



**75**  
Years of Changing Lives

 **The Fuller Center for Housing**  
Armenia

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# 2023 ANNUAL REPORT

**BUILDING HOMES, COMMUNITIES AND A HOMELAND**



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## DEAR FRIEND,

This year was full of emotional highs and lows for all of us. We started the year with a big campaign celebrating our 15th anniversary of ascending 15 mountains to raise awareness of the need for housing and to raise funds to assist 15 more families. We are proud to state that throughout the course of these 15 years, we have served 1466 families who were in desperate need of decent housing, and this would have not been possible if not for your dedication and support to our mission.

Our 15th Anniversary campaign launched with the first peak conquered on March 19, Sunday; our team made it to the peak of Mount Tesilk (height - 1374m) in Tavoush region.

The roads to the peaks were hard, yet exhilarating and full of ecstatic moments, emotional highs and lows shared not only with the staff members but also with our board members, volunteers, and long-time friends.

It's impossible to put into words the gratefulness we feel toward all those people who have generously sponsored the construction of houses and made our 15th Anniversary of serving Armenian families in dire need of housing special. There is nothing more gratifying than to feel that more and more families will feel the excitement of having a decent home and living a deserving life.

The year was also prominent with nine Global Builders volunteer teams hosted, and we are honored that 13 teams have already signed up for 2024. Next year, we will have welcomed our 100th Global Builders volunteer teams overall since the founding of our organization.

Unfortunately, in September, we were confronted with a devastating situation of over 100,000 forcibly displaced Armenians crossing into Armenia from Nagorno-Karabakh (Artsakh). We are living in harsh times now with the housing need becoming even more critical with all Armenian families displaced from Artsakh, and we do understand that we need to be stronger and work even harder now.

Despite all the hardships and emotional strains, more than ever, it's time for all of us to be stronger, it's time to be filled with love and compassion and to be united.

Sincerely,

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

Ashot Yeghiazaryan

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

## OUR SUCCESS

**59** FAMILIES SERVED

**15** MOUNTAINS ASCENDED

**9** GB VOLUNTEER TEAMS HOSTED





## **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)**

## 15TH ANNIVERSARY CAMPAIGN

In 2023, the Fuller Center for Housing Armenia was celebrating its 15th year of supporting Armenian families in dire need of decent housing. We, at FCHA, started campaigns to make our 15th Anniversary more memorable by helping more Armenian families to have a decent place to live in.

15 remarkable mountain peaks were conquered throughout the year to help build 15 Homes for 15 families in housing need. Our flag was raised atop Mount Ararat, the highest peak of Armenian Highlands (5165m/16945.54ft.) as part of our 15th-anniversary campaign to raise awareness of the need for appropriate housing and raise funds to help more underprivileged families.

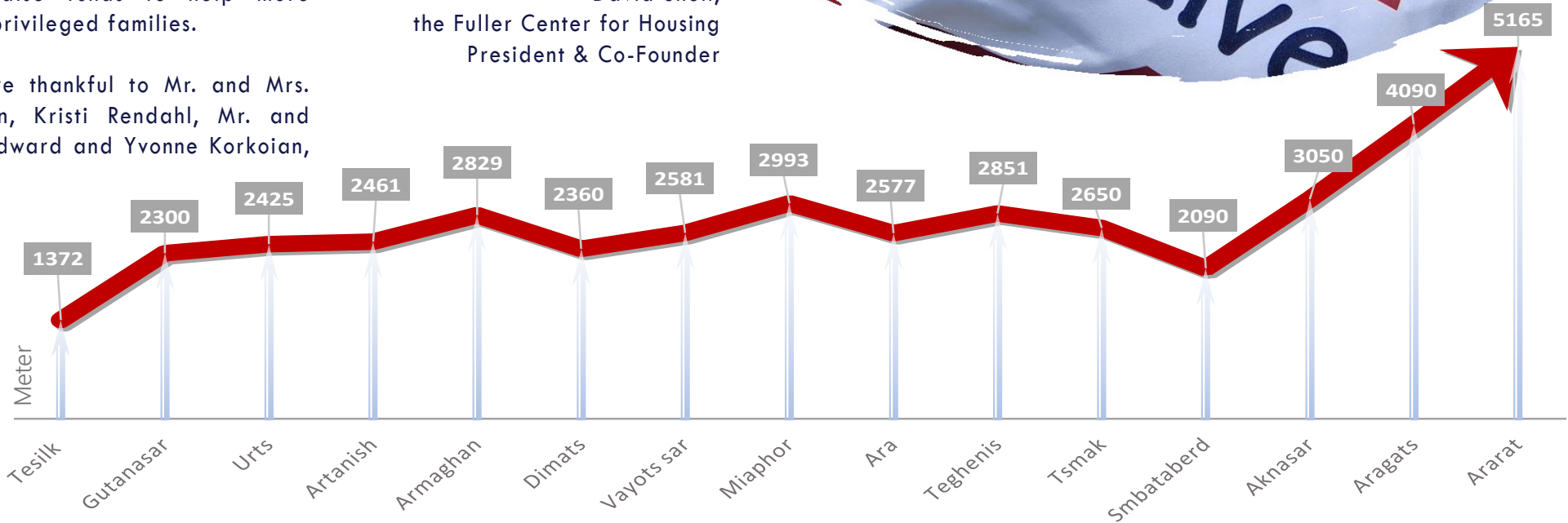
We are thankful to Mr. and Mrs. Atesian, Kristi Rendahl, Mr. and Mrs. Edward and Yvonne Korcoian,

Arlene Hajinlian, Norsigian family and other anonymous donors whose generous support made the anniversary more memorable.

We are abundantly grateful to our board member, Armen Arakelyan, and our old friend and volunteer, Gevorg Arevi Gasparyan, who guided us on the ascents to every mountain and raised the flag on the peak of Mount Ararat.

“What an outstanding achievement! We’re proud of you, not just for your climbing abilities, but for the many families whose lives you’ve so greatly blessed. You are an inspiration to the entire Fuller Center family. God bless you all.”

David Snell,  
the Fuller Center for Housing  
President & Co-Founder





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

On 26 January, MEMORANDUM OF UNDERSTANDING was signed for 2023 between the International Committee of the Red Cross (ICRC) and the Fuller Center for Housing Armenia.

Since 2010, the Fuller Center for Housing Armenia and the International Committee of the Red Cross (ICRC) have been partnering under a cooperation agreement to help families of the missing, the victims of mine /ERW (explosive remnants of war) and the borderline villagers to rehabilitate their homes.

This cooperation aims at improving the poor housing conditions of the specially disadvantaged households targeted by the ICRC according to its mandate.

Altogether, in 14 years, 309 families have been assisted through the partnership.

## 15TH YEAR OF HOSTING GLOBAL BUILDERS (GB) VOLUNTEER TEAMS

During our 15 years of hosting Global Builders volunteer teams, our volunteers have always been the cornerstone of our mission.

With everyone having a busy life, it is hard to find time to volunteer; however, FCH Armenia has always been blessed with many volunteers during all those years, and many of them keep coming; they have become an indispensable part of our mission.

Volunteering offers vital help to people in need, but the benefits can be even greater for the volunteer; it can help one to find friends, connect with the community, learn new skills, and even advance one's career.

This year, we have hosted nine GB volunteer teams. During all those years, we have already hosted 89 Global Builders volunteer teams, and we hope to hit the 100th in 2024.

***“All those years were full of challenges and hardships, but the accomplishments made the journey full of jubilation and motivation to work diligently to assist more families. Our aim is to keep raising awareness, hosting more GB Volunteer teams, and raising more funds to assist more families as the housing need is still high in Armenia.”***

Ashot Yeghiazaryan,  
FCH Armenia President



GB team, led by Sanjay Rodrigo



GB team, led by Jackie Melkonian Elchemmas



*“Of all the builds I have done,  
this has been the best cultural experience.*

*Very deep understanding of Armenian history,  
people and culture.”*

Thai Nguyen  
FCH Armenia GB Volunteer team member



**GB team, led by Nicole Atesian Simmons**



**GB team, led by Elizabeth Rustigian**



**GB team, led by John Mangassarian**



GB team, led by Abe Ouzounian



GB team, led by Cynthia Erickson



GB team, led by Birgit Tuermer



GB team, led by Kevin Liddle

## THE RIPPLE EFFECT: BUILDING HOMES WITH LOVE

Willingness to create stronger bonds with the Homeland, a stronger sense of community service, endless love shared with the families who have longed for a decent home for many years... and here is the ripple effect of the long-time partnership with the Armenian Church Youth Organization of America (ACYOA) ASP program, AGBU Discover Armenia, Armenian Assembly of America, AGBU Discover Armenia, and Armenian Volunteer Corps (AVC). The teams did colossal work helping two families to come a step closer to their long-awaited dream home.

“I joined my first Fuller Center for Housing build in 2002, when I was volunteering with AVC. 21 years later, I re-joined them on my second build, this time working with AVC. In that time, Fuller Center’s mission has remained the same, but their work and team has grown in terms of commitment and dedication. They provide an immensely gratifying experience for many Diasporans and non-Armenians to do good for families in need.”

Arina Zohrabian  
Armenian Volunteer Corps (AVC)  
Executive Director



Armenian Volunteer Corps



Armenian Assembly of America



Armenian Church Youth Organization of America



AGBU DISCOVER ARMENIA

## KNIGHTS AND DAUGHTERS OF VARTAN VERATARTS HAYRENIK

On 22 September, the Fuller Center for Housing Armenia was honored to host its long-time supporters from the Knights and Daughters of Vartan, who have been donating to our mission for more families to live a deserving life in their decent homes.

The Barseghyans, who hosted the partners, live in Aygezard village of Ararat region.

The family has been living in a metal container (domik) since

1992. Every year, Gegham and his father kept leaving abroad in search of financial means.

After the war and the pandemic, they had to stay in Armenia; hence, they got engaged in farming to earn a living. It was hard for them to live and start building a house at the same time.

Now the family lives in their decent house with all the necessities.



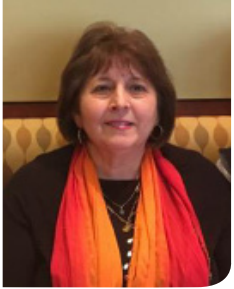
HOLIDAY INN YEREVAN



KNIGHTS AND DAUGHTERS OF VARTAN

## 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.*



Jacqueline ElChemmas  
MI, USA



Leo Manuelian  
NJ, USA



Cynthia Erickson  
MN, USA



Abraham Ouzounian  
WI, USA



Barbara Hovsepian  
NJ, USA



Elizabeth Rustigian  
CA, USA



Patricia Zerounian  
CA, USA



Kristi Rendahl  
MN, USA



Der Yeprem Kelegian  
WI, USA



Suzanne Daghlian  
Armenia



Michael Candan  
NY, USA



Larissa Printzian  
CA, USA

## FCHA BOARD MEMBERS

Ashot Yeghiazaryan	President of the Board
Rafael Sargsyan	Member
Armen Arakelyan	Member
Lilit Matevosyan	Member
Varduhy Lavchyan	Member
Tatevik Ayvazyan	Member
Artash Ayvazyan	Member

## FCHA STAFF

Armen Avetisyan	Construction Director
Astghik Yeghiazaryan	Chief Accountant
Ruzanna Sakanyan	Resource Development Manager
Alla Asatryan	Marketing Manager
Gohar Vardanyan	Program Coordinator, Yerevan Site
Hakob Umroyan	Construction Manager
Melik Petrosyan	Construction Supervisor
Aram Sakanyan	Construction Manager, Lori Region
Sona Azaryan	Program Coordinator, Lori Region
Lusine Poghosyan	Office Operator, Vayots Dzor Region

## STATEMENT OF ACTIVITIES (IN USD)

**JANUARY 1, 2023 - DECEMBER 31, 2023**

### REVENUES

Cash Contributions - Individual	7,419
Cash Contributions - Companies	268,915
House Payments	394,948
<b>Total Local Income</b>	<b>671,282</b>
<b>Transfers from FCH-Designated</b>	<b>202,594</b>
<b>Transfers from FCH- Global Builders</b>	<b>24,200</b>
<b><u>TOTAL REVENUE</u></b>	<b><u>898,076</u></b>

### EXPENSES

Home Construction Costs	484,068
Fixed asset Acquisition	8,306
Salary - Program	90,464
Salary - Administration	80,996
Communication and Advertising	1,305
Office Expenses	26,451
Utilities and Telephone	4,559
Repair and Maintenance	31,039
Taxes	1,011
Miscellaneous	35,758
Travel- Programs	4,392
Volunteer Expenses	3,061
Bank Charges - Admin	142
Yeghegis Hotel Construction Expenses	81,532
<b><u>TOTAL EXPENSES</u></b>	<b><u>853,084</u></b>
<b>NET ASSETS</b>	<b><u>44,992</u></b>
<b>NET ASSETS AT THE BEGINNING OF THE YEAR</b>	<b><u>121,384</u></b>
<b><u>NET ASSETS AT THE END OF THE YEAR</u></b>	<b><u>166,376</u></b>

## STATEMENT OF OPERATING EXPENSES (IN USD)

**JANUARY 1, 2023 - DECEMBER 31, 2023**

<u>LINE ITEM</u>	<u>PROGRAM SERVICES</u>	<u>ADMIN, PR &amp; FR</u>	<u>TOTAL</u>
Costs of Homes - Materials	483,479	-	483,479
Costs of Homes - Legal	589	-	589
Salaries & Employee Benefits	93,042	80,547	173,589
Telephone	-	2,548	2,548
Travel and Meetings	4,392	-	4,392
Fixed asset Acquisition	-	8,306	8,306
Repair and Maintenance	21,727	9,312	31,039
Utilities	-	2,011	2,011
Office Expenses	-	26,451	26,451
Volunteer Expenses	3,061	-	3,061
Communication and Advertising	-	1,305	1,305
Miscellaneous	-	33,629	33,629
Bank Charges - Admin	-	142	142
Taxes	-	1,011	1,011
FCHA Hotel Construction	81,532	-	-
<b><u>TOTAL OPERATING EXPENSES</u></b>	<b><u>687,822</u></b>	<b><u>165,262</u></b>	<b><u>853,084</u></b>

**BALANCE SHEET (IN USD)  
DECEMBER 31, 2023**

**ASSETS**

**NON-CURRENT ASSETS**

Fixed assets	120,274
Unfinished non-current tangible assets	188,314
Intangible assets	1,248
Other non-current investments	4,341,875
<b><u>Total non-current assets</u></b>	<b><u>4,651,712</u></b>

**CURRENT ASSETS**

Materials	740
Current prepayments given	1,218
Short-term receivables from budget	46
Other receivables	50
Current financial investments	12,486
Cash and cash equivalents	165,942
Other current assets, including	227
Total current assets	180,709

**BALANCE**

**4,832,422**

**LIABILITIES**

**NON-CURRENT LIABILITIES**

Asset related grants	309,837
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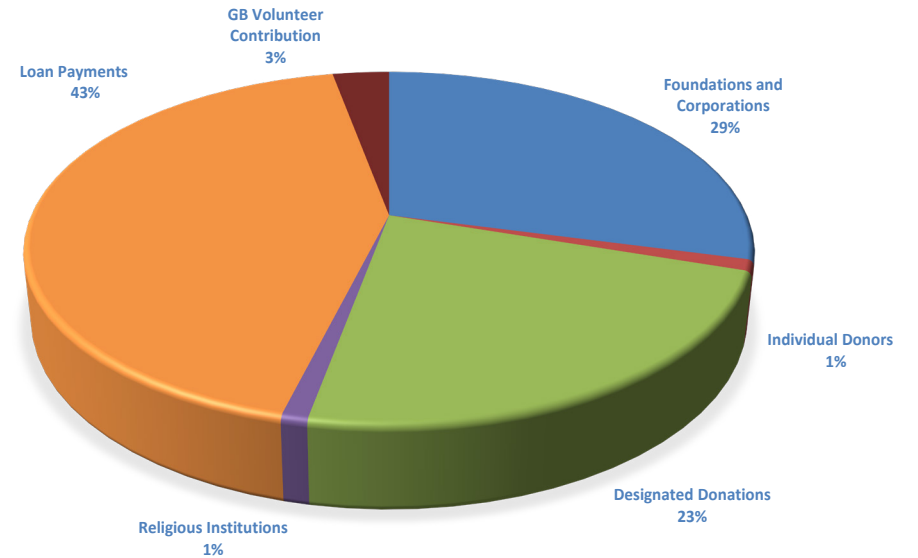
**CURRENT LIABILITIES**

Payables on acquisitions	1,438
Current prepayments received	1,288
Short term payable to budget	3,284
Short term accounts payable on mandatory social security	551
Liabilities to personnel on salaries and wages	7,747
Income related grants	4,508,276
Total current liabilities	4,522,585

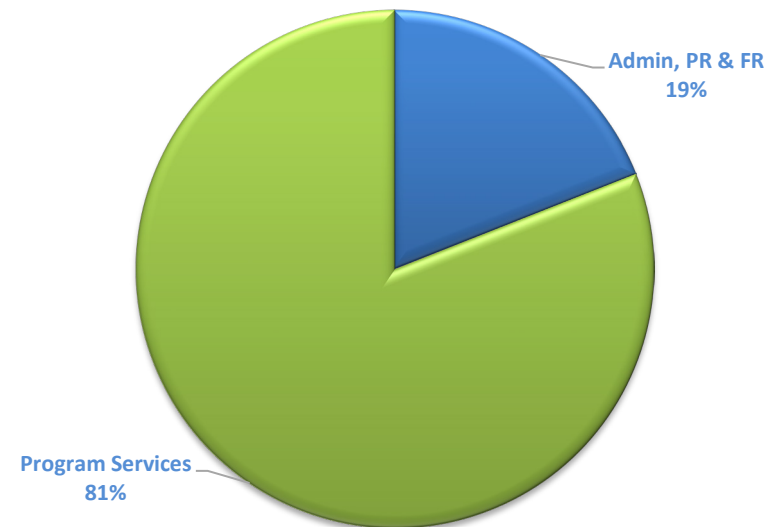
**BALANCE**

**4,832,422**

**PRINCIPAL SOURCES OF INCOME (IN USD)  
JANUARY 1, 2023 - DECEMBER 31, 2023**



**FUNCTIONAL EXPENSES (IN USD)  
JANUARY 1, 2023 - DECEMBER 31, 2023**



## OUR DONORS

**JANUARY 1, 2023 - DECEMBER 31, 2023**

### **\$200,000 - \$250,000**

International Committee of the Red Cross (ICRC)

### **\$10,000 - \$25,000**

Albert K. Deurdulian  
Arlene Hajinlian  
Catherine and Howard Atesian  
Edward and Yvonne Korkoian  
Iskenderian Mouser Fund  
Katsaran NGO  
Knights of Vartan, Inc.  
Kristi Rendahl  
Sandra Shahinian Leitner

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

Joseph Strazzulla  
Triple X Fraternity Orange County Chapter

### **\$1,000 - \$4,999**

ACYOA  
Bill and Frances Chattin  
Brian and Cynthia Der Matoian  
Daughters of Vartan

Desert Empire Property Management, Inc.  
Dr. and Mrs. Bedros Afeyan & Marine Mardirian-Afeyan  
Edna Keleshian  
Jim & Patricia Hartman  
KNL Group, Inc.  
Larry and Denise Kaprielian Rev Living Trust  
Lauren and Robert Kayaian  
Lauren and Scott Davidson  
Madeleine Malayan  
Patricia E. Zerounian  
Rebecca Karen Bagdasarian  
Samson A Benjamin  
Shakeh Iskenderian  
St. Gregory Enlightener Armenian Church - Women's Guild

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

Abe Ouzounian  
Adreena Harley  
Alexan Kazarian  
Amgen Foundation  
Anita Bolz  
Anna Mamassian  
Annette Mamassian

Aram Adourian and Anna Ohanyan  
Aram D. Terlemezian  
Arev Buchaklian  
Arman and Maria Bedonian  
Asdghig Salazar  
Barbara E. Hovsepien  
Barbara Rupas  
Barbara Young  
Bayzar Dokmecian-Nersessian  
Beatrice Postian  
Benevity, Inc.  
Birgit Tuermer  
Bliss German  
Bradley Erickson  
Bret Wims  
Carl Bolz  
Charles H. Kaprelian  
Charles Shull  
Charles Takesian  
Chris Erickson  
Christopher Varner  
Clarence Davidson  
Clarence Philip Davidson  
Craig Tashjian  
Cynthia Erickson  
Daniel and Catherine Igielski  
David Berberian  
David Mahdasian  
Denise and Glenn Clinton  
Diane Crawford  
Elaine Fuller  
Elaine Mardirosian  
Elizabeth and Mark Derderian  
Elizabeth Andrews

Elizabeth Rustigian  
Eric Encinareal  
Ernest Gillogley  
Eugene Witkin  
Faouzi Elchemmas  
Fidelity Brokerage Services, LLC  
Fidelity Charitable Gift Fund  
Frank Moreno  
George Barsamian  
Gloria Aslanian  
Gregory Mamassian  
Haig and Shake Bazoian  
Isaiah Darga-Zertuche  
Jacqueline Elchemmas  
James Bothwell  
James Favre  
Jeff Peterson  
Jeffrey and Tamara Buuck  
Jill Sahakian  
Joan Poritsky  
Jocelyn Gallagher  
John and Anita Wolohojian  
John Mangassarian  
Jordan Reid  
Joseph Dagdigian  
Joseph Gabrielian  
Julian Rustigian  
June Mangassarian  
Kai German  
Kamana Esther Mbekeani  
Kapriel Karagozyan  
Karen Kazarian  
Karen Sturnick  
Katherine Waugh  
Laura Aline Tumas



Leah Mamassian  
Linda M. Azarian  
Lisa Akgulian  
Lois Elizabeth Peacock  
Lorna Vartanian  
Louise Kanian  
Luke Bruderer  
Margaret Favre  
Marguerite Sagatelian  
Maria Rabar  
Marine Maroukian, AIA  
Marissa Kazarian  
Mark Colie  
Mark Mardirosian  
Mason Bruderer  
Melanie Broussalian  
Melanie Buchaklian  
Melissa Anoush Simonian  
Melissa Simonian  
Michael Broussalian  
Michael Gillogley  
Michael James Gillogley  
Michael Kaprielian  
Michael Kazarian  
Mitchell Mekaelian  
Mr. and Mrs. Reuben Sarkissian  
Nairy M. Digris  
Natalia Lurie  
Natasha Simmons  
Nicole A. Kaprielian  
Nicole Simmons  
Nishan Mahdasian  
Nora Serghany  
Norma Grove  
Pamela Barsam Brown

Paul Rustigian  
Rafi Joharjian  
Richard and Dawn H. Papalian  
Rita Kurkjian  
Robert Miller  
Robert Miller  
Robert Schreiber  
Ruby Sulayan  
Sandra Dergazarian  
Sanjay Rodrigo  
Sarah Hedges  
Schwab Fund for Charitable  
Giving  
Shelley Ryan Gray  
Skylar Rustigian  
Sooren Papelian  
Sophia Kazarian  
Stephen Colella  
Stephnee Witkin  
Susan Cholakian  
Susan Deranian  
Susan Mari Deranian  
Susan Yeghissian  
Sylvia Sarkisian  
Thai Nguyen  
Thomas Keljik  
Vera Watts  
William Kevin Liddle  
YourCause The Blackbaud Giving  
Fund  
Zari and Gregory Charitable  
Foundation  
**\$1 - \$99**  
Adam Harrison

Alla Asatryan  
Amy Hundert  
Aram Sakanyan  
Armen Araqelyan  
Armen Avetisyan  
Aroxie Apigian  
Artash Ayyazyan  
Ashot Yeghiazaryan  
Astghik Yeghiazaryan  
Christopher and Adriane Bonfiglio  
Cynthia Aghamianz  
David Katcherian  
David Yerganian  
Diana K. Topjian  
Gohar Palyan  
Gohar Samarjian  
Gohar Vardanyan  
Greg Anahid  
Hakob Umroyan  
Hasmik Tumanyan  
Jack and Nickie Hachigian  
Kyle Rhoads  
Lilit Matevosyan  
Lusine Poghosyan  
Marilyn Bliss  
Melik Petrosyan  
Michael and Mariam Chobanian  
Mr. and Mrs. John and Donna Roy  
Mr. Hagop Aram  
Nadya Esenyan  
Nerses Joubanian and Roxanne  
Etmekjian  
Pearlanty M. Khachadoorian  
Peter Manuelian  
Rick and Donna Katcherian

Rita Minassian  
Ruzanna Sakanyan  
Sara Fisher  
Sona Azaryan  
Tatevik Ayyazyan  
Theodora S. Sawyer  
Tigran Palyan  
Vahagn Yeghiazaryan  
Varduhy Lavchyan

## JOIN OUR MISSION!

### #1 Become a 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

\$1,200 - \$1,600 one-week option

\$1,600 - \$2,000 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 to 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: \$12,000

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:	\$12,000
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!**

**FOR BEING A PART OF OUR MISSION**



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

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

Tel: +374 10 242 348

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