



The  
**Fuller Center**  
for Housing  
Armenia

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# **ANNUAL REPORT 2021**

**BUILDING HOMES, COMMUNITIES AND A HOMELAND**

## CONTENTS

President's Message
Mission, Family Selection Criteria
Housing Need in Armenia
Partnership with the RA Government
Building a Better Future with Viva-MTS
Partnership with the International Committee of the Red Cross (ICRC)
Advisory Committee
Board and Staff
Financials
Our Donors
Ways to Join Our Mission

## DEAR FRIEND,

Our work over the last year continues to create hope and make tangible differences for families and communities in Armenia. The year was inspiring and exciting for Fuller Center for Housing Armenia as we continued to serve families in dire need of housing giving them the opportunity to live in safe and decent homes and building strength, stability and reliance through decent housing.

Notwithstanding all difficulties, this year we have been able to assist 280 families. Since the inception of the organization in 2008, 1298 underprivileged families have enjoyed jubilation of living in their decent homes with all necessities.

After a pause of a year due to pandemic, in 2021, we hosted three Global Builders volunteer teams with the number of teams reaching to 10 for the year of 2022.

We can only make such an impact through the support of our friends, partners, individual donors, and volunteers. You are the reason we have been able to positively impact more families through access to safe housing. We are honoured and privileged to have you as a member of our big Fuller Center for Housing Armenia family.

Once again, please accept our gratefulness for the successful year. Hope you will stay with our mission in 2022 to make decent housing possible for more families. We are committed to continue to do our best to pay back the trust and dedication of our wonderful supporters in this vital mission to have more effective 2022 towards eliminating poverty housing in Armenia.

Together, we can make a sound investment in transferring lives of more families in need of decent housing.

Sincerely,



Ashot Yeghiazaryan  
FCHA President

## 2021 ACHIEVEMENTS

280 FAMILIES SERVED

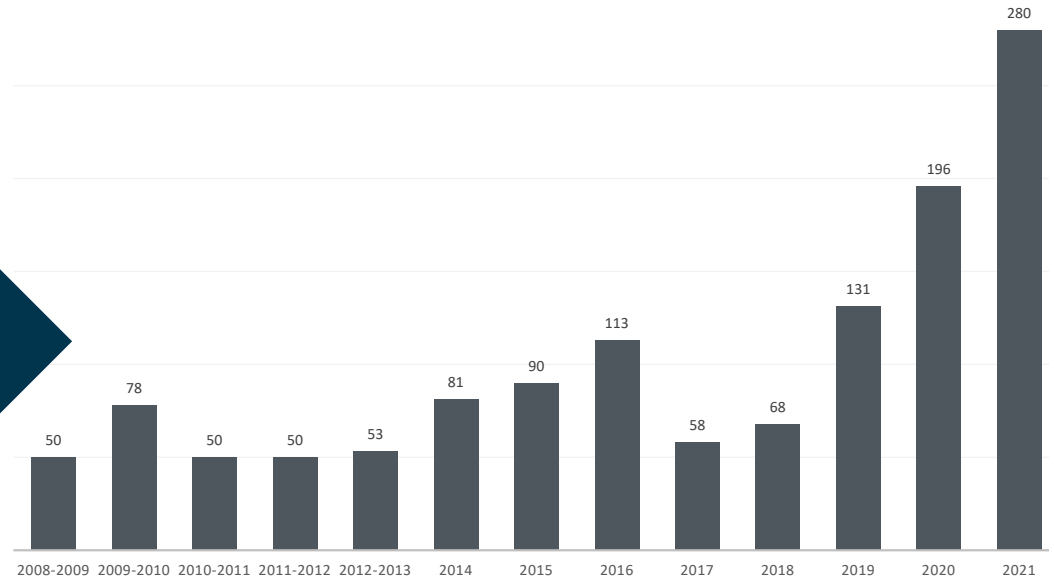
A TOTAL OF  
**1298** FAMILIES  
ASSISTED SINCE  
**2008**

## 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 with 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 the 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”)

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

The Government of RA entrusted the Fuller Center for Housing Armenia with the implementation of building homes for 159 families living in the disaster zone of Aragatsotn, Shirak, and Lori regions.

*AMD 1 43 358 200 (\$ 296,807) has been invested in Aragatsotn Region to assist 7 families.*

*AMD 463 479 840 (\$959 585) has been invested in Shirak Region to assist 25 families.*

*AMD 1 392 587 000 (\$2 886 190) has been invested in Lori Region to assist 127 families.*

**To remind, another 105 families have been assisted through the RA Government investement during the past years.**

### ARAGATSOTN REGION

**7 families**

### SHIRAK REGION

**25 families**

### LORI REGION

**127 families**

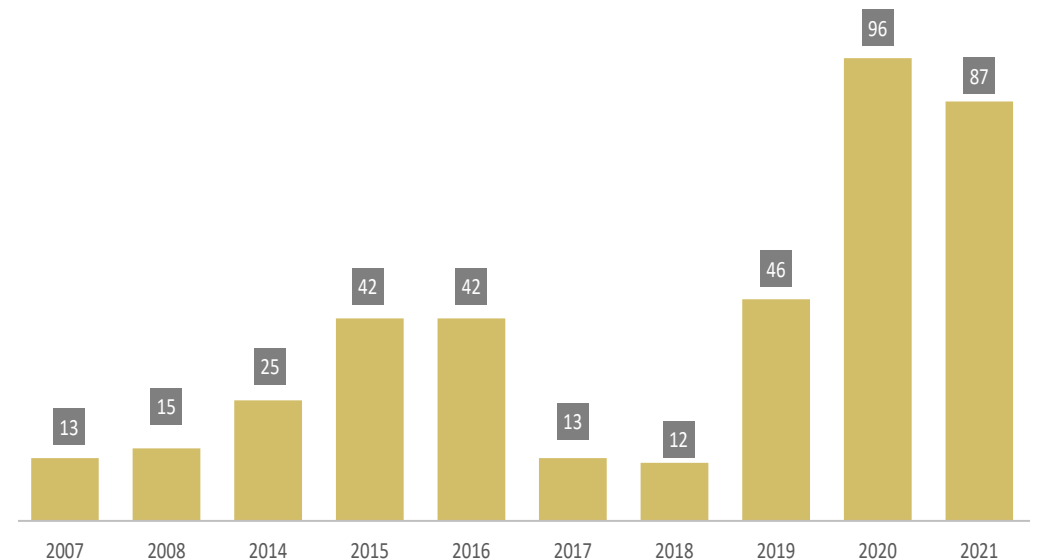
## PARTNERSHIP WITH VIVA-MTS

*“The long years have proven that every step is crucial where there is a long distance to go. Personal contacts with homeowners and their feedback on the work we do help us to get a clear and objective picture and plan our further steps more efficiently. This is a good way to assess and report on the work that we do in both quantitative and qualitative terms. No one is guaranteed against problems, which may be solved in the course of time, but when one feels they are not alone, those problems get solved with more confidence. Revived faith is the most important thing.”*

*~VivaCell-MTS General Manager Ralph Yirikian*

**In 2021, the leading telecommunications operator in Armenia invested over AMD 230 million (over \$464,000) addressed to assisting 87 families in 66 communities of 10 regions in Armenia.**

**Altogether, in 10 years,  
391 families assisted  
through decent housing  
owing to this partnership.**

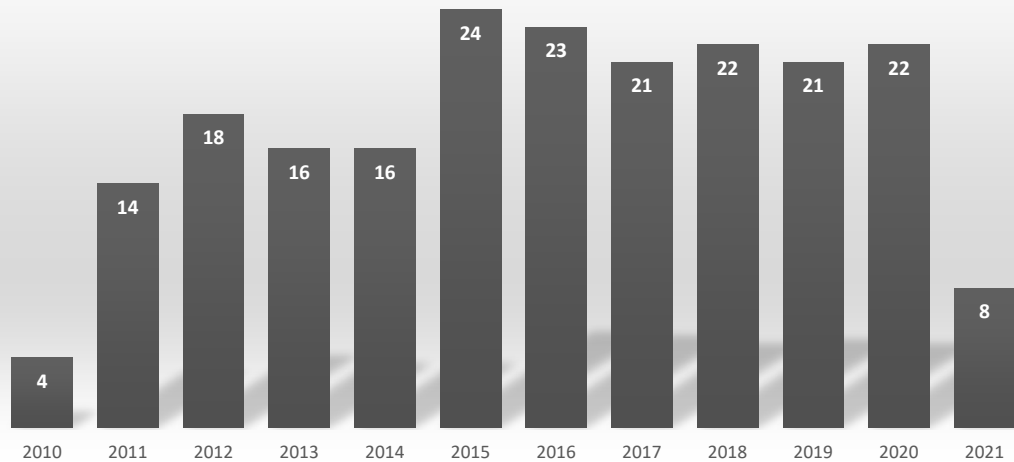




# PARTNERSHIP WITH THE INTERNATIONAL COMMITTEE OF THE RED CROSS (ICRC)

2021 was also successful with a continuing partnership with the International Committee of the Red Cross with 33 families assisted. Eight of them have finished the house construction; another 25 families will finish it in 2022.

**Altogether, in 12 years, 209 families have been assisted.**





# GLOBAL BUILDERS VOLUNTEER TEAMS IN ARMENIA

After a year of a pause due to the pandemic, in 2021, we hosted three Global Builders volunteer teams, led by Sona and Leo Manuelian, Barbara Hovsepien, and Nicole Simmons. The teams dedicated their time, efforts, and willingness to transform the lives of Armenian families in housing need.

*Unfortunately, in 2021, Sona Manuelian, our long-time dedicated friend, team leader, and ambassador passed away. Her love, dedication, and energy to help others were contagious, and her constant support has transformed the lives of hundreds of families. She will stay in our hearts forever.*



GB team, led by Sona and Leo Manuelian



GB team, led by Barbara Hovsepien



GB team, led by Nicole Simmons

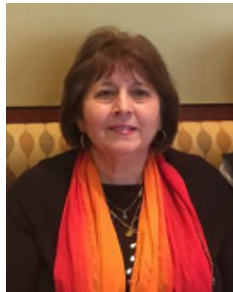


# ADVISORY COMMITTEE

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



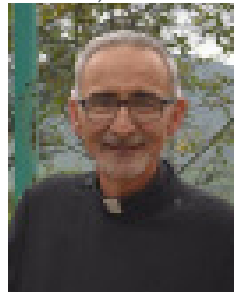
Jacqueline ElChemmas  
MI, USA



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



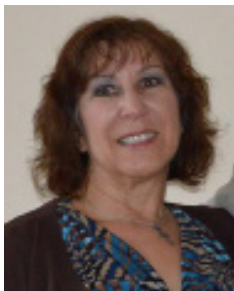
Kristi Rendahl  
MN, USA



Susan Bosovich  
MI, USA



Larissa Printzian  
CA, USA



Patricia Zerounian  
CA, USA

# FCHA BOARD MEMBERS

Ashot Yeghiazaryan	President of the Board
Rafayel Sargsyan	Member
Karen Minasyan	Member
Lilit Matevosyan	Member
Varduhy Lavchyan	Member
Tatevik Ayvazyan	Member
Artash Ayvazyan	Member

# FCHA STAFF

Armen Avetisyan	Construction Director
Margarita Ohanyan	Finance Manager
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
Armen Hovhannisyan	Supplier, Shirak Region

**STATEMENT OF ACTIVITIES (IN USD)**

**JANUARY 1, 2021 THROUGH DECEMBER 31, 2021**

**REVENUES**

**Local Income (from local fundraising)**

Cash Contributions - Individual	7,300
Cash Contributions - Companies	576,542
Cash Contributions - Government Agencies	2,278,589
House Payments	261,576
Other Income	271

**Total Local Income** **3,124,278**

**Transfers from FCH-Designated** 147,461

**Transfers from FCH- Global Builders** 12,903

**TOTAL REVENUE** **3,284,642**

**STATEMENT OF ACTIVITIES (IN USD)**

**JANUARY 1, 2021 THROUGH DECEMBER 31, 2021**

**EXPENSES**

Home Construction Costs	
Vehicle Acquisition	2,467,810
Salary - Program	36,184
Salary - Administration	164,780
Communication and Advertising	85,510
Office Expenses	1,310
Utilities and Telephone	25,194
Repair and Maintenance	5,340
Taxes	47,465
Miscellaneous	1,279
Travel- Programs	14,127
Volunteer Expenses	2,095
Bank Charges - Admin	881
Transfers to other affiliates	156

**TOTAL EXPENSES** **2,852,131**

**NET ASSETS**

**NET ASSETS AT THE BEGINNING OF THE YEAR** **\$712,834**

**NET ASSETS AT THE END OF THE YEAR** **\$3,284,642**

**STATEMENT OF OPERATING EXPENSES (IN USD)**  
**JANUARY 1, 2021 THROUGH DECEMBER 31, 2021**

<b>LINE ITEM</b>	<b>PROGRAM SERVICES</b>	<b>ADMIN, PR &amp; FR</b>	<b>TOTAL</b>
Costs of Homes - Materials	2,355,769		2,355,769
Costs of Homes - Transportation	101,747		101,747
Costs of Homes - Legal	11,294		11,294
Payroll Taxes & Employee Benefits	164,780	85,510	250,290
Travel and Meetings		5,340	5,340
Depreciation			
Vehicle Purchase	36,184		36,184
Repair and Maintenance	37,121	13,420	50,541
Utilities			
Office Expenses		25,194	25,194
Volunteer Expenses	881		881
Communication and Advertising		1,310	1,310
Miscellaneous		12,147	12,147
Bank Charges - Admin		156	156
Taxes		1,279	1,279
Transfers to Other Affiliates (Other than Tithe)			
<b>TOTAL OPERATING EXPENSES</b>	<b>2,707,776</b>	<b>144,355</b>	<b>2,852,131</b>

**BALANCE SHEET (IN USD)**  
**DECEMBER 31, 2021**

<b>ASSETS</b>	
<b>CURRENT ASSETS</b>	
Cash & Cash Equivalents	1,113,500
Prepaid Expenses	63,839
<b>TOTAL CURRENT ASSETS</b>	<b>1,177,339</b>
<b>PROPERTY AND EQUIPMENT</b>	
Vehicles	163,003
Furniture & Fixtures	12,233
<b>TOTAL PROPERTY AND EQUIPMENT</b>	<b>175,236</b>
Mortgage Receivable - Long Term	5,359,312
Mortgage Receivable - House payments	-1,713,885
Total Net Mortgage Receivable - Long Term	3,645,427
<b>TOTAL ASSETS</b>	<b>4,998,002</b>

**BALANCE SHEET (IN USD)**

**DECEMBER 31, 2021**

**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 3,645,427

**TOTAL LONG-TERM PAYABLES 3,645,427**

**TOTAL LIABILITIES 3,645,427**

**NET ASSETS**

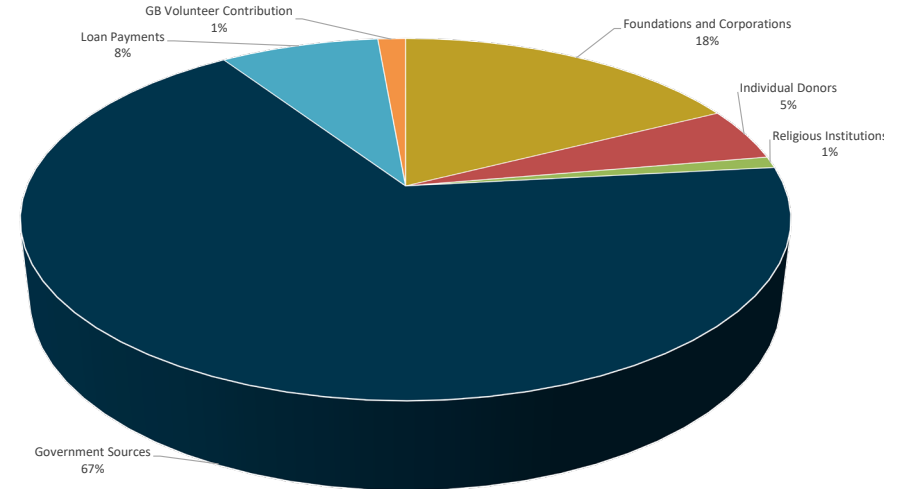
Unrestricted Net Assets 1,352,575

Undesignated

Unrestricted Net Assets/Total Net Assets 1,352,575

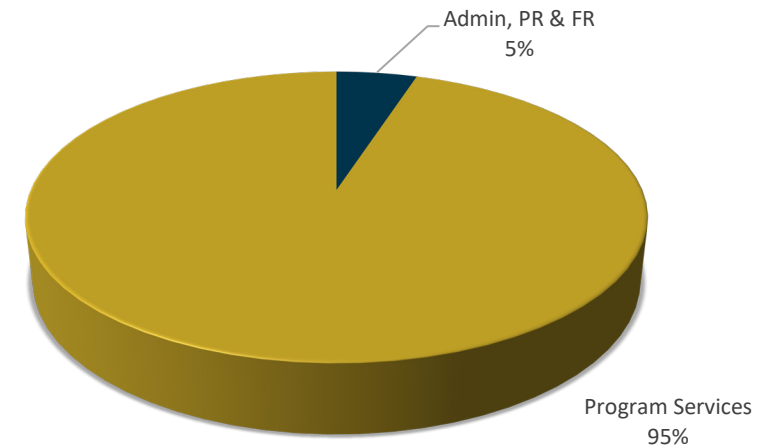
**PRINCIPAL SOURCES OF INCOME (IN USD)**

**JANUARY 1, 2021 THROUGH DECEMBER 31, 2021**



**FUNCTIONAL EXPENSES (IN USD)**

**JANUARY 1, 2021 THROUGH DECEMBER 31, 2021**





## OUR DONORS

**JANUARY 1, 2021 THROUGH DECEMBER 31, 2021**

**\$2,000,000 - \$2,500,000**

RA Government Project

**\$450,000 AND UP**

Viva-MTS

**\$100,000 AND UP**

ICRC

**\$30,000 AND UP**

Samson A Benjamin

**\$20,000 AND UP**

Albert K. Deurdulian and Ara Kasparian

**\$10,000 - \$15,000**

Catherine and Howard Atesian

Johnny & Sevana Elchemmas & Family  
and Raffi & Martha Elchemmas & Family  
in honor of Jacqueline  
Melkonian Elchemmas

Knights of Vartan

Larry and Denise Kaprielian Rev  
Living Trust

St. Gregory the Enlightener  
Armenian Church Community

Tribute to Sona Manuelian

**\$5,000 - \$9,900**

Community Foundation of New  
Jersey Hajina Hajinlian Family Fund  
The Rev. Ara Guekguezian and friends

**\$1,000 - \$4,900**

Aram Adourian and Anna Ohanyan  
Armen Sarajian  
Beth Broussalian  
National Philanthropic Trust  
Penguin Random House LLC  
Rebecca Karen Bagdasarian  
Shakeh Iskenderian  
Vanguard Charitable

**\$100 - \$990**

Alex and Karen Jaramishian  
Anonymous  
Asdghig Derderian Salazar  
Barbara Hovsepien  
Benevity, Inc.

Charles Takesian

Danielle Shegerian

Dante Bryce Duvall

Daughters of Vartan - Grand Council

Doris Krikorian

Dulcy Boehle

Edward and Yvonne Korkoian

Ernest William Gillogley

Fidelity Brokerage Services, LLC

Fidelity Charitable Gift Fund

Gohar Samarjian

Haig and Shake Bazoian

Haig Gulian

Jacqueline Anne Rouse

James and Connie Melikian

James M. Kalustian

Jane Grimelli Baxter

Janice and Dennis Barile

Jeanne L. Wheaton

Jeffrey and Tamara Buuck

Buuck Family Living Trust

John Harpootian

John Onnig Mangassarian

June Mangassarian

Kimberly Hallgren  
 Kristi Rendahl  
 Leo Manuel Manuelian  
 Linda Hagopian and Gertrude Hagopian  
 Lisa and Mike Yeghiayan  
 Lori Hovsepien  
 Margaret N. Sahatdjian  
 Mary Ann Mozian  
 Michael Dennis Daley  
 Mrs. Marine Maroukian, AIA  
 Nancy Lee Adelman  
 Natalie Janji  
 Nicole A. Simmons  
 Nora Noraian  
 Olivia and Alec Johnson  
 Pamela and Stan Barsam Brown  
 Peggy Yazejian  
 Robert Pinkerton  
 Rose Najarian Kedeshian  
 Schwab Fund for Charitable Giving  
 Shelley Ryan Gray  
 Sona Lynn Manuelian  
 Theodore and Ann Takvorian

Thomas and Linda Stamboulian  
 Tyler Pinkerton  
 Walter Pinkerton  
 William Kevin Liddle  
 William Thomas Burnett  
 YourCause The Blackbaud Giving Fund

**\$1 - \$99**

Alvard Asatryan  
 Amy Hundert  
 Angie and Kelvin Durm  
 Anna Mesrobian  
 Araz and Florence Shahrigan  
 Ariadne Matulewicz  
 Armen Avetisyan  
 Artash Ayvazyan  
 Ashot Yeghiazaryan  
 Astghik Yeghiazaryan  
 Diane and Ara Ekizian  
 Dr. Myron Allukian, Jr.  
 Frank and Sherrie Galea  
 Garabed and Victoria Darakdjian  
 Gene and Robin Newman

Gohar Palyan  
 Gohar Vardanyan  
 Hakob Umroyan  
 Jivan Azaryan  
 Joyce Obenhoff  
 Karine Topalian  
 Lisa and Mark Woolf  
 Lusine Poghosyan  
 Margarita Ohanyan  
 Mark and Beverly Kaprelian  
 Matevosyan Lilit  
 Melik Petrosyan  
 Michael Halagian  
 Mr. Hagop Aram  
 Ms. Cynthia Reimers Erickson  
 Patty Torosian  
 Pearl and John Sarkissian  
 Rafayel Sargsyan  
 Ruzanna Sakanyan  
 Sara Fisher  
 Sharon and Brian Theil  
 Siroon Karapetoff  
 Sona Azaryan

Sonia and Richard Matulewicz  
 Tatevik Ayvazyan  
 Tigran Palyan  
 Vahagn Yeghiazaryan  
 Varduhi Lavchyan

# 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 1018 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: \$3,500

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.

## HOME SPONSORSHIP COSTS:

Completion of a half-built home:	\$10,500
Home renovation:	\$3,500

## HOME CONSTRUCTION COSTS

Wall blocks	\$800
Roof	\$2,500
Concreting	\$950
Entrance door	\$200
Inside doors	\$660
All windows of a house	\$680
Painting Materials	\$1100
Floors	\$1,160
Bathroom	\$2,050

## TO SUPPORT OUR PROGRAM

**YOU CAN:**

Donate online at

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

Or send a check to:

The Fuller Center for Housing  
PO Box 523  
Americus, GA 31709, USA

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

(Donations are tax-deductible)

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

**THANK YOU!**



**53 A.Tigranyan, Apt. 26, Yerevan 0037, Armenia**

**E-mail: [fcarmenia@fcharmenia.org](mailto:fcarmenia@fcharmenia.org)**

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

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