

In loving memory of Seta Pamboukian, for her faithful service as JMP-Lebanon country director from 1998-2013.
"Those who believe in me, even though they die, will live" (John 11:25).

Immediate relief and long-term impact

Eliza Minasyan



Dear Partners, The Jinishian Memorial Program has always been uniquely positioned for efficient, appropriate emergency

response because our grassroots leadership brings wide-ranging expertise and a holistic perspective that adjusts to changing needs.

In Syria, Jinishian provided uninterrupted services in spite of attacks, blocked roads, and communication failures. Our courageous colleagues reached twice as many people this year providing critical support and encouragement—we give thanks for their sacrifice.

And thanks to the deep compassion and urgency felt by our board, we released extensive reserve funds over the past six months for hands-on emergency and medical aid to Armenian communities in Syria as well as refugees in Beirut.

"We are very thankful," says Talin Topalakian, our Syria country director. "It gave us the courage to reach more needy people." Talin wanted to help children who had little to engage in wartime. This funding allowed her to put her plan instantly into place.

Along with fine-tuned relief work, we continue the long-term development work in this issue. These stories offer a glimpse of how Jinishian helps families and communities experience lasting change, laying a foundation for a better FUTURE.

Help us spread the hope—WE CAN help innocents caught in the crossfire of war and poverty, and support those striving for self-reliance with dignity.

Eliza Minasyan
Executive Director

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Growing success on Armenia's farms through technology and investment

Contributors: Ruzana Harutyunyan, Alina Hovhannisyan, Photos by Gevorg Aboyan

Yerevan—Facing Mount Ararat to the west, the rural Arax River valley cradles many cultural and historical treasures. But the Jinishian Memorial Foundation-Armenia knows that the best way to strengthen this naturally fertile region today is to build up its vital farming community.

With a keen eye on economic development, Jinishian's creative projects empower farmers through micro-lending and scientific advances. These strategies show impressive yields already and, more importantly, make a long-term impact.

Agriculture makes up 20% of the Armenia's gross national product, more than any other industry. To promote a more productive culture in rural areas, Jinishian began the Soil Analysis Project in 2012, studying the advantages of contemporary ameliorations versus traditional fertilizers.

Qajik Davtyan leads the agricultural cooperative from the village of Arevik in Armavir marz and offered his own land for the soil pilot project. On a recent visit to thank Jinishian, Qajik reported a record-breaking 60% increase in his tomato crop.

"This motivated me to share the harvest with my village as well," Qajik says. Villagers harvested another five tons of fruit—over 12% of his total yield freely given away.

In neighboring Ararat marz, Aram Mkhitarian's farm in the Pokr-Vedi community has also reaped great rewards, in this case from low-interest loans.

"I was inspired with new ideas for improvements and decided to rent and cultivate additional lands," says Aram. Corn, wheat, barley and grapes harvested from the Mkhitarian farm grew almost five-fold. Pork sales allowed Aram to repay his three loans.

Mkhitarian's success is only beginning: his next plan is to increase stockbreeding, which will further his own family's well-being and strengthen the loan program.

Other farmers have managed to fulfill their goals using microloans and look forward to long-lasting cooperation with Jinishian. Feedback over the past two years already shows how revitalizing rural entrepreneurs can significantly impact Armenia's agricultural development.



Qajik Davtyan shared his tomato surplus with neighbors, who then profited from sales and decided to try fertilizing their lands as well.



A small investment in Aram Mkhitarian's industriousness helped him to overcome twenty years of struggle.

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Breaking the cycle of poverty in Lebanon

Greater Beirut—Arine’s father lost his job. Then, a playground injury to her brother’s hand required several surgeries. Struggling with long-term unemployment and medical expenses left the family with little to pay for Arine’s dream of attending university.

Many Armenian families like Arine’s feel trapped by poverty and circumstances that keep stability just out of their reach.

However, because of a loan through the Jinishian Memorial Program (JMP), Arine earned her degree in medical laboratory sciences. The Jinishian social worker helped both parents find jobs. Although they earned minimum wage, Arine’s parents faithfully paid off the loan.

“Jinishian celebrates with families when they achieve goals that otherwise would have been unrealized dreams.”

Today, Arine lives with her own young family and is able to support her mother, who sacrificed for her



Jinishian social worker holds hands with Arine’s mother. Photo by Pauline Sagherian.

dream, as well as her brother, who works at a social organization for the handicapped.

Now widowed, Arine’s mother often expresses her family’s gratitude: “Without Jinishian’s support and trust in us, we would not have been able to provide my daughter with a university education.”

“Jinishian celebrates with families when they achieve goals that otherwise would have been unrealized dreams,” says Pauline Sagherian, JMP-

Lebanon’s acting country director.

“Microloans have freed families from debt to hospitals, loan sharks, and landlords. They also provide new opportunities such as seeding a small family business with a sewing machine or taxi permit. When we help individuals and families, whole communities can move from despair towards self-sufficiency and hope.”

The microloan program began in the early 1970s and expanded in cooperation with several other agencies and church organizations. Most recently, Habitat for Humanity partnered with Jinishian to issue home repair loans in Lebanon.

Sagherian recalls another family facing the challenges Arine once did. Today Jinishian is helping Meline to afford her apartment and repair water damage. As her son prepares for his future family, the loan gives him opportunity to expand his work as a mechanic. They work hard and make faithful payments. Jinishian’s investment is well worth it.

Repayment a matter of dignity for Armenians in Syria

Aleppo—“Everything is bearable, but losing trust and honor is unbearable,” proclaims Garo, the proud breadwinner for his family of four. Living amidst violence, unemployment, rampant inflation, and scarcity, Garo bore it all. He worked any job he could find to make regular payments on his loan because, he says, “I made a word of honor to the Jinishian Memorial Program (JMP), who supported me in my troubles.”

Talin Topalakian, JMP-Syria country director, notes that “Garo is a hard worker and a very compassionate father who worried about their unstable housing. Owning an apartment would bring security and hope to this family’s life.” Yet he would not accept direct aid because he was confident he could repay a loan and believed those with greater need deserved grants.

Jinishian microloans have helped Armenians in Syria for almost 40 years. Although war has temporarily prohibited issuance of new loans, it has not stopped JMP clients from contributing back to the program. Astonishingly, Topalakian reports that 19 individuals like Garo repaid a total of

\$8000 in the first half of 2013, which in turn helps fund critical relief work. In July, Garo could finally say, “I’m satisfied because I repaid the entire amount so that another Armenian will benefit from this program.”

Garo vowed: “I’ll pay back your kindness, and I’m ready to help whenever Jinishian needs me.”

Garo vowed: “I’ll pay back your kindness, and I’m ready to help whenever Jinishian needs me.” True to his word, Garo volunteered to distribute desperately needed fuel in war-torn Syria. Topalakian reflects, “We were pleased with him and proud to help one more Armenian to be self-sufficient and confident, so that he becomes an active person in his community.” She hopes, too, for peace in Syria. “I’m sure at that time people will need microloan support even more to enable them to start their businesses, renovate their destroyed houses, and live a normal and happy life after a long suffering.”



A year after her husband lost his job, Helen came to Jinishian. We suggested a sewing business for financial independence. Helen bought her machine with a Jinishian loan, and quickly gained a good reputation for her conscientious, warm service. Even during war, Helen continues to repay her debt faithfully because she feels responsibility towards Jinishian. When asked to be photographed, she smiles: “Why not? I’m sure this photo will motivate other women to support their husbands and families. I didn’t do something wrong.”—Talin Topalakian