimian

George and Stephen Mekenian

George and Vera Watts

Ginger Lee Van Ry

Gohar Samarjian

Greg and Stephanie Hovsepien

Hannah Marie Quintaal
Harry and Charlene Goshgarian
Hrach Saroyan
Isaac Laurence Reimers
Jacqueline Dawn Warrick
James and Susan Huculak
James G. Densmore
James Melkon Reimers
Janae Garine Kamajian Kamajian
Janet Acabee Schack
Jeffrey and Tamara Buuck
Jennifer Shutt Walsh
Jim and Margaret Favre
John and Anita Wolohojian
John R. Gillette, M.D.
Jordan M. Reid
Joseph Charles Gabrielian, Jr.
Joseph Charles Gavrielian Jr.
Josiah Thomas Reimers
Karen Bullion
Kathleen A. Magleby
Katie Loosararian
Keith and Gloria Hansen
Kelly Nicole Tachdjian
Kirk Charles Kalian
Lea and Sona Manuelian
Leslie Etsuko Lethridge
Leslie Horenian
Lesylee Hodge
Linda M. Azarian
Lori Maro Hovsepien
Macrine S. Ionescu M.D.
Madelyn Holroyd
Margaret Demirdjian
Marguerite Sagatelian
Mark Hembree
Martin & Diana Shoushanian
Foundation
Mary Akgulian
Mary Ann Mozian
Mary Frances Marusik
Megan Caldwell Walsh
Mitchell N. Mekaelian
Mr. and Mrs. Kazar Terterian
Nerses Joubanian and Roxanne
Etmekjian
Nicholas Akgulian

Nicole Atesian Simmons

Nino Tina Svanidze

Nora Noraian

Norman L. Neece

Penelope A. Moreland-Gunn

Phillip Grice Hodge

Primary I - Research, LLC

Raffi and Addie Chekmeyan

Richard and Dawn H. Papalian

Richard and Deborah Stamp

Richard J.Cowan

Robert Arthur Zeroun

Robert Jay Azadian

Ruth Anne Paul

Sandra L. Densmore

Saro Kalayjian

Scarlett Holroyd

Schwab Fund for Charitable Giving

Sevag and Tamar Sarkissian

Shakeh Iskenderian

St. Gregory Armenian Church -

Men's Club

St. Sarkis Armenian Church

Thelma Ann Bennett Ross-Saroyan

Thomas Cole Chatterton

Tom Janikian Insurance Co.

Vanguard Charitable Endowment
Program

Victoria Elaine Franks

Willem Hendrik Van Ry

William Charles Chatten

William G. Magleby

Zaven and Gladys Tachdjian

\$1 - \$99

Armida Markarova

Adam Harrison

Alice and Sandra Nigoghisian

Alice Argnian

Alla Asatryan

Amir and Lisa Choaban

Anonymous

Anton and Denise Richter

Aram Sakanyan

Armen Avetisyan

Aroxie Apigian

Artash Ayvazyan

Ashot Yeghiazaryan

Astghik Yeghiazaryan
Barbara Haroutunian
Bill and Sue Benton
Bob and Mary Creslar
Cathleen and John Pacholek
Cathy Mousseau
Charles and Terry Palaian
Chris Szczygiel
Christopher and Adriane Bonfiglio
Cindy L. Hagopian
Craig and Lisa Tarpinian
David Fischer
David Yerganian
Denise and George Boyagian
Dinice Paul
Douglas Daligga
Eric and Karen Nyberg
Ernest and Linda Hampton
Faith Baronian
Faouzi and Jacqueline ElChemmas
Francis and Barbara Bulbulian
Franklin and Joan Bouvy
George Saboonjian
Gerry and Edward Fencyk
Gohar Palyan
Gohar Vardanyan
Greg and Edith Baise
Gregory and Karen Movsesian
Hagop and Diana Alexanian
Hakob Umroyan
Harry and Cheryl Joboulian
Helen Azadkhanian
Ida Varadian
Irene and Richard Braccini
James and Sandra Densmore
Jane Grimelli Baxter
Jivan Azaryan
Joan and Rick Stuckmann
Joann Markoff
JoAnne and Greg Todd
John McWilliams
Juliette Daniels
Karen Minasyan
Kristi Rendahl
Larry and Debbie Drazek
Leda Patrick
Lilit Matevosyan
Linda Kemian-Franquist

Margaret R. Williams

Marie Yapoujian

Mark and Beverly Kaprelian

Maro Ohanyan

Martin St. John

Mary and Michael Azarian

Mary Ann Injasoulian

Mary Boyadjian

Melanie Buchaklian

Melik Petrosyan

Mr. and Mrs. Armen Knaian

Mr. and Mrs. John Karebian

Mr. and Mrs. Larry Szczygiel

Mr. Hagop Aram

Mr. Peter Manuelian

Ms. Loretta Gelenian

Ms. Marilyn Bliss

Nadya Esenyana

Nancy Berryman

Nune Torosyan

Pamela Zarkowski

Patrick and Rose Torossian

Paula Ayotte

Penguin Random House LLC

Peter Paolini

Randy and Nancy Mikaelian-Madey

Ranka and Michael Mulkern

Raymond J. Domzalski

Reem Al-Abbousi

Richard and Linda Varadian

Rita Zoroghlian

Roger and Ardemis Gregory

Rose Shahinian

Rouzanne Sakanyan

Sara L. Andonian

Sona Azaryan

St. Mesrob Armenian Apostolic Church

Stephen and Lisa Derderian

Susie Janigian

Sylvia Sarkisian

Talene Kelegian

Tatevik Ayvazyan

Terry and Ken Sawyer

Thomas and Linda Stambouljan

Thomas Keljik

Tigran Palyan

Varduhy Lavchyan

Yeprem and Judi Kelegian

Zaruhi Geymanyán

Zee, Susan and Diane Sarkesian



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 2019 (FCH Inc.)

Finances (1 July-31 December)

Resources raised locally (donations + repayments + Gift-in kind): \$2,390,000

Overall average: 74% of all income

Leading the way: Armenia (\$1,699,888), El Salvador (\$414,843), and Bolivia (\$123,402)

Average fundraising + administrative expense: 17.3%

Leading the way: Thailand (3.5%), Madagascar (4.5%), Uganda (5.1%), Puerto Rico (7.6%)

Mortgages fully repaid or current: 75%

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

Board of Directors

The average size of the Board of Directors: 6

The average number of times Board has met in the last 12 months: 4

Leading the way: India (12), Thailand (11)

Construction

Total house projects completed in the last 12 months: 303 (up 9%)

Leading the way: Armenia (131), El Salvador (40), and Madagascar(25)

Breakdown: 127 new homes, 124 major projects, 52 minor repairs

Total houses completed all-time outside the USA: 2,500 (exactly!)

Leading the way: Armenia (822), El Salvador (367), and Haiti (236).

Breakdown: 1,413 new homes, 723 major projects, 362 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!

53 A.Tigranyan, Apt. 26, Yerevan 0037, Armenia
E-mail: fcarmenia@fcharmenia.org
www.fcharmenia.org

PRINTED BY  PRINT
MASTER