



...from poverty and despair to self-sufficiency and hope

# **JINISHIAN MEMORIAL FOUNDATION**

## **ANNUAL REPORT**

**2005**

## **Table of Contents**

1.0	Introduction .....	3
2.0	Operations and Administration Activities .....	3
3.0	Finance Department Activities .....	4
4.0	Program Department Activities .....	5
4.1	Activities Related to Core Strategies .....	5
4.1.1	Diversification of Funding Sources (Core Strategy I).....	5
4.1.2	Continued Relief to Vulnerable Groups (Core Strategy II) and Increased Emphasis on Development Programming (Core Strategy III).....	5
4.1.3	Results Based Management (Core Strategy IV).....	6
4.2	Activities Related to Strategic Objectives.....	6
4.2.1	Organizational Restructure and Staffing.....	6
4.2.2	Organizational and Staff Capacity .....	7
4.2.3	Funding Level for Development Programs .....	7
4.2.4	Community Based Development Projects .....	7
4.2.5	Incorporate Results Based Approach to Project Cycles .....	7
4.2.6	More Proactive Program Methods.....	7
4.2.7	Increase Project Cost Effectiveness .....	8
4.2.8	Institutionalize JMF Lending Services .....	8
4.2.9	Expand JMF Activities to Other Armenian Communities in the Caucasus .....	8
4.3	Program Areas.....	8
4.3.1	Development Program Highlights.....	8
4.3.2	Relief Program Highlights.....	16
Annex I	Consolidated Profit and Loss Statement and Balance Sheet	
Annex II	Summary of JMF's Projects in 2005	

## **1.0 INTRODUCTION**

The following report is developed on the bases of the JMF Strategic Plan (SP) and year 2005 Action Plan (AP), which serve as a guiding and underlying documents for organization's activities and main operations. All the operations and achievements are tuned to the priorities, strategies and objectives indicated in the SP and are revised and presented correspondingly. The JMF SP itself is considered as still relevant and operational document.

Among the main highlights of the year 2005, clear understanding of development projects by JMF staff and increased capacities of the organization in projects researching, development and implementation are considered as the main accomplishments of the year. Currently almost all program areas have one development project initiated and implemented by JMF with initially stated continuation and sustainability component. It might be stated, that the transition from relief to development orientation that JMF is undergoing its approaching to its final step.

Another weighty achievement is increased cost effectiveness of the projects, with the consequent reduction of the projects overhead costs, better time management and resource allocation.

Improvements are made in operations and finance departments' activities to optimize spending and polish up the procedures. Particular efforts have been made to strengthen JMF team collaboration and cohesiveness and corresponding events (team building activities, frequent team meetings and gatherings, mutual celebrations, etc) have been organised.

Generally stating, the organization operated according to 2005 Annual Plan, with minor deviations and adjustments.

## **2.0 OPERATIONS AND ADMINISTRATION ACTIVITIES**

Below is a list of major activities completed by the Operations Department in 2005. The list is not meant to be all-inclusive and does not cover any routine or day-to-day administrative activities.

- In January 2005 JMF staff had a Retreat - strategic plan review meeting and training on "Positive Attitude" in Tsakhkadzor.
- At the beginning of the year JMF owned 3 vehicles: Toyota Prado, Toyota 4 Runner and Lada. Due to a major part broken in Toyota 4 Runner for which it was not beneficial to have the car fixed, and the Lada being worn out, the 2 vehicles were sold. The organization purchased instead a brand new Nissan Terrano. Following the increasing and persistent need of the CBDP project coordinator to travel far to the country's outskirts, the organization purchased Niva, a small Russian brand 4wheel drive car. The new vehicles have been registered and insured in due manner and time. All vehicles are kept in secure garages.
- The outstanding discrepancies between the accounting records for warehouse goods and the actual physical inventory coming from the past were resolved. Most items that are kept in the warehouse are those that are entered for distribution soon after.

- A couple of admin staff changes took place. The Facilities Officer who was also in charge of the Warehouse resigned from the job in the end of August. One of the drivers in addition to his main responsibilities undertook the duties of the Facilities Officer on a part time basis. The Executive Director that was with the organization from September 2003 to September 2005 left the organization following the contract expiration. New Executive Director was appointed.
- As a bonus, JMF provides a medical insurance to its employees, their partners and children under 18. The contract with the insurance provider ended in October 2005. The Operations Manager together with the Executive Director and the Health Coordinator identified a new medical insurance provider offering more and better services for more affordable price. In November JMF signed a new medical insurance contract. The result of this change was a major cost cut and extended and better service.
- In October 14-19, 2005 JMF hosted JMP Directors meeting. David Nelson, Sara Todd, Eliza Minasyan, Ani Cholakian and Seta Pambukian attended the meeting. During this visit they made a field trip to Goris CMI project.
- In November 2005 Administration department performed stock taking of the warehouse goods and office inventory.
- In December 2005 all departments performed annual employee evaluations of all the employees.
- On 21.06.2005 new Labor Code came to force. Together with the contracted lawyer the manual was revised to comply with the new Labor Code, agreed and signed by JMF staff.
- On December 13-14, 2005 JMF had an annual planning meeting at Ani Plaza Hotel during which Administrative, Financial and Program departments gave updates, discussed the accomplishments of the year and outlined the main strategies and directions for the year 2006. On December 15-16, the office/team review and evaluation (along with group building activities) has been organized at Lori Tufenkian Hotel with JMF staff and Sara Todd participation.

### **3.0 FINANCE DEPARTMENT ACTIVITIES**

Below is a list of major activities completed by the Finance Department in 2005. This list is not meant to be all-inclusive and does not cover any routine or day-to-day financial management activities.

- Results of inventory check at the warehouse and office were compared with corresponding financial records and database.
- Starting from Fall 2005, all the grants exceeding \$15,000 passed audit by the JMF financial department. Based on the necessity, JMF staff as well as partner organizations received corresponding financial consultancy.

- More close collaboration was initiated with the programs department to polish up JMF reporting standards and procedures.
- Midterm and annual audit were conducted in the mid of December 2005 and January 2006 correspondingly.
- JMF staff salaries and contractual obligations have been fixed by AMD.
- Fixed budget for 3 years (2006-2008) was agreed with JMP and corresponding adjustments has been made.
- Administrative and project related expenses were categorized according to RA law on foundations and as a result administrative expenses for 2005 constituted 17.2 % of the total expenses.

## **4.0 PROGRAM DEPARTMENT ACTIVITIES**

### **4.1 Activities Related to Core Strategies**

#### **4.1.1 Diversification of Funding Sources (Core Strategy I)**

JMF did not obtain outside funding in 2005. However, first and meanwhile constructive steps have been accomplished towards this core strategy. JMF staff has increased its capacities in researching (including research on donors' strategies), designing and implementing projects. Worthy to mention that in 2005 JMF has developed 4 new projects in CBDP, CS, Health and Social Protection areas. Two projects were developed in partnership, providing JMF with good opportunity to increase its capacity through sharing experience in project development and implementation with other experienced organization.

#### **4.1.2 Continued Relief to Vulnerable Groups (Core Strategy II) and Increased Emphasis on Development Programming (Core Strategy III)**

In 2005, JMF, in line with Strategic Plan has earmarked \$523,649 for Developmental projects and \$119,312 for Relief projects in contrary to \$472,800 and \$130,000 for 2004. This year JMF has approved 7 Relief and 13 Development projects with total of \$136,898 and \$505,482 budgets.

JMF considers that it has significant capacity and expertise in Relief area, which is directed to the right target. During this year relief projects primarily focused on providing material and social assistance to poor children and lonely elderly (elderly that have no family support). New project with a cultural component was developed, which was agreed according to the annual work plan. JMF acknowledges this as an area (alongside with Spiritual Uplift projects) that could be more emphasized in its relief program.

In 2005, JMF has paid a special attention to developmental projects with expected long-lasting effect. On this regard JMF took several decisive steps toward transitioning to development based programming. Particularly JMF:

- Within its CDBP Department has developed a comprehensive Community Development Model, which will serve as a leading document for community development initiatives for the next years. After evaluation and following review of the Model planned at the beginning of 2006, the Model foresees later expansion and integration of other JMF Development programs.
- Within Health and Civil Society departments developed and started implementation of two development projects (“VNT” and “CDI”).
- Initiated evaluation of the two development projects of the year 2004 (“YES” and “Women Center”) and based on the results supported their expansion.
- Identified and initiated comprehensive guidelines for identifying and developing development related projects.

### **4.1.3 Results Based Management (Core Strategy IV)**

JMF believes that it has substantially increased its overall knowledge of RBM, but it has still not fully integrated a result-based approach in to programming.

Despite JMF did not hire an outside consultant (agreed by the year 2005 work plan) to setup RBM system for the organization, JMF was active in launching results based approach in program/project development and implementation. JMF has executed several activities and initiatives to increase its overall knowledge of RBM and to put in a practice its own project monitoring and evaluation system.

In May 2005, two JMF managers (Programs Manager and Director) have participated in “Participatory Monitoring and Evaluation” training course. Later, a draft document (preliminary steps) was developed to establish JMF monitoring and evaluation system.

JMF recognizes that this core strategy is fundamental for developmental projects and will take actions to finalize and establish JMF projects and programs monitoring and evaluation system in 2006.

## **4.2 Activities Related to Strategic Objectives**

To pursue the Strategic Goals and to increase the impact of its activities, in 2005 JMF paid attention to all Strategic Objectives of the Strategic Plan. Based on the year 2004 results several Objectives were highly prioritized while others were followed to keep the whole scope of JMF work on one level. The following are the major accomplishments for each Objective pursued during the year.

### **4.2.1 Organizational Restructuring and Staffing**

In 2004, JMF restructured the Programs Department to better emphasize the distinction between relief and development activities. In 2005, JMF started its program activities with clearly identified two Departments: Development and Relief. Under its umbrella Development department consolidates five priority Program Areas and Relief Department – two. Each Program Area has its responsible person/coordinator from the staff.

The Program Department staffing changes in 2005 were as follows:

- Alina Hovannissyan was promoted to Relief Program Coordinator and given the responsibility to oversee the development and management of all activities in the Relief Department (Social Protection and Emergency Relief Programs), under the supervision of Programs Manager.
- Gevorg Aboyan was promoted to Community Based Development Program Coordinator and given the responsibility to develop and manage all community based development activities, under the supervision of the Programs Manager.

#### **4.2.2 Organizational and Staff Capacity**

In 2005 JMF worked diligently to increase staff capacity through practical (on the job) training and closer attention to project development and implementation, starting from thorough research. Programs manager and director (Jeff Kalosdian) have participated “Participatory Monitoring and Evaluation” training, finance manager and operations manager participated in “Changes in Tax Legislation” and “Civil Code” trainings respectively.

#### **4.2.3 Funding Level for Development Programs**

Following the strategic plan, in 2005, JMF has increased Development Programs Department Budget by 11% and reduced Relief programs Department budget by 9%. Overall, 79% of the programs budget has been earmarked for Development projects and 21% for Relief projects.

#### **4.2.4 Community Based Development Projects**

In 2005 JMF developed a universal model/program for undertaking community-based initiatives in Armenia. Later, in April, JMF launched the program in Goris region, in partnership with a local partner. For broadening its community development understanding JMF has financed another Community Based project (implementer – World Vision), where JMF has monitoring/observing role only.

#### **4.2.5 Incorporate Results Based Approach to Project Cycles**

JMF has initiated several activities to increase its overall knowledge of RBM and incorporate RBM into projects cycles. A draft document has been designed for establishing JMF monitoring and evaluation system. For two projects (approved in the year 2004) JMF has initiated evaluation sessions and based on the results supported their extension.

Although in 2005 JMF gave substantial attention to developing a more results based approach to project development and management, this objective should be highly prioritized in the coming year.

#### **4.2.6 More Proactive Program Methods**

In 2004, 16% of JMF projects were with partners, 14% directly implemented by JMF and 69% were grants to other organizations.

In 2005, JMF has been active in initiating its own projects. During the year 20 projects have been funded, where 9 projects are initiated and developed by JMF (five relief, one community development, two civil society, one health). In its turn 4 projects out of 9 JMF implemented with

partners. Eight projects out of 20 are unsolicited and 3 projects are received through open grant competitions. In unsolicited projects and projects received through open grant competitions JMF has solely monitoring role, while in partnership projects JMF has major role and fully hold the ownership of the self-initiated projects.

In percents, in 2005, 20% of JMF projects were with partners, 25% directly implemented by JMF and 55% were grants to other organizations.

#### **4.2.7 Increase Project Cost Effectiveness**

In 2005, JMF reduced the number and consequently increased the size of the projects. The number of projects decreased approximately by 37% over previous year. The average size of the year 2005 projects is approximately \$32,000 opposite to \$18,000 in 2004. This significantly reduced projects overhead costs, increased their efficiency and effectiveness.

#### **4.2.8 Institutionalize JMF Lending Services**

Since approval of the JMF Strategic Plan, JMF finally passed first constructive steps towards this particular objective in 2005. JMF researched and developed an RFP (request for proposals) for MFIs (micro finance institutions) to improve the access of small-plot agricultural producers to sustainable financial services and to expand the type and quality of financial services available to small-plot agricultural producers. Through the competition process SEF Universal Microcredit organization was identified as the best MFI among other MFIs participating in the RFP. A contract has been signed to provide low interest loan and a small grant to the selected MFI. 95% of the Economic Development budget has been allocated for this particular program.

#### **4.2.9 Expand JMF Activities to Other Armenian Communities in the Caucasus.**

In 2005 no action has been taken.

### **4.3 Program Areas**

A short description of each project implemented in 2005 is included as Annex II of this report. The following sections highlight major areas of focus and achievement in 2005 in each Program Area.

#### **4.3.1 Development Program Highlights**

##### **Community Based Development**

In the year 2005, JMP approved JMF developed Community Mobilization Initiative (CMI) Model designed to empower Armenian communities to find solutions to socio-economic problems within communities through mobilization of local recourses. CMI outlines JMF's strategies and mechanisms for community development for the next few years.

During the first quarter of the year JMF established a partnership with a local organization and initiated the CMI three phase Program in Goris region. By December 31, 2005 the Program was entering its third phase. Following the project implementation plan, in January of 2006 JMF will



hire an outside evaluator to conduct evaluation of the Project (and the overall Model) and come up with suggestions for improvements and model review if needed.

The JMF CBD program Coordinator Gevorg Aboyan worked closely with local partner to lead and follow the appropriate implementation of the Program. Approximately one third of his time Gevorg spent in Goris region.

A new car, laptop were purchased to carry out the CMI Program operations in Goris.

The following activities within the program have been carried out during the year:

**Phase 1 - Regional Partnership (4 months)**

- Regional partner (Goris Youth Union NGO) selected.
- Specific 12 days Community Development Trainings (ToT) for the partner organization conducted by “Training and Development” LTD.
- Based on the training results CMI working team was formed and responsibilities were clarified.
- Partnership agreement with the partner was signed in April.

**Phase 2 - Community mobilization (8-10 months)**

- 7 communities among 24 communities of the region were selected to participate in the program.
- 7 Community Active Groups (CAG) with 70 community active members (10 in each community) were formed.
- CMI team developed corresponding training modules and provided Capacity Development trainings to selected 7 CAGs.
- To strengthen the learning outcomes and to gain practical experience communities initiated and implemented 7 mini (teaching) projects (one in each community).
- Grant competition was announced between 7 communities and 5 grants were delivered to five winner communities (\$3,000 to each community).
- Special trainings with possible following grants were organized for the two weak communities.

**Phase 3 – Expansion of Community Development Initiatives**

By the end of the year no activities have been carried out. This phase highly depends from evaluation results and will be considered in 2006.

In the fall of 2004, JMF partnered with the Catholic Relief Services (CRS) and New Ways local NGO to develop and implement a community based development “Community Coalition Project 2” (CCP) program targeted at rural communities in the Lori and Shirak Marzes. In 2005, as CRS funding of the program was over, JMF continued financing as the only donor and technical support as a member of the Technical Advisory Board. Involvement of JMF in the program implementation has grown substantially and it is possible that in 2006, after the pilot phase of the program is completed and external evaluation conducted, JMF will integrate it into CMI Model.

CCP program has initially started in 2 marzes (Shirak and Lori, covering 12 communities) and by its nature and activities is close to CMI program. During the year, by joint efforts of partnering organizations capacity development trainings were provided to CAGs (selected in 2004), mini test projects were developed and implemented by the communities, results of the

projects were represented to communities, based on the results, additional trainings were provided to increase the capacity of the CAGs, grant competition was announced and grants delivered to 8 communities (all from Lori marz). According to initial planning CCP program will be accomplished by the end of April 2006.

Meanwhile, for being kept updated with international and national practices in all levels of community development, and also considering the availability of its financial resources, during the second half of the year JMF, approved and financed “Community mobilization and empowerment in Kapan region” unsolicited project represented by World Vision Armenia organization. The project implementation started in the early October and at the end of 2005 it was in progress according to its implementation plan. The project will be completed by October 2006.

In 2005 JMF was also administering the following 2 CBD project active from previous years.

- Community mobilization activities in 5 communities of Tavush marz – Partner WV Armenia, implementer WV Tavush ADP.
- Trash bins creation and trash collection campaign project in Berd town of Tavush marz Partner WV Armenia and implementer WV Tavush ADP.

Both projects were successfully completed by the end of the year.

### **Health**

During the 2005 program year, JMF prioritized projects focusing on ***Community Health Development (CHD)*** and ***Adolescent Health Development (AHD)***.

In total JMF approved and financed 6 health projects, where one was direct implementation project and five were grant projects: two received through grant competition and three unsolicited projects.

With the goal to improve the accessibility and delivery of primary health care at the village level, JMF by its own initiative developed “Village Health Post Nurse Capacity Development and Certification” or so called Village Nurse Training (VNT) Program. In the frame of the program JMF in close cooperation with the Ministry of Health (MoH) formed a working group and developed terms of references and standardized educational curriculum for village health post nurses which got approved by the MoH and will be used all over the country. According to this educational curriculum consisting of 4 educational modules addressing 4 main directions and testing system 30 community health post nurses of Tavush, Lori and Vayots Dzor marzes (10 from each marz) will be trained in 2006.

During the year JMF announced an open grant competition among local NGO’s to support projects oriented on increasing knowledge and changing attitudes of adolescence towards Adolescents Reproductive Health (Healthy Lifestyle) issues. Accordingly JMF provided funding to:

- “Torch” and “Hope & Help” NGOs (with more than 15 years of experience in Reproductive Health area), in partnership to implement a project, which aimed to form harmless sexual behavior among youth of 13 colleges and 6 universities of Armavir, Tavush and Lori marzes of Armenia. NGOs initiated educational materials development, conducted pre-test assessment of beneficiary students’ knowledge and made arrangements in 18 institutions to conduct trainings in 2006.

- “Children’s Health Care Association” NGO (CHCA) to implement a project, which aimed to decrease the prevalence of Reproductive Health problems of adolescent and youth from 3 colleges of Armavir and 3 colleges of Kotayk marzes of Armenia. CHCA started developing education materials on adolescence reproductive health and making arrangements in six colleges to conduct trainings in 2006.

The projects are in progress and will be completed in 2006.

In accordance with JMF Health Program strategies three unsolicited projects have been approved and financed in 2005.

- By the JMF grant “Support to Communities” (STC) NGO (spin-off of Oxfam) established community health resource center in Lory marz, where staff of village health posts, village health initiative groups (community active groups) and primary health care professionals of the region can access to relevant health care related trainings, capacity development opportunities and up to date health information. Also STC trained 58 health post nurses on Mother and Child Health and Healthy Lifestyle issues and 117 community active members on Participatory Rural Appraisal methods in Vayots Dzor and Syunik marzes. The project has been successfully completed in December 2005.
- Grant to “Bride of Hope” (BOH) NGO to conduct specialized outreach clinics (temporary mobile clinics) and trainings to increase awareness of medical specialists, parents and children on “Disabled child and the modern approaches and methods of their psycho-social and physical rehabilitation” and “Social model of disability” topics in Noyemberian, Berd cities of Tavush marz and Gavar, Vardenis cities of Gegharkunik marz. By the end of the year BOH conducted 4 outreach clinics and training of beneficiary health personal, prepared 10 posterior walkers later to be delivered to disabled children.
- Grant to Fund of Armenian Relief (FAR) organization to improve overall healthcare services by introducing doctors practicing in Armenia’s provinces to the latest medical technologies and skills and teaching them computer applications and skills, including the internet-based electronic resources of the National Medical Library. Project intends to facilitate networking opportunities between specialists in the provinces, as well as with those based in Yerevan. By the end of the year 18 regional doctors participated in the trainings (including English and computer classes) organized by the FAR in different clinics of Yerevan. The project is in progress, 6 more doctors will be trained within the program in 2006.

During the year the following 5 projects approved in 2004 were in progress. By December 2005 all these projects were successfully completed.

- Smoking Public Awareness Campaign Program – with the overall goal to increase public awareness about the health hazards and economic problems of tobacco smoking, emphasizing the health affects of second-hand smoking in Yerevan, JMF, in 2004 announced close grant competition and financed 4 projects within the program. Three projects were in progress by September 2005.
- Take Good Care of Your Eyes project - Armenian Eye Care Project (AECP) organized Puppet show and disseminated information on eye care to the general population (particularly children) of Kotayk and Tavush marzes and encouraged healthy behaviour and habits that will lead to the prevention and early identification of potentially blinding eye diseases and reduce eye related accidents.

- Human resource development and capacity building for prevention of blindness in Gegharkunik and Tavush marzes of Armenia Project - Garo Meghrikyan Eye Institute in cooperation with American university of Armenia provided trainings to ophthalmic nurses, doctors and regional ophthalmologists of Gegharkunik and Tavush Marzes on sterilization and aseptic techniques, pre-operative preparation and post-operative care, management of general ocular emergencies, pre & post operative counseling specific surgical and laser procedures focusing on cataract, glaucoma and diabetic retinopathy with the aim to reduce blindness in the mentioned regions.
- Improving the quality of life of children suffering from Bronchial Asthma and Allergic Diseases Project - Children's Health Care Association (CHCA) Established Astma-schools and provided trainings on Bronchial Asthma (BA) and Allergic Diseases (AD) to healthcare workers and parents with a focus on BA and AD early detection, modern approaches and methods for improving the quality of life of the children suffering from BA and AD.
- Promotion of Safe Behavior and Preparedness to Respond to Emergencies in Special Schools project - Armenian Red Cross Society (ARCS) Provided trainings and strengthened the knowledge and skills of the staff of 52 special schools and parents of children attending schools with the aim to reduce the vulnerability of children at special schools to accidents and disasters, and reduce the incidence of injuries and deaths due to major and minor accidents and disasters.
- Community Based Primary Health Care in Vayots Dzor and Syunik marzes project - Support to Communities (STC) NGO established Health Information and Resource Center in the city of Yeghegnadzor and provided trainings to healthcare providers and Community Health Foundation members from rural communities on mother and child/youth health and healthy life style issues.

### Education

In 2005 JMF prioritized projects supporting disadvantaged youth and young adults. JMF continued funding of 4 projects approved in 2004 and approved 2 new projects.

The following are the projects of the year 2004, which were received through grant competition and were in progress in 2005. These projects were not focusing on any particular area of education and were ranging from livelihood skills development for refugees to supporting the development of inclusive education in public schools.

- *Grant to Full Life NGO (FL)* – support education and mental development of 78 disadvantaged children of the region of Stepanavan, Lory marz. The FL provided English language, computer, elementary math, and literature classes to 60 children with special needs and 18 non-disable children from vulnerable families. Art therapy and other specially designed games were used to improve the physiological situation and morale of disabled children. The project has had a valuable impact on children's knowledge and mental development and their integration into society.
- *Grant to Human Dignity and Peace NGO (HDP)* – support to develop and distribute an Armenian-language touch-typing software package with the aim to improve the efficiency and quality of work in the private and public sector administrative and management. HDP developed the software and tested it in three schools. Currently the people who type in Armenian have an opportunity to use the software. Project Harmony organization assisted HDP to distribute the software to 350 schools of Armenia through

its network. Unfortunately, it is not easily downloadable because of its big size and CDs are used to distribute it in different sites.

- Grant to Secondary School #27 – support to improve the capacity of School to provide mainstream general education to children with special needs and assist their integration into society. More than 25 secondary school teachers participated in special training program designed for secondary school teachers working with the children with special needs. A multi-disciplinary team of specialists worked with children and their families individually throughout the project implementation - to assist in the children's knowledge and skills' development according their individual plans. Through a number of workshops and seminars the school administration shared its experience among other schools and educational institutions in and outside Yerevan.
- Grant to Mission Armenia NGO (MA) – support to increase employment opportunities for 352 refugees living in 63 temporary settlements in Yerevan, Abovian and Artashat cities through vocational and knowledge development training. Almost 192 teenagers (15-17 years old) and 160 unemployed adults (from 18 to 55 years of age) living in temporary refugee settlements participated in vocational training courses and educational classes (computer, math, handicraft, English and Armenian language, hairstyling) organized by MA in its community centers in Yerevan, Abovian and Artashat. In total, 352 refugees currently living in hard socio-economic conditions had a possibility to acquire necessary skills and knowledge to better compete in labor market or seek higher education. Almost 35% of hairstyling training participants became successfully employed after the project completion.

The following two projects submitted by JMF's previous partners were approved.

- Grant to Entanik NGO – Handicraft Training Program for Giumri children with 12 months duration, focusing on development of the basic skills and knowledge in different specialties such as metalworking, sculpturing, carpet weaving, and traditional/national and modern dressing, in total for 120 teenagers (12- 17 years of age). The project is designed for the children from vulnerable families living in the city of Giumri and surrounding villages. During the year Entanik NGO did the preparation activities like equipment and materials purchasing and selection of the beneficiaries. The core project will start in February, 2006.
- Grant to Armenian Forum NGO - Yerevan State University (YSU) Students' Civic Activities in Orphanages project with 8 months duration, focusing on awareness raising campaigns on human rights and gender equity issues for youth of 3 orphanages of Yerevan. The project is an extension of the Armenian Women's Center at Yerevan State University ("Kanayk Hayots Center" /KHC/) 2004-2005 project. The most successful and active 12 students, selected among the participants of the previous project, will organize and conduct three-month trainings in three orphanages in the city of Yerevan. Almost 45-50 teenagers in three orphanages will participate in the trainings and increase their knowledge on gender equity, human rights issues, and women trafficking through trainings, workshops, and round table discussions. Kanayk Hayots Center will organize special training of trainers (TOT) sessions for the selected students and coordinate the implementation of the project. The project will start from the 1<sup>st</sup> of January 2006.

## Civil Society

Civil Society Development program being relatively new program area for JMF achieved considerable results. During the 2005 program year, JMF prioritized projects focusing on youth civic awareness, better understanding of citizenship and participation in grass root civic initiatives. In total JMF approved and financed 2 projects, where one was direct implementation project and another was the extension of the last year partnership project. Also JMF continued financing the implementation of two projects approved in 2004.

The following are two projects approved in 2005.

- JMF initiated and in partnership with Community Center of Dialogue and Initiative (CCDI) local organization developed Civic Dialogue and Action (CDA) pilot project. The project is focused on empowerment of university students outside of Yerevan to actively and effectively participate in civic dialogue, initiatives, and actions related to social issues in Armenia. In addition, the project aimed at creating opportunities for dialogue, information exchange, and learning between university students and key players in government and non-governmental organizations and other civil society structures. Two regional universities were selected and involved in the project implementation. Tripartite MoUs were signed among the University administration, Student Council, and JMF in both universities to guide the relations and elucidate the responsibilities among the parties. The pilot project implementation is in progress and will be completed in June, 2006.
- JMF in partnership with Youth for Achievements (YFA) NGO launched the second phase of the Youth Engaged in Society (YES) project. YES phase II is the extension of a high school debate program YES phase I pilot project initiated in 2004. In may-June 2005, JMF and YFA joint team conducted YES phase 1 pilot project assessment survey. In July, based on the results of the assessment the JMF and YFA developed the project extension proposal. In August, JMF allocated funding for the implementation of YES project (YES Phase II). Currently, the project involves 60 schools and almost 1500 high school students in seven cities (five regions/marzes) including Yerevan. The project seeks to encourage the future generations to take a more active, constructive and responsible role in society through organized research, debate and dialogue with their peers.

In 2005, JMF continued financing the implementation of the following two projects approved in 2004.

- In 2004, JMF, by its initiative developed Civic Participation through Environmental Advocacy (CPEA) project, focusing on engaging youth in environmental advocacy and problem solving issues. For implementation of the project JMF established partnership with Armenian Forests NGO (AFNGO), and delivered funds to AFNGO to manage the project. AFNGO has good expertise in the field and is known by its environmental projects. CPEA project was composed of a short training program for local NGOs on environmental advocacy and followed to support four small-grant projects aiming at mobilization and empowerment of youth and their engagement in civic activities on environmental issues. In 2005, after the successful completion of the project (more than 1500 young adults participated in the projects), considering the savings of the project

budget it was decided to organize advocacy skills development training sessions for the most active youth groups participated in the project.

- JMF continued financing Armenian Democratic Forum NGO's Armenian Women's Center at Yerevan State University project, approved in 2004. Project was focused on gender equality and helping university age women to become more aware of their rights and be active in the development of Armenian society. Within the project 75 selected active young women from Yerevan State University participated in women's issues training over a five-month period. The training was focused on increasing awareness of participants in the field of gender issues and stimulating proactive behaviour. Following this training, 45 of the most active and dedicated participants were invited to participate in more specialized training (on developing effective communication, conflict resolution, negotiating, debating, teamwork, leadership, lobbying and advocacy) over a three-month period. After the training the young women organized on campus open discussions and interest groups for other students (male and female). Training manuals and course notes were produced for using in future trainings.

### **Economic Development**

In the year 2005, with the purpose to identify a local Micro Finance Institution (MFI) with strategies and objectives that are inline with JMF's and later to support the identified MFI to expand the scope of its activities, JMF developed and announced a Request For Proposals (RFP). The major goal of the RFP was to provide a low interest loan to one of perspective MFI of Armenia to support agricultural business development of the country. In September, JMF received proposals from 4 Armenian MFIs. To assist JMF review committee to identify the best proposal and MFI, JMF contracted two external consultants with strong economic development background and one lawyer to advise the proceedings and develop the contract with selected MFI. In late November JMF finalized the process of MFI selection and in December signed a Loan contract with SEF Universal Credit Organization to provide \$140,000 as a low interest (2% flat) Loan with a 3 years repayment period. The contract is in force from January 2006 – January 2009. Within this loan contract and attached project proposal SEF has an obligation to improve the access of small-plot agricultural producers to sustainable financial services and to expand the type and quality of financial services available to small-plot agricultural producers in Syunik marz of Armenia, through delivering loans to interested agricultural producers.

In 2005 JMF still had two economic development projects (grants), five non-interest loans and one interest loan active from previous years.

#### *Grants:*

- In 2004 JMF financed "Kanach" Foundation to support and encourage environmentally-friendly and sustainable tourism in Armenia ("Exploring Armenia, Mountain guidebook" project). By the end of 2005 Kanach Foundation has observed and identified several hike trails and rock climbing sites, designed and distributed a mountain guidebook attracting tourists and opening new prospective for leisure. The project was accomplished in November-December 2005.
- In 2003 JMF in partnership with UMCOR supported Federation of Agricultural Associations FAA to launch "Farmers Organizations Support Program in Armenia" (FOSPA) program. During the year FAA has established 8 new cooperatives, developed capacities of already established cooperatives, provided technical assistance and

computer classes to cooperatives member farmers. The project will be completed by May 2006.

*Loans:*

Five *non-interest* loans approved in 2002 were fully repaid and closed in 2005. One of these loans considered as a problematic one with insignificant possibility of repayment nevertheless got repaid by the borrower. Loans to FAA member farmers' organizations performed well in 2005 with no serious delays or problems.

One problematic *interest* loan still remains in accounting records of JMF. In 2006 JMF will contract a lawyer to give suggestions for further proceeding of this loan.

As of 1<sup>st</sup> of January 2005, JMF had 38 Partially Repayable Loans from 2000 and 2001 in the accounting records. However, there were only nine clients in 2005 that tried to meet their contractual obligations and made payments. In total these clients have made \$25,000 equivalent repayments. By the end of the year JMF had 31 active loans. By JMF estimations 90% out of these loan borrowers further are unable to meet their contractual obligations.

### **4.3.2 Relief Program Highlights**

In 2005, JMF implemented seven relief projects - six social protection projects and one emergency relief project. 29% of relief projects were with partners (projects developed by JMF and implemented by partners), 43% directly implemented by JMF and 28% were grants to other organizations. JMF focused its assistance on socially and economically vulnerable children and elderly.

#### **Social Protection**

In 2005, JMF continued implementing/financing its traditional annual projects like Summer Camps, Christmas Packages Distribution, Winter Shoes Distribution and When September Comes projects.

- Christmas Packages Distribution and Winter Shoes Distribution projects - JMF provided material assistance to vulnerable children and as a secondary effect helped to support micro and small-scale production in Armenia. Since 2004, JMF prioritizes locally manufactured goods to be delivered through its relief projects. In total, within these two projects JMF has reached up to 3,420 beneficiaries in different regions of Armenia.
- Summer Camps Project - JMF continued its 10-year tradition of sponsoring Summer Camps to thousand of children and youth in beautiful regions of Armenia through three Armenian Church Denominations (Apostolic, Missionary and Catholic). Compared to the year 2004 there was 18% reduction in funding of Summer Camp project. However, JMF channeled additional assistance to the summer camps through donations from the on-going Partially Repayable Grant Program. In total 3,987 beneficiaries benefited from this project.
- When September Comes project – JMF, in cooperation with the ministry of Social Affairs and other donor organizations, provided 940 children from vulnerable families having more than three school age children with school bags and supplies.



In 2005, JMF financed the implementation of the following two new projects

- JMF's new initiative - This year JMF developed a new pilot project ("Creative Expression Workshop Program") focusing on cultural activities. The project gave socially and economically vulnerable children from one of the boarding schools of Kotayk marz the opportunity to express themselves artistically and to explore their individual capacities, creativity, and cooperation skills through participating in "Puppet Shows", "Theatrical plays", "Skilful Hands", Musical Talents" and other group classes. To implement the project JMF partnered with the "Future is yours" Charitable Social NGO, which has an experience to professionally carry out the project activities. The project is completed in December 2005 and based on its success it is likely that the project will be extended in other boarding school/s in 2006.
- Grant to Human Dignity and Peace Foundation - In 2005 JMF funded High Yield Gardening project. The project promoted welfare of the people in rural areas through introducing and teaching a new Mittleider gardening methodology. The project ensured food security for sixty needy families from the villages of Argina, Shenik and Aragatsavan and institutionalized children from Kharberd orphanage and built local capacity through technical assistance and training.

### Emergency

In November 2005, JMF having its emergency relief budget unspent directed it towards supporting 153 extremely vulnerable lonely elderly in the city of Giumri and Vanadzor to cover heating expenses for three winter months. JMF partnered with Armenian Caritas organization to implement the project. Besides temporarily improving the living conditions of the vulnerable lonely elderly during the winter months it also provides secondary psychological benefits that are not easily measured, but are very important. Staying in warm house during severe cold months is a small, but significant uplift in the life of single elderly. The project will be completed in March 2006.

# ANNEX I

# ANNEX II