The year 2007 was exceptionally productive. COAF continued its community revitalization program in the Republic of Armenia, promoting citizen participation to address the critical needs of rural communities for economic and social revitalization. Our annual development budget exceeded that of prior years — totaling US $2.7 million — and this investment in poverty reduction returned record results. In 2007 we completed four major reconstruction projects — the schools of Dalarik, Lernagog and Shenik, and the Karakert community center. Our program activities delivered outstanding results. Among those, the COAF health team continued to implement both long-term and immediate interventions addressing the complex health care needs of vulnerable populations. We strengthened our programs in maternal and child health, family planning and reproductive health, treatment of infectious diseases, nutrition, community-based primary health care and health education. Working closely with local citizens, we continued to lay the foundations for education reform and economic growth, devoting considerable efforts to develop the skills, knowledge and resources of the local communities.

In 2007 we reached more than 20,000 residents in Argina, Dalarik, Karakert, Lernagog, Miasnikian and Shenik, and expanded our health and social programs to villages outside the Model Cluster, including Arteni, Baghramyan, Houshakert and Yervandashat. True to our shared vision of rebuilding rural communities, we explored new approaches and worked closely with local citizens, forming Community Development Funds in each of the villages and designing and implementing projects to generate revenue for these funds. Our emphasis on participation further increased interest so that as the year progressed, at every town hall meeting there were individual citizens, village committees and ground staff with independent accomplishments or works-in-progress to report. This helped not only in spreading awareness of community development and entrepreneurship, but in gaining new partners in our overall efforts.

We could not have achieved any of the record results summarized in this report without the steadfast support of our donors and the dedication of our staff, both at headquarters and in the field. We continue our commitment to helping rural communities in Armenia and elsewhere in the world and count on the continued support of our magnanimous donors.

Garo H. Armen, PhD
Founder & Chairman
COAF seeks to reverse the impoverished conditions affecting significant numbers of Armenia’s children by revitalizing Armenia’s villages and implementing projects that provide immediate and sustainable benefits to children and youth. We accomplish our mission by implementing our unique Participatory Integrated Rural Development Program that aims to improve the lives of vulnerable communities by providing the necessary infrastructure and essential resources for community-based sustainable development and providing villagers with the opportunities and tools to rebuild and revitalize their communities.

In 2007, COAF continued and expanded on operations in the Republic of Armenia. The focus was on addressing the critical and immediate problems in each village of the Model Cluster, namely Argina, Dalarik, Karakert, Lernagog, Miasnikian and Shenik, which included a restoration of the infrastructure necessary to support a modernized health care system, social and education reforms, and economic development projects.

COAF continued to refine its cluster-based development model using a participatory approach to sustainable development. Throughout the year, COAF field staff, village coordinating committees and the Mayors’ Council [represented by the mayors of all six villages] worked together toward a common goal of investing in collaborative learning and leveraging resources that can be shared across all six villages.

COAF’s Participatory Integrated Rural Development Model

There are several elements that we have identified as the most critical success factors of our development model. These are:

- **Commitment**: donor/sponsor commitment to the breadth and depth of issues identified, stakeholder and community participation, beneficiary commitment to learning-by-doing, capacity building, and developing relationships and networks
- **Process**: collective shared vision and goals, effective leadership and centralized organization and working partnerships
- **Outcome**: innovative solutions, ways to measure success and focus on outcomes

The foundations of COAF’s development program are anchored in the four pillars of its Participatory Integrated Rural Development model. These are:

- **Participation**: from planning to ownership, encouraging social inclusion
- **Partnership**: among villages and with local and regional government, other NGOs, international organizations and donors
- **Productivity**: including capacity building and knowledge transfer building upon the health, social, educational and economic peculiarities of the target area, with special consideration for women’s issues
- **Preservation**: beyond sustainability including preservation of public institutions and consideration of associated cultural values
Infrastructure

The infrastructure component of COAF’s comprehensive rural development program is based on the principle that upgrading infrastructure is essential to reducing poverty and achieving sustainable growth. Our infrastructure projects aim at improving access to vital resources such as water, gas and roads, and at enabling access to other socially-essential resources and services such as schools, health clinics and community centers.

In 2007, COAF’s main infrastructure focus was in education. Recognizing that education is the principal catalyst for developing human resources, and as such, it is the backbone of social and economic development, COAF took its education component up a gear, dedicating 50 percent of its 2007 budget to education infrastructure. This financial commitment was necessary for launching the systemic education reform program planned for the following year. The schools of Dalarik, Lernagog and Shenik were fully renovated and refurnished, providing 1,120 children with the foundation they need to grow up healthy, confident and successful. The education reform program will provide the best possible principals and teachers, refreshed library resources, teaching tools and technology, tutoring, mentoring and much more.

Internet connectivity was brought to Dalarik, Shenik and Argina, thus completing the Internet connectivity project for the entire Model Cluster. This project laid the foundation for the children and youth of the Model Cluster to gain exposure to global information and expand their knowledge and skills beyond geographical boundaries.

The capital reconstruction of the Karakert Community Center and Public Library — a COAF/USAID/UNDP partnered project — continued from the prior year and was completed in December 2007. Additionally, COAF built a public park adjacent to the Karakert Community Center, successfully engaging a local private entrepreneur to partner in construction. The Armenia Tree Project donated trees and bushes for park landscaping.

In 2007, COAF drew a three-way partnership with UNDP and the Municipality of Yervandashat to construct a potable water supply to benefit the 825 residents of that village. COAF’s share of this agreement was the construction of a 150 m³ reservoir and water purification system. Other infrastructure projects completed in 2007 included repaving the principal roads of Lernagog with state funding and rehabilitating the internal water network through funding by a quasi-governmental private organization.

The inter-village passenger transportation system established in the prior year continued to connect all six villages, facilitating trade and the exchange of knowledge and expertise, while promoting social interaction among village families.
Economic Development

Rural Armenia faces challenges related to job creation, advanced management know-how and marketing protocols, access to new technology and financing, infrastructure and optimal land use. COAF’s economic development program focuses on helping villagers address these challenges through various technical and intermediary assistance initiatives for improved business planning and access to financing.

In 2007, COAF mobilized micro-finance institutions to help groups of villagers obtain small business loans. The project assisted 35 families in attaining loans and successfully launching micro-businesses in agriculture.

Additionally, COAF partnered with private enterprises to diversify the business sector. One such partnership with *Made in Armenia Direct* trained five young women in handicrafts. These women have become micro-entrepreneurs and have trained others in making handcrafted products that are sold in the United States. The second partnership was with the *Anahit Beauty Salon* in Yerevan, where five young village women were trained in hairdressing. The graduates have now created their own private micro-businesses.

Within the sphere of our development projects in 2007 and as a direct result of the improved economic activity, 742 new jobs were created. Of these, 71 percent were in agriculture (seasonal), 9 percent in services and 20 percent in various other occupations. Additionally, 74 temporary jobs were created in COAF construction projects through a stipulation that requires contractors to draw 30 percent of construction workers from the local communities.

Overall, the *Model Cluster* population increased by an average 4.1 percent in 2007, primarily as a result of a drop in the number of laborers seeking employment abroad and a trend of families moving to the *Model Cluster* villages for increased job opportunities and better living conditions. Another derivative outcome was the average twofold increase in the price of real estate in 2007. Increased economic activity is also confirmed by private initiatives in *Model Cluster* villages. In this year, there was increased private reconstruction activity in the villages — home improvements and building or expanding of small businesses.

A year ago, Mrs. Astghik and her husband struggled to support their family of five in the small rural community of Shenik located in COAF’s *Model Cluster*. In May 2007, COAF introduced a micro-financing program in partnership with ECLOF (Ecumenical Microfinance For Human Development). Mrs. Astghik formed a small group with four other women in her neighborhood and they applied for a short-term group loan. The women learned basic business skills and embarked on their own business efforts.

Mrs. Astghik bought a calf in June and after four months of nurturing the young animal, she sold it. “I doubled my money and after I paid back the loan, I had enough to feed my family during the harsh winter. I see big changes in my life,” said Mrs. Astghik. “My husband is having a difficult time finding a job. I have been able to help substantially with the expenses.”

She smiled with confidence as she spoke about her plans for 2008. “I will do more next year, perhaps try a longer term loan and triple my business.” Opportunities like this are life-altering for villagers like Mrs. Astghik — the small loan that she acquired not only alleviated the stresses of a particularly bad winter, but it also empowered her with independent financial control and a newfound sense of business strategy.
Health Care

The predominant health care methodology in the rural communities of the Republic of Armenia is reactionary, built on the practice of responding to health concerns in the acute stage. COAF’s health care program focuses on reversing that practice by ensuring full access to preventative and primary healthcare services, including modern testing, diagnosis and follow-up. COAF’s community health education program ensures that village communities are systematically provided with information and skills to reduce health risks; they are encouraged to stop using tobacco products, to eat healthy foods and to otherwise conduct healthy lifestyles.

In 2007, COAF’s medical staff continued on-the-job training and monitoring of the activities of six health care facilities and 28 medical personnel, which recorded a 28 percent record increase in the use of the local health clinics. Additionally, 56 health professionals completed various training courses, including in interpretation of ECG Results, algorithms of emergency interventions and medical manipulations. The Dalarik and Karakert clinic lab facilities were modernized and operated according to established standards thereby increasing access to basic medical testing. Special attention was focused on the Miasnikian Polyclinic’s diagnostic capacity. A new X-ray unit had been acquired in the prior year with funding from the Armenian Medical Fund, USA and additional equipment for the clinical laboratory was purchased in the reporting year. These acquisitions and the associated training in 2007 doubled the number of patients X-rayed (385 total) and increased the number of patients referred for further medical attention by 21 percent.

Children’s health continued to receive special attention. This is an important focus for COAF because young people are unable to act as self-advocates and because their health determines the health of the future population. COAF expanded its health care program to address all aspects of children’s health and rights. Three school health rooms were equipped with basic medical screening equipment and supplies, and school staff nurses were trained in health screening, providing first aid and basic medical care. This increased capacity in schools and made it possible for 2,622 children to be screened (58 percent of all children in the Model Cluster).

Through the work of COAF-sponsored mobile medical teams and our staff physician, 731 women and expectant mothers received OB/GYN care and 140 women were PAP-tested, of which 35 were diagnosed with cervical pre-cancer and were registered in the continuous monitoring group. COAF’s dental project, in partnership with the Armenian Dental Society of California, screened 1,198 children and provided follow-up dental care to 195 children throughout the cluster. The eye care project realized the eye examination of 2,638 children. And finally, in collaboration with various organizations, COAF provided medications and vitamins to 2,903 villagers.

In 2007, the COAF staff trainers completed trainings for 152 teachers, youth and community volunteers in healthy lifestyle, management of chronic diseases, child health care, preventive care, prenatal care and cervical and breast cancer prevention. Also, in partnership with the Armenian Red Cross Society, 298 kindergarten and elementary school children acquired basic knowledge and skills in safe behavior and first aid; and 216 teachers, youth and community volunteers received a six-day training in basic first aid. Notably, in 2007 village physicians and medical staff worked together with social workers and psychologists within the newly created Psycho-Social Project.
COAF’s social development program is geared to helping youth develop to their full potential through participation in clubs and community activities. Our program views the village Community Center as the heart of youth and adult activities. Recognizing that the most effective means of eradicating poverty is through the careful upbringing of the next generation, our social development program tends to the wellbeing, education and advancement of the village population. We aim at reinforcing the focus on a healthy environment for the whole family, where self-esteem, social interaction, cultural exposure and life skills are enriched.

In 2007, parents and teachers participated in seminars dedicated to child development, social welfare, child rights, stress management, communication with children and effective ways of solving conflicts. Within the psycho-social project, COAF assisted 50 families with children without birth certificates, aided 18 families with enrollment in the State Social Assistance program, prevented three school drop-outs, worked with 12 children with absenteeism problems and solved issues related to home schooling of children with disabilities.

Also, COAF oversaw the second year of its youth club initiative. As a pilot project, the Young Writers’ Club was established in the Lernagog School, bringing together 16 youth of exceptional writing aptitude from grades 9-11. These children have written articles and poems for publication in the Cluster monthly Shrjadartz, a publication issued every month without interruption.

In partnership with the Center for Agribusiness and Rural Development (CARD), COAF established two youth clubs in Shenik and Karakert in addition to the two clubs of Argina and Lernagog formed in the previous year. Twenty youth were recruited as club members and were trained in caring for the sheep they received. The successful results recorded from the COAF-CARD youth clubs encouraged a new initiative with the Armenia Tree Project (ATP) in which botanical clubs were formed in four villages. An ATP expert in organic agribusiness conducted classes for 50 children from four villages. Club members also took field trips to the ATP Karin Nursery to upgrade their knowledge about the plants on site.

COAF continued capacity building of the local staff. Four journalists of the Cluster monthly Shrjadartz were trained in developing content, paper design and marketing for improved sale. COAF saw the expansion of the waste management operation, regulated by a local non-governmental organization from Lernagog, which continued to enroll residents and local businesses in organic agribusiness.

Continued on page 7
in the fee-for-service contractual assistance. Allowing residents to invest in the aesthetic and sanitation of their community will lead to increased sustainability of COAF’s programs.

As a social assistance initiative, COAF provided clothing and school kits to 19 children who were at risk to drop out of school. Additionally, 368 socially vulnerable families received clothing and Christmas baskets with food. An important success that COAF realized jointly with ATP was the distribution of 14,729 apricot trees to 2,907 families throughout the Model Cluster. This initiative was made possible through the sponsorship of Armenian-American entrepreneur Bryan Bedrosian.

Education

Learning reform is a major part of COAF’s educational developmental program; and COAF promotes high academic achievement for every child in the Model Cluster. The elements of COAF’s education reform program include preparing and retraining the next generation of outstanding teachers and administrators for the kindergartens and schools and establishing after-school and extra-curricular programs that challenge children and youth by upgrading language and computer skills and offering age-appropriate activities in safe, productive and healthy environments. Both elements are expected to improve the academic performance of children so that their full potential can be supported.

An important achievement in 2007 was the seven-day training of 30 elementary school and preschool teachers, coupled with field trips to Yerevan educational resource centers and regular monitoring and mentoring by expert educators. As a measure to reinforce classroom training by Step-by-Step educators, participating teachers had the opportunity to attend select educational centers in Yerevan, where they were introduced to models of thematic teaching, lesson planning, and other approaches to improving children’s learning environment.

As in the previous year, COAF offered after-school English language classes. 141 children participated in a four-month course and made considerable progress in English. Additionally, and as part of COAF’s vision of furthering the use of renovated school buildings to include community learning opportunities, basic computer classes were offered at various levels of software use and in system administration. Fourteen youth and adults completed these training courses.
COAF Accomplishments in 2007 in the six villages of Karakert, Argina, Dalarik, Lernagog, Miasnikian and Shenik

- Through 37 projects in 10 villages, COAF’s direct contribution to rural development efforts amounted to over $2.7 million
- 742 new jobs were created — 71 percent in agriculture (seasonal), 9 percent in the service industry and 20 percent in various other occupations
- 74 temporary jobs were created in COAF construction projects
- 35 families acquired micro-loans to start agribusinesses and increase family income
- 1,120 children benefited from reconstruction projects that provided healthy schools and increased attendance
- 368 vulnerable families received humanitarian assistance
- 493 expectant women gained access to vitamins and information to better manage their pregnancy, have safe deliveries and enjoy healthy newborn care
- 2,638 children received full physicals, including eye examinations
- 131 children and adults prevented future eyesight problems through early diagnosis and treatment
- 1,198 children received dental care
- 2,903 villagers gained access to medication and vitamins
- 666 community volunteers and educators were trained in first aid, best practices in healthy lifestyles, management of chronic diseases and prevention of infectious diseases
- 150 parents and educators were trained in child rights and learned communication skills for dealing with stress in children and for solving school conflicts
- 56 health care professionals acquired best practices in prenatal care, healthy lifestyle, first aid, cervical and breast cancer prevention
Financial Summary

We are pleased to present a summary of the consolidating financial statements for the Children of Armenia Fund, Inc. and Armenian subsidiary for the period ending December 31, 2007 which bear an unqualified auditing statement from the accounting firm Lutz and Carr, LLP. The audit was conducted in accordance with auditing standards generally accepted in the United States.

**COAF’s Balance Sheet and Income Statement**
*(December 31, 2007)*

<table>
<thead>
<tr>
<th>Assets</th>
<th>Liabilities and Net Assets</th>
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<tr>
<td>Cash and cash equivalents $1,887,999</td>
<td>Accounts Payable $240,761</td>
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<tr>
<td>Unconditional promises to give (unrestricted) $749,668</td>
<td>Net Assets (Temporarily Restricted) $219,015</td>
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<tr>
<td>Prepaid expenses and other current assets $195,879</td>
<td>Total Liabilities &amp; Net Assets: $3,313,136</td>
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<tr>
<td>Non Marketable Investment $410,015</td>
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<tr>
<td>Property and equipment $69,575</td>
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</tr>
<tr>
<td><strong>Total: $3,313,136</strong></td>
<td><strong>$3,313,136</strong></td>
</tr>
</tbody>
</table>

**Total Revenue: $3,699,853**

**Total Program Expenses: $2,729,210**

90% of expenditures were directed to Program Services in the Cluster of six villages.

A full financial report is available upon request:

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(212)994-8234
info@coafkids.org
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Many Ways to Support COAF and Its Critical Work

Sponsorship Project
For $1 per day, you will be able to enrich the lives of children in the six villages of the Model Cluster. By participating in this program, your contribution will be used to provide health care, nutritious food and education as well as access to clean water, agricultural assistance and medical care for the entire community.

Naming Opportunities
To leave a permanent legacy in support of the children of Armenia, donors may decide to name a building, a classroom, a clinic or other critical facility, such as:

<table>
<thead>
<tr>
<th>Building Type</th>
<th>Cost</th>
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<tbody>
<tr>
<td>A village</td>
<td>$1,000,000</td>
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<tr>
<td>School for 350 students</td>
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<tr>
<td>School classroom</td>
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<tr>
<td>Hall of performing arts</td>
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<tr>
<td>Gym/sports facility</td>
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<tr>
<td>Music room in school</td>
<td>$20,000</td>
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<tr>
<td>Kindergarten for 50 children</td>
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<tr>
<td>Kindergarten group room</td>
<td>$20,000</td>
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<tr>
<td>Kindergarten playground</td>
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<tr>
<td>Cultural community center</td>
<td>$250,000</td>
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<tr>
<td>Library and technology center</td>
<td>$50,000</td>
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<tr>
<td>Village Internet connectivity</td>
<td>$10,000</td>
</tr>
<tr>
<td>Primary health care unit</td>
<td>$70,000</td>
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<tr>
<td>Residential building (16 families)</td>
<td>$140,000</td>
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<tr>
<td>Public bath for the community</td>
<td>$45,000</td>
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</tbody>
</table>

The COAF Library Project
In order to provide village students with the tools and materials necessary to improve the quality and scope of their education, COAF has establishing the Library Project. Our goal is to ensure that school libraries across the Model Cluster are supplied with dictionaries, atlases, fiction and non-fiction collections—so that students have the academic resources to explore history, learn new languages and stimulate their own creativity and imaginations. To help with this challenge, contributions will be accepted for the acquisition of new books, manuals, workbooks, CDs/ DVDs, audio-visual equipment, shelving and library naming opportunities.

Matching Gifts
A corporate matching gift program is a wonderful opportunity to increase the impact of a personal contribution. Many corporations (large and small) will match, dollar-for-dollar, the contributions made by employees to charitable organizations—various companies even match volunteer hours or donations made by spouses, retirees and board members. In taking advantage of your company's matching gift benefits, you may be able to drastically amplify the impact of your contribution by doubling or even tripling your donation. If you are eligible for matching gift benefits, please request a matching gift form from your employer and include the completed form with your gift—COAF deeply appreciates your extra efforts.

In Celebration, Memory and Honor
COAF is honored to accept donations that mark special occasions or give tribute to friends and family. When you give a gift to honor someone close to you for a birthday, an anniversary, a wedding, to celebrate the birth of a baby, a graduation or another special occasion, COAF will send a letter acknowledging your donation to the person of your choice. A memorial donation is a very special way to commemorate a life—a donation to COAF in honor of a departed loved one will celebrate their life by giving vulnerable children a brighter future.

Planned and Legacy Giving
Planned giving is a unique opportunity for individuals to support COAF, now and in the future. By leaving a legacy with COAF, you become a perpetual part of COAF’s work, and a partner in ensuring that future generations of Armenian children will live in peace and prosperity.

If you are interested in supporting COAF in these or other ways, please call (212) 994-8234 to set up your participation.