



**Habitat**  
for Humanity®  
Armenia



# Annual Report FY 2018

(July 1, 2017-June 30, 2018)





## Our vision

A world where everyone  
has a decent place to live



## Our mission

Seeking to put God's love into action,  
Habitat for Humanity Armenia brings people  
together to build homes, communities and hope



## Our mission principles

Demonstrate the love of Jesus Christ  
Focus on shelter  
Advocate for affordable housing  
Promote dignity and hope  
Support sustainable and transformative development

**Habitat for Humanity Armenia (Habitat Armenia)** is the national office of Habitat for Humanity International founded on the conviction that everyone should have a decent place to live.



Since 2000 to the end of FY 2018 (Fiscal Year 2018), through the work of Habitat Armenia, more than 7,700 low income families have found new hope in the form of affordable housing. More recently Habitat Armenia has increased their stake in affordable housing by helping to institutionalize energy efficiency in the country. By partnering with financial institutions, local municipalities, as well as international organizations, homeowner associations and tenants of residential buildings, Habitat Armenia initiates substantial sustainable energy projects in the residential sector.

Whether through financial support, volunteering or advocating to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through shelter, we empower.

To learn more, visit [www.habitat.am](http://www.habitat.am).



**Dear reader,**

As a global organization, we at Habitat for Humanity have seen firsthand how critical housing is to families and communities. Research shows that adequate housing leads to improvements in health, education outcomes and employment. But the impact of housing is more than just physical – dignity and hope and also result. Each new or improved house contributes to the sense of dignity. Each personal contact between partner families, volunteers, staff and donors can stimulate a sense of hope in the future. And each policy, product or service that increases access to adequate housing can create opportunities for families and communities to thrive.

In this annual report, you will see examples of transformation that have taken place as a result of Habitat for Humanity Armenia's work.

To our donors, volunteers and partners, thank you for your support to help families and communities gain strength, stability and self-reliance. We are proud of this work and excited about the opportunities to continue serving families and communities in the future. Because of our history, we can do more. Because of the need, we must do more.

**With appreciation,**

**Torre Nelson**

Board Chair



**Dear reader,**

It is my pleasure to welcome you to Habitat Armenia's annual report for FY 2018. Our vision is a world where everyone has a decent place to live and we fully acknowledge and act gratefully to have that World. Armenia should become a country where everyone has a decent home.

By reading FY 2018 annual report, you will learn about our projects and the main achievements with true family and volunteer stories. As such, I am delighted to share that in FY 2018 our partner families, international and local volunteers, partner financial organizations and other supporters joined efforts and helped us serve 1,703 low- and middle-income families, host 5 Global Village teams, provide housing support services to 2,856 families and diversify available projects. However, the main achievement was an establishment of Norogi Resource Center within Restoring Living Conditions in Armenia project to deliver home improvement services, to give opportunities to low-income families for improving not only living conditions but also their skills and knowledge. Norogi Center offers cheap solutions on improvement of housing conditions and is unique in Armenia.

We will continue our efforts towards achieving Habitat Armenia's vision with your valuable support. Together we can make a difference! Every hand makes a difference!

**With Blessings,**

**Luiza Vardanyan**  
Executive Director

# Achievements by Numbers in FY 2018

**USD 425,570.22**



Total amount of disbursed housing micro loans to Armenian families

**USD 69,300**



Total amount of loans and subsidies provided for renovation and energy efficiency improvements in residential buildings

**30**



Total number of residential buildings that have been renovated or energy upgraded

**1,703**



Total number of families supported by Habitat Armenia

**1,848**

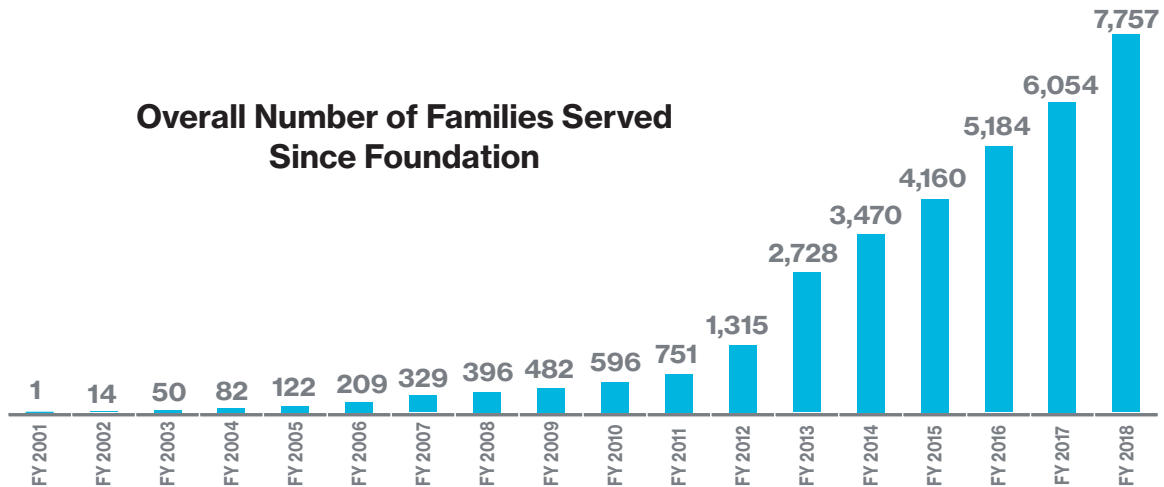


Number of volunteer hours contributed by Global Village and local volunteers

**2,856**



Number of people that received housing support services



# Housing Microfinance

In partnership with microfinance institutions Habitat Armenia implements Housing Microfinance Projects that help low- and middle-income families to:

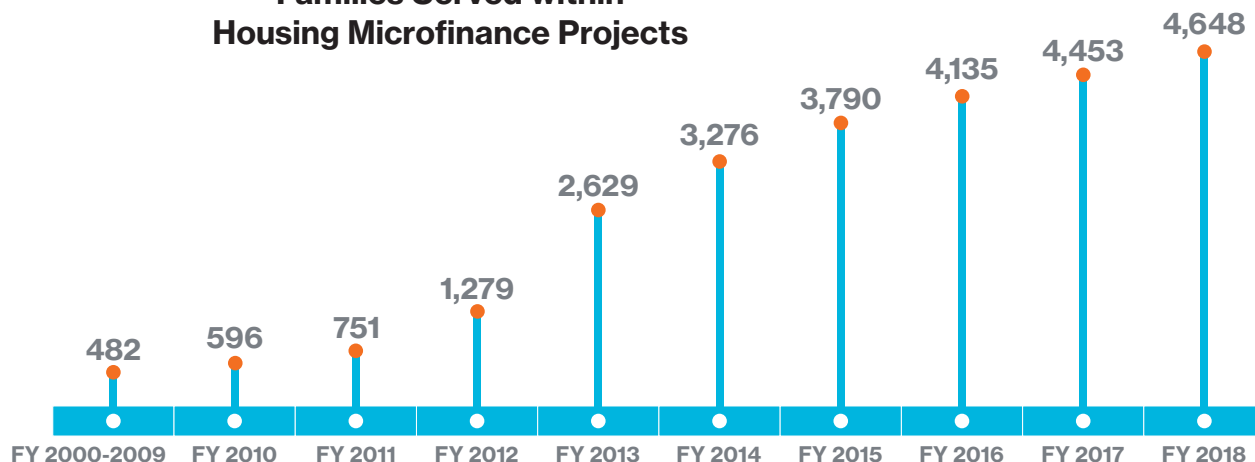
- ❖ Renovate and repair their homes,
- ❖ Upgrade energy efficiency,
- ❖ Improve water and sanitation conditions,
- ❖ Access renewable energy.

Since its foundation in 2000 until June 30, 2018, Habitat Armenia has served 4,648 families. In FY 2018, Habitat Armenia served 195 families.

Within the scope of these projects, Habitat Armenia also provides technical assistance to families and partner finance institutions by:

- ❖ Organizing training programs,
- ❖ Distributing information brochures.
- ❖ Providing construction technical advice,

**Cumulative Number of Families Served within Housing Microfinance Projects**





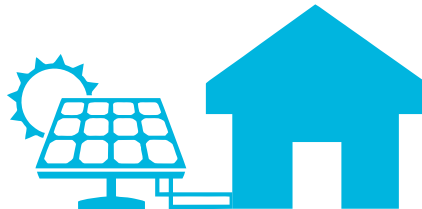


Arsen and Armine, Global Village host family members from Ararat region

## Renewable Energy Financing Project

Armenia's 2,500 sunny hours per year creates a fantastic and affordable opportunity for families to harness the sun's power for solar energy. In 2016, Habitat Armenia launched the Renewable Energy Financing project to give low- and middle-income families access to loans for purchasing and installing solar equipment at home. The newly installed solar equipment will give families reliable nearly year-round water heating and electricity. Within the framework of this project, Habitat Armenia cooperates with financial institutions, developing affordable loan products. In FY 2018, Habitat Armenia served 53 families and plans to reach 182 families in FY 2019.

The introduction of solar power will effectively phase out increasingly more expensive energy options like natural gas, which has doubled in price in Armenia over the last decade. Successful implementation of an alternative energy source through Habitat Armenia's project will significantly combat the constantly rising energy prices, as well as improve the social well-being of the population at large. Habitat Armenia also raises awareness for solar technology and its benefits through training programs for partner families and financial institutions.



# **Residential Buildings' Renovation, Energy Upgrade and Maintenance**

Currently the management and maintenance of apartment buildings represent a crucial issue for Armenia. A major part of the housing stock in the country is in deplorable condition, and there are no adequate management and maintenance systems in place. The maintenance fees paid by homeowners are not sufficient to cover even current repair costs and the institutional capacities of homeowner associations (HOAs) are quite low. In addition to this, there is a gap in the legislative framework governing the residential buildings sector including the absence of working mechanisms for the implementation of various legislative provisions towards the development of proper service, maintenance and management of the multi-apartment housing stock in the country. This creates a number of problems in the field of management and maintenance of residential buildings that calls for immediate solutions.

In order to address these issues in 2011 Habitat Armenia initiated Renovation of Common Areas of Residential Buildings project, and in 2013, in partnership with USAID, Habitat Armenia launched Residential Energy Efficiency for Low Income Households project.

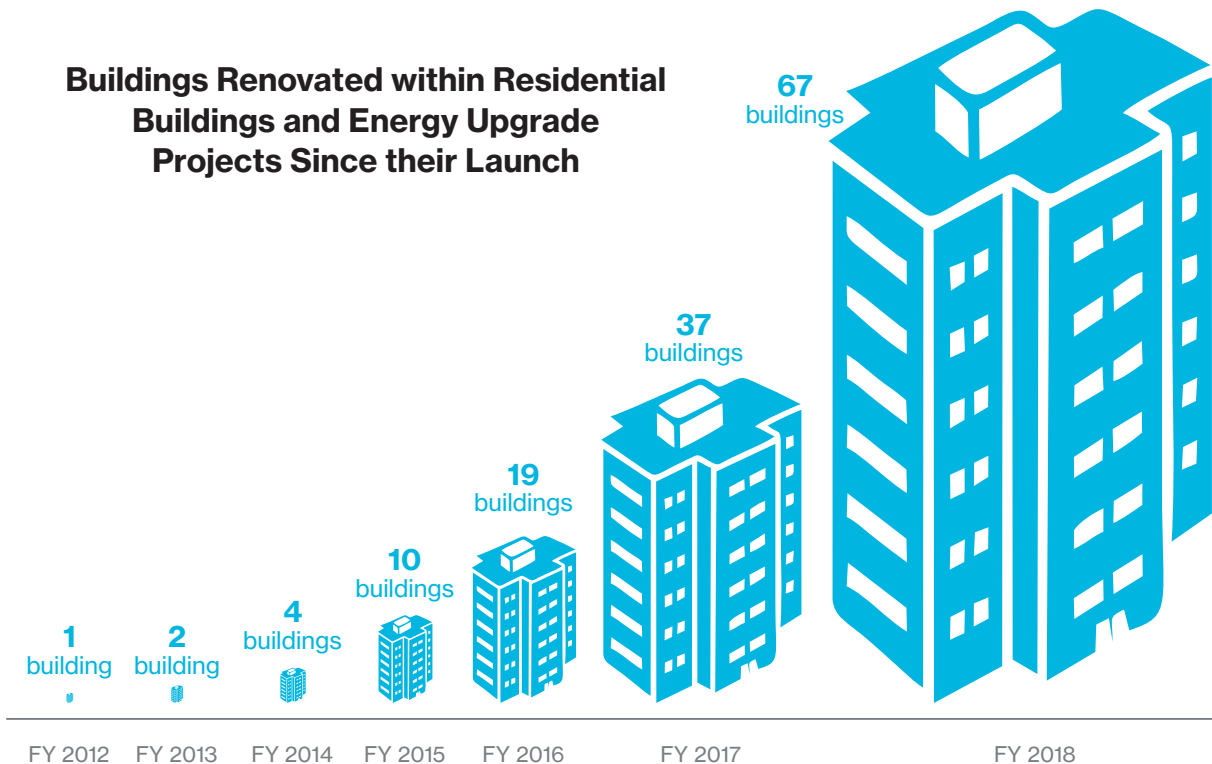
Within residential buildings sector in December 2014 Habitat Armenia, in partnership with European Union, started “Access to Renewable and Efficient Energy in Municipalities Vayk and Spitak” project, which aimed to support the municipalities of Spitak and Vayk to develop and test replicable and efficient models of energy savings through use of sustainable measures and renewable sources in residential and public buildings.

*The projects have been directed towards:*

- Creation of viable and replicable financial models for the renovation, energy upgrade and maintenance of residential buildings
- Improvement of institutional capacities of the management bodies of residential buildings
- Improvement of legislative framework for proper maintenance, management and energy upgrade of residential buildings and restoration of building infrastructures.

To reach the above stated goals Habitat Armenia created partnerships with government authorities, local self-government bodies, international organizations, HOAs and other key stakeholders. As of June 30, 2018, in total 67 buildings were renovated/energy upgraded.

**Buildings Renovated within Residential Buildings and Energy Upgrade Projects Since their Launch**





Residential building in Yerevan

## Renovation of Common Areas of Residential Buildings Project

The purpose of the project is the upgrade of common areas of residential buildings through the use of sustainable financial mechanisms which ensure long term stability of multi-apartment buildings. Within the scope of this project Habitat Armenia has developed partnerships with Yerevan and Vanadzor municipalities which provide up to 40% subsidy and Inecobank CJSC which provides loans to homeowner associations.

Through combination of loan, subsidy and loan guarantee mechanisms Habitat Armenia aims to ensure that investments made in the buildings will be maintained and continued in an organized fashion by the management bodies.

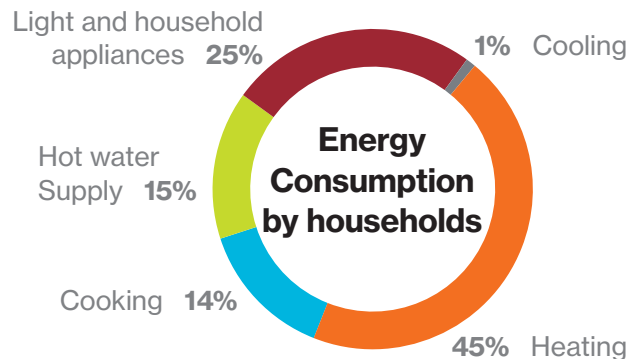


In FY 2018 common areas of 13 buildings were upgraded and 1,019 families were served. The developed financial model proved to be successful based on which the Municipality of Yerevan proposed to scale up the project and include more buildings.



## Residential Energy Efficiency for Low-Income Households (REELIH) Project

REELIH project aims to improve residential energy efficiency and decrease energy consumption and costs for low-income households, thus helping to reduce energy poverty in the country. Reacting to a study showing that 45% of energy consumption in Armenia is for heating purposes, REELIH project has primarily focused on reducing energy used for apartment heating.



### *The project activities include:*

- Implementation of energy upgrades of residential buildings,
- Enhancing institutional capacities of homeowner associations,
- Raising awareness of tenants and homeowner associations about the multiple benefits of implementing energy efficient measures in the buildings,
- Supporting implementation of institutional and legislative reforms that will contribute to efficient management and maintenance of residential housing stock in the country and stimulate energy efficient investments in residential sector.



Residential building in Yerevan



Since the beginning of the project until June 2018, 13 buildings were energy upgraded and 679 families were served of which, 3 buildings were energy upgraded and 191 families were served in FY 2018 only.



According to energy audit results, it was possible to reach up to 6% energy savings in residential buildings where partial energy insulation works were implemented.



19 trainings were organized for homeowner associations and tenants; around 250 participants raised their awareness about energy saving measures in the buildings.





## Access to Renewable and Efficient Energy in Municipalities Vayk and Spitak (AREEM) Project

The overall objective of AREEM project is to support the municipalities of Spitak and Vayk to develop and test replicable and efficient models of energy savings through use of sustainable measures and renewable sources in residential and public buildings. The project is consistent with the municipalities' Community Development Plans/or Sustainable Energy Action Plans aligned with the Covenant of Mayors requirements.

### *AREEM project achievements in FY 2018:*



Energy efficiency measures (replacement of roof, thermal insulation of attic floor, replacement of entrance doors and staircase windows) implemented in 9 apartment buildings with 108 families served in Spitak town and 5 apartment buildings with 190 families served in Vayk town.



Energy efficiency measures (replacement of windows and doors, thermal insulation of the ceiling, floor and walls, replacement of luminaries with LED lamps) were implemented in the library of the House of Culture in Vayk town and Kindergarten N2 in Spitak town.



The project related information reached 71,632 people through knowledge sharing forums, events and communication materials.



Energy saving animation



Residential building in Vayk



Residential building in Spitak



# Restoring Living Conditions in Armenia Project

Within the project, Habitat Armenia established a resource hub called “Norogi Resource Center” that provides low- and middle-income families an access to new and used low-cost furniture and building materials. The Center gives technical tips on construction and energy efficient upgrades to those who express interest. The project enables volunteers of different backgrounds to enhance their capabilities and skills by supporting the Resource Hub activities and get absorbed in market employment opportunities.

## *In FY 2018 the project had the following achievements:*



A Grand Opening event was organized.



The brand name, main branding attributes, marketing, fundraising and volunteer strategies, PR strategy and branding were developed.



Awareness raising and call for donations messages were distributed through Habitat Armenia's web and Facebook pages, Armenian Repatriate Network (about 5,000 subscribers) and AMCHAM (American Chamber of Commerce in Armenia) members (about 100 companies) and ASEA (Association of Social Enterprises of Armenia).



Norogi Resource Center started to accept the first donations and renovate the furniture items. 199 items were donated through 29 donation contracts.



7 kwt solar photovoltaic system was installed.

Norogi  
Resource  
Center  
animation





Norogi Resource Center shop

# Technical Assistance

Habitat Armenia supports its partner families by assisting with construction needs and organizing home-improvement activities. It also provides technical assistance and construction best practices consultations. Habitat Armenia supports microfinance institutions with technical assistance at the institutional level.

Habitat Armenia has developed a number of educational technical manuals on safe shelter practices and home improvements, applicable energy efficient measures and application of domestic solar water heaters in the framework of its construction technical assistance program.



Total number of families who received  
Housing Support Services in FY 2018:  
**785.**

## Disaster Risk Reduction and Response (DRR & R)

Habitat Armenia is a member of the Disaster Management Country Team (DMCT) and DRR National Platform (ARNAP). In this capacity, it will get involved in joint actions in case of major emergencies and support the Armenian Government's efforts in saving lives and minimizing material losses.

The main DRR & R activities include Mitigation, Preparedness and Response. Habitat Armenia's Disaster Preparedness and Response Strategy program defines the basic principles and standards, as well as the developmental and collaborative framework implemented in its disaster response program.

Habitat Armenia has developed the brochure "How to Become Resilient to Earthquakes." It gives clear instructions for how to prepare for earthquake emergencies and what to do before, during and after an earthquake. In FY 2018, Habitat Armenia distributed 228 of these brochures through set partnership agreements.



Luiza, the youngest member of a Global Village host family from Tavush region

# Volunteering with Habitat Armenia

The Global Village program welcomes volunteers from every corner of the world to Armenia to work first-hand on short-term mission trips while also exploring a new culture.

In FY 2018 Habitat Armenia established a partnership with the United Methodist Committee on Relief which funded the renovation costs of 3 selected families in Vayots Dzor region. Within the partnership Habitat Armenia hosted 4 Global Village teams and supported 3 families in 2 communities of Vayots Dzor region.

Overall, in FY 2018 Habitat Armenia hosted 5 Global Village teams from the United States, Canada and Ireland. The teams worked in Vayots Dzor and Ararat regions and helped 4 families achieve strength, stability and self-reliance they need to build a better future.



Number of Global Village teams hosted

**5**



Number of international and local volunteers

**61**



Number of volunteer hours contributed

**1,848**



Average post trip evaluation

**93%**

Global Village trip video







**Grandmother Sirush, Global Village host family member from Vayots Dzor and Vito Renda, Global Village volunteer from Canada**

## Volunteer story



Hello my name is Vito Renda and I am a Habitat Global Village volunteer from Canada. I am writing about my recent volunteer experience to Armenia. First off, coming from someone who is well travelled and well exposed to foreign culture, Armenia is one of the few countries that stood out amongst the rest. It truly left a great impression for me to share with others.

Where do I begin? At first when I explained to my family, friends and acquaintances that I would be travelling to Armenia to continue my humanitarian work, majority of them needed me to show where Armenia was located on the map. Fortunately I had the privilege of going to school alongside some of the Armenian diaspora living in Toronto, Canada and was exposed to some of their culture. Unfortunately most of the Armenians in my community had never actually lived in or travelled to Armenia, so prior to my trip I really did not know what to expect. Despite being one of the oldest countries in the world with culture and history dating back to biblical times, most people have yet to explore and experience Armenia. Hopefully my short story can help change this for the better.

From the moment I arrived in Yerevan, right away I noticed the friendliness of the people and I felt fairly comfortable at the airport upon exiting. Sometimes airports can be anything but friendly and reassuring. The taxi driver was waiting there for me with the habitat sign ready to bring me to our hotel near Republic Square in Yerevan which we all thought was very clean and comfortable. Special thanks to Habitat Armenia for providing our team with such great lodgings. The panoramic landscape of Yerevan truly took our breath away; you really need to experience it to appreciate the beauty.

Upon meeting our Yerevan tour guide (Astghik) and Global Village host coordinator (Naira), our team knew that they were in great hands. Both tried to explain everything possible about Armenia and answer all of our questions to the best of their ability. We understand this can be difficult at times but when a host affiliate attends people with a good command of English, it is reassuring for global volunteers in a multitude of ways. This way we can learn more about current issues and relate to their customs better as opposed to someone with little or no English at all.

On our arrival to Vayk we met our construction site supervisor (Vahram) and bus driver (Jiro). Both were very shy at first especially the bus driver but soon after they opened up. We could tell our driver wanted to engage with our team more but because he did not speak English, communication was limited. Both Naira and Vahram were helpful and very diligent in checking in with our team to make sure we were satisfied and happy with all aspects of the build. It was reassuring that they were with us at the hotel and build site as well as eating all meals together. Global Village volunteers like to know and see members of the host affiliate are always close to them in case a need arises. The host family introductions were pleasant and couldn't wait to get started to help renovate their house to make living conditions more adequate. The grandmother Sirush, wife Angela and husband Arsen were all very hospitable. Each did whatever they could to make our experience memorable and comforting. We were very pleased to know that their family is going to live under more adequate conditions in the days to follow.

The landscape of the Vayots Dzor region is truly spectacular and is practically untouched retaining majority of its natural beauty. Our driver gave the team ample photo opportunities given the fact that there isn't much vehicular traffic around those parts. We were all taken back from the scenery because few of us could compare it to other places landscapes. I have visited over 30 countries and Armenia is one of the more beautiful ones with very scenic landscapes.

Our team really liked how breaks and lunches were spent together outside on a table surrounded by various fruit trees where we all shared laughs and stories. The hardest part for us was explaining how we are all from different parts of Canada, some close to each other but majority are far away from one another. As many people do not know the geographical location about Armenia, you can say the same about others not knowing how big Canada really is. The food was absolutely delicious offering choices to all palates. Even picky eaters would be able to find something to eat. Armenian cuisine is truly superb and highly underrated and often overlooked. Angela and Tata showed us how to make lavash with love and passion.

Our site supervisor was great at making sure we each had a task and whether or not we wanted to try something different. I myself am a carpenter by trade and Vahram assigned me a different task to try and utilize the extra gypsum wall board. There was another exposed stone

wall which the homeowners wanted to cover if at all possible. One day after work we went to the local hardware store to purchase the required materials necessary. I am very grateful that he allowed me to use my skills to contribute on a different level.



In the closing ceremony which included a local priest was very touching and inspiring. No other Global Village experience included the services of a local priest blessing the newly renovated house. Some of the best education you can get is from being exposed to other cultures. Our final dinner together was very memorable and unfortunately the hardest part is saying goodbye to our new friends. Armenia was definitely my most memorable Global Village experience to date and I truly look forward to returning and helping keep the Habitat dream alive. Thank you very much Habitat Armenia. ”

**Vito Renda, Global Village volunteer**



## One Day Build

Habitat Armenia also invites businesses, corporate groups, organizations and any group of people eager to support low-income families seeking more adequate housing to the One Day Build Program. Irrespective of construction skills and strength, it is easy to assemble a team, grab a hard hat, and spend a day assisting a family in need.



Global Village team volunteers from Canada

## Transforming Lives



My name is Arsen and I am 53 years old. Presently I live with my 51-year old wife, Anzhela and my 88-year old mother in Sers. Our community is just outside of Vayots Dzor, so it is a little isolated and doesn't have much in the way of jobs. The house we live in was given to me by my parents who built it in the 1950s. Since neither of us has a job, our main source for income is from selling fruits and vegetables grown in our garden. We supplement that with a few cows, sheep, chickens and some beehives. My wife and I raised four children including 3 daughters and one son. Two of our daughters are now married and live with their husbands. Our third daughter is working outside of Armenia while our son is working and living in Yerevan. While raising our children we stressed that each should get a good education. Our money went toward that goal. Unfortunately, we were unable to also provide much needed maintenance to our home during those years. Now we are seeing the consequences of that neglect. Not long ago I took a good look at what was needed to repair our home to conditions that would let us continue to live here into retirement.

Years ago, an organization called UMCOR Armenia distributed animals in our community and we were lucky to be among the families that were supported. Last year, UMCOR Armenia started a partnership with Habitat Armenia and within the joint project some houses were improved in our village. Our house was in the list but there were not enough funds and volunteer teams to work on my house. I feel so lucky and blessed that this year my house was selected. UMCOR Armenia and Habitat Armenia provided the construction materials and a Global Village volunteer team from Canada helped me do the much needed work. The interior of our home such as the walls, ceiling and flooring were very old and cracked so the weather was able to penetrate to the inside. Habitat Armenia helped us renovate the walls and ceiling including new drywall and caulking through putting two coats of fresh paint on them. It is hard to believe that this is real. We cannot thank enough to Habitat Armenia, UMCOR Armenia and our wonderful team that cared for our wellbeing and became part of our family in such a short time.



**Arsen Gevorgyan, a partner family**



Angela, Granmother Sirush and Arsen, Global Village host family from Vayots Dzor region

# A Commitment to Global Stewardship

Habitat Armenia practices good stewardship with all funds entrusted to its mission of eliminating substandard housing. Using funds wisely allows Habitat Armenia to serve more families and communities in Armenia.

## Revenue

Habitat Armenia is a non-profit foundation supported by people who believe in its work. Support comes in the form of contributions from individuals (cash, stock, gifts,) corporations (cash, donated assets and services), foundations, Habitat affiliates and other organizations.

Total revenue in FY 2018 was AMD 199,1 mln (\$412 564). In FY 2018 Habitat Armenia received co-financing/subsidy from Yerevan, Spitak, Vayk municipalities.

## Expense

Habitat Armenia classifies expenses in three primary categories: program expense, fundraising expense and management/general expense. Total expenses amounted to AMD 366,9 mln (\$760,143).

## Program Expense

In FY 2018 Habitat Armenia spent AMD 337,6 mln (\$699 488) as program expense representing 92% of total expense.

## Recourse Development and Fundraising Expense

In FY 2018 fundraising expense totaled to AMD 12,8 mln (\$26 587) representing 3% of total expense. Major fundraising programs include direct mail and direct contact with major donors, individual donors, affiliate tithe partners, foundations and corporations, Armenian Diaspora etc.



## Management and General Expense

In FY 2018 management and general expense totaled to AMD 16,5 mln (\$34,096) representing 4% of total expense. This includes cost of staffing (other than program and fundraising staff), utilities, office rent and maintenance, and other costs from day-to-day operations of Habitat Armenia.

## Annual Audit

Habitat Armenia's Financial Statements are subject for independent annual audit. Annual audit for Financial Statement of 2017 was conducted by Grant Thornton CJSC. Habitat Armenia has always received Unmodified Audit opinion.

## Statement of Financial Position

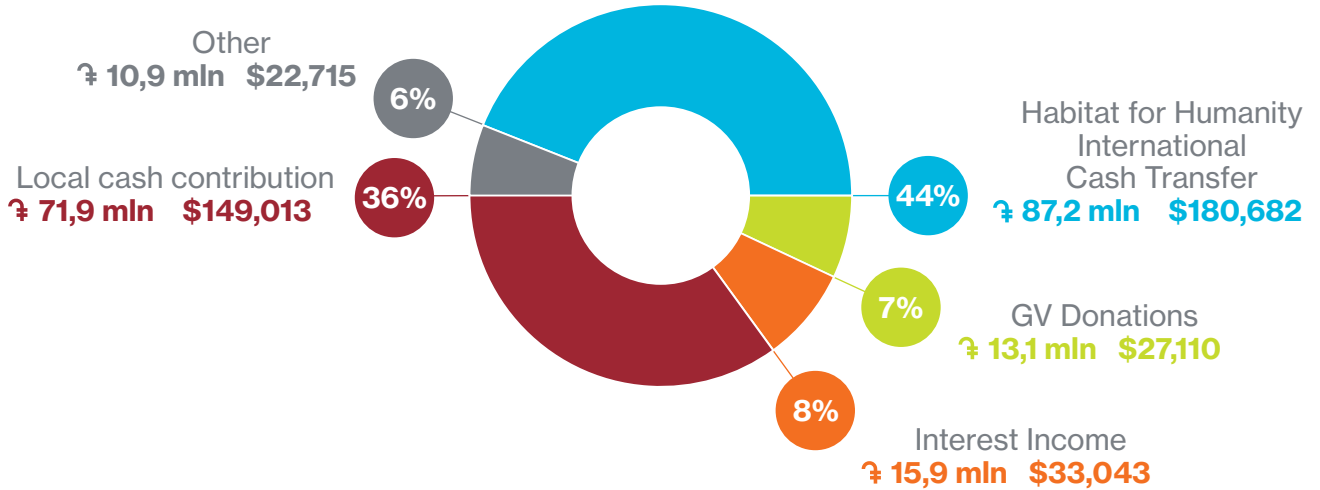
Assets	FY 2018		FY 2017	
	AMD	USD	AMD	USD
	1 USD = AMD 482,24		1 USD = AMD 479,76535	
Cash and cash equivalents	432,730,154	897,334	634,481,480	1,322,483
Investments at fair value	242,907,286	503,706	190,044,306	396,119
Receivables	26,770	56	749,220	1,562
Other assets	8,841,082	18,333	10,409,478	21,697
<b>Total assets</b>	<b>684,505,292</b>	<b>1,419,429</b>	<b>835,684,484</b>	<b>1,741,861</b>
<b>Liabilities and net assets</b>				
Total liabilities	24,687,615	51,194	9,684,325	20,186
Net assets	659,817,679	1,368,235	826,000,160	1,721,675
<b>Total liabilities and net assets</b>	<b>684,505,294</b>	<b>1,419,429</b>	<b>835,684,484</b>	<b>1,741,861</b>

## Statement of activities and changes in net assets

Revenues and Ganes	FY 2018		FY 2017	
	AMD	USD	AMD	USD
HFHI cash transfer	87,201,439	180,682	111,224,707	231,831
GV donations	13,083,816	27,110	24,943,102	51,990
Interest income	15,947,252	33,043	31,019,928	64,656
Local cash contribution	71,917,000	149,013	207,141,262	431,755
Other	10,962,938	22,715	18,879,928	39,352
<b>Total revenues and gains</b>	<b>199,112,445</b>	<b>412,564</b>	<b>393,208,927</b>	<b>819,586</b>
<b>Expenses</b>				
Programmatic	337,588,694	699,488	211,922,795	441,722
Management and general	16,455,341	34,096	17,476,411	36,427
RD and fundraising	12,818,098	26,559	12,755,564	26,587
Other			-16,285,424	-33,945
<b>Total expenses</b>	<b>366,862,133</b>	<b>760,143</b>	<b>225,869,346</b>	<b>470,791</b>
<b>Change in net assets</b>	<b>-167,749,688</b>	<b>-347,580</b>	<b>167,339,581</b>	<b>348,795</b>
<b>Net assets at the beginning of the year</b>	<b>826,000,160</b>	<b>1,721,675</b>	<b>658,660,988</b>	<b>1,364,754</b>
<b>Net assets at the end of the year</b>	<b>-167,749,688</b>	<b>347,580</b>	<b>826,000,160</b>	<b>1,721,675</b>

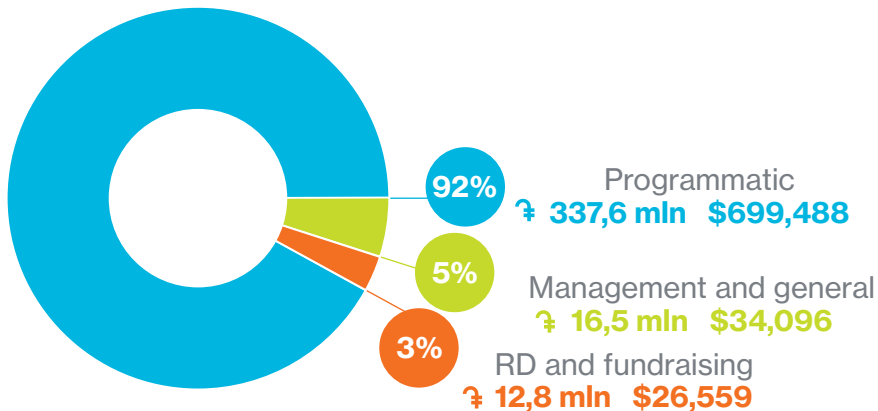
## FY 2018 | Sources of Funds:

₹ 199,1 mln \$412,564



## FY 2018 | Use of Funds:

₹ 367,0 mln \$760,143



# Generosity of our donors

Donors who supported us in FY 2018

## Institutions



## Affiliate tithing partners

Morris  
Habitat for Humanity

Delaware & Union Counties  
Habitat for Humanity

Tri-Cities Area  
Habitat for Humanity

Michigan  
Habitat for Humanity

Greater Green Bay  
Habitat for Humanity



Greater Cincinnati  
Habitat for Humanity

St. Vrain Valley  
Habitat for Humanity

Canada  
Habitat for Humanity

Fresno, Inc.  
Habitat for Humanity

Oakland County  
Habitat for Humanity

## Organizations

Schwab Charitable Giving  
Bergen Co United Way Charitable Flex Fund

## Individual Donors

Level  
1

### Friends:

*donated up to \$99*



Jane Williams  
Leon Palian  
Barbara Kashishian  
Leon A. Saryan  
Benny O. Cespedes  
Stephanie Balint  
Zarik Abramian  
Martha Burton  
Ann Chopourian  
Michael Casey

Level  
2

### Supporters:

*donated \$100-\$499*



Ellen L. Davis  
Gladys Shegoian  
Mary Ohanesian  
Robert L. Dewaelsche  
Phyllis Wood  
Roselle Harris  
Steven Googasian  
Naomie Christensen  
Timothy T. Tilson  
Elizabeth and Mihran  
Kinosian

Level  
3

### Hope builders:

*donated \$500-\$999*



Marguerite Walsh  
Greg S. Apkarian  
Chris Dreier  
Annie Safoian  
Rouben Amirbekian  
Onnik Keshishian and  
Kristine Keshishian

Level  
4

### Home builders:

*donated \$1,000-\$3,499*



Vivian Moutafian  
Emily Del Greco



Global Village team, partner family, Habitat Armenia representative group picture in Ararat region

# Support

There are many vulnerable families in Armenia who still suffer from inadequate housing. Join us in our efforts to build a brighter future for them by giving them access to decent housing. You can be a part of our mission through your financial contributions and volunteer efforts. A gift today of any size means that soon one more family can live in a safe, decent, and affordable home. Hand in hand we can break the cycle of poverty.

**Donate today and make a difference in the lives of families!  
Another day in substandard housing conditions can be fatal for generations.**

*A donation to Habitat Armenia is tax deductible.*

How your donation and/or investment can support:

- To serve **1 family** - **\$3,100**
- To serve **10 families** - **\$31,000**
- To serve **50 families** - **\$155,000**
- To serve **100 families** - **\$310,000**
- To renovate and/or improve energy efficiency of **1 residential building** - **\$8,000**
- To renovate and/or improve energy efficiency of **10 residential buildings** - **\$80,000**
- To create a **Guarantee Fund** in order to speed up the renovation of common areas in apartment buildings and energy upgrade projects - **at least \$50,000**.

**Donate online through:** USD - [www.habitat.org/donate/armenia](http://www.habitat.org/donate/armenia)

## **Send your tithe check!**

Checks can be sent to: Habitat for Humanity International 121 Habitat Street, Americus, GA 31709-3498

Please include "815000 Armenia" in the memo section.

## **Send your donation check!**

Individual donation checks can be sent to: 270 Peachtree Street NW, Suite 1300, Atlanta, GA 30303

Please include "Donation for Armenia" in the memo of the check.

# Thank you!



Danny Fiacco  
JACKSONVILLE, FL  
P.O.  
TAMMIE TROBURNUM  
CLARK  
SUNNYVALE  
BRIAN  
KOLSON  
SAN FRANCISCO  
JASON KATZBERG  
KELLSHA  
GARY TROBURNUM

Hrayr and Narine, Global Village host family from Vayots Dzor region



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### **Anush Soghomonyan**

*AREEM Project Communications Coordinator*

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*Administrative Assistant*

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### **Hovhannes Asatryan**

*"Restoring Living Conditions in Armenia" Project Marketing  
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*Administrative Assistant*

### **Gagik Ghazaryan**

*Craftsman*

### **Vardges Paytyan**

*Craftsman*

# 2019

## ●●●● JANUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## ●●●● FEBRUARY

S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

## ●●●● MARCH

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

## ●●●● APRIL

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

## ●●●● MAY

S	M	T	W	T	F	S
			1	2	3	4
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26	27	28	29	30	31	

## ●●●● JUNE

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23	24	25	26	27	28	29

## ●●●● JULY

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## ●●●● AUGUST

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

## ●●●● SEPTEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

## ●●●● OCTOBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## ●●●● NOVEMBER

S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

## ●●●● DECEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				





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