

# Final Report

## Armenia: Hailstorm

<b>DREF operation n° MDRAM006</b> <b>Final Report</b>	<b>Glide number: FL-2020-000171-ARM</b>
<b>Date of issue: 29 April 2021</b>	
<b>Operation start date: 13 July 2020</b>	<b>Operation end date: 31 Jan 2021</b>
<b>Host National Society: Armenian Red Cross (ARCS)</b>	<b>Operation budget: CHF 276,372</b>
<b>Number of people affected: more than 1,000 HHs</b>	<b>Number of people assisted: 2,670</b>
<b>Red Cross Red Crescent Movement partners currently actively involved in the operation: IFRC</b>	
<b>Other partner organizations actively involved in the operation:</b> The local and regional authorities of targeted communities were actively involved in the operation	

## A. SITUATION ANALYSIS

### Description of the disaster

On 13 July 2020, a heavy hailstorm hit the city of Gyumri, Armenia. While Armenia and the targeted region have experienced hailstorms in the past years, this was an unprecedented hazard due to its volume and impact on the most vulnerable parts community of temporary shelters and the oldest part of the city. In both parts of Gyumri, the most vulnerable population is residing in temporary houses and old-type houses, which were significantly damaged.

The hailstorm blocked the sewage systems, and the rainwater flooded the streets, houses, shops, and other facilities within a couple of hours. According to the information provided by the meteorological services, a hailstorm of similar magnitude took place 170 years ago. The hailstorm and rainwater caused significant damage to the houses in the areas, where people still live in the temporary shelters (container-type houses) since the Spitak earthquake in 1988. These houses are old and vulnerable to such hazards. The hailstorm and the subsequent flooding caused significant damage to residents' houses, including food stocks, clothing, footwear, and electric appliances. According to the rapid assessment conducted by the ARCS' Shirak branch and the local authorities' information, about 1,000 households were affected by the hailstorm, of which 600 families residing in containers, were affected the most. The most urgent basic needs arisen in the aftermath of the hailstorm among the affected population included food, clothing, footwear, electronic appliances, bed linen, and other essential household items.



Flooded Gyumri. Source: MES website

The Gyumri municipality received multiple requests from the affected people, which were reviewed on a case-by-case basis by the local authorities. The requests overwhelmingly exceeded the capacity and resources of the local authorities to respond to the needs of the population.

### Summary of response

#### Overview of Host National Society

The Armenian Red Cross Society (ARCS) with its auxiliary role is mandated by the 1993 Presidential decree. The mission of the organization is to reduce the vulnerability of the population through mobilization of the power of humanity; to be prepared to cope with situations, which may cause vulnerabilities among the population; and to provide essential support by assisting people made vulnerable by harsh socioeconomic conditions. ARCS implements its mission

countrywide through 11 regional, 1 territorial, and 52 community branches and with the support of over 3,500 volunteers. ARCS focuses its activities on the spheres of health and social care, disaster preparedness and response, disaster risk reduction, population movement, youth, and first aid.

ARCS has an emergency stock of household items to provide essential humanitarian aid to people affected by major disasters. The stock includes plastic water containers, dishes, kerosene heaters, blankets, teapots, and lamps for tents. The mentioned stocks were not required within this operation as the needs of the affected population were mostly related to food, hygiene items, mattresses, pillows, clothing, shoes, and electric appliances. Hence, the emergency stock was not dispatched.

Immediately after the disaster, the ARCS leadership contacted the Shirak Region (Marz) authorities to discuss the situation and the urgent needs. The following activities were undertaken within the frameworks of the initial response to the disaster:

- Data collection from official sources, partners, and media.
- Rapid needs assessment.
- Meeting with Shirak regional administration and other regional government representatives during which the ARCS presented its initial response plans.
- Development of the scale and approaches to distribution of the assistance, including targeting and identification of geographical locations of affected neighborhoods, and the types of most required assistance.
- Meeting with affected people and providing psychological assistance where needed.
- Collection of all lists of people to be targeted.
- Continuous information sharing with relevant stakeholders.

### **Overview of Red Cross Red Crescent Movement in country**

The ARCS maintains coordination with all partners in-country in sharing information. The Armenian Red Cross is working with Partner National Societies (PNSs), including Austrian, Danish, German, Icelandic, Italian, and Swiss Red Cross Societies, within different programs, but no direct support was provided for this disaster by the PNSs.

The Swiss Red Cross is supporting projects related to primary health care, and older people. The German Red Cross supports youth empowerment, protection, and health. The Danish Red Cross is running projects focused on disaster risk reduction and capacity building. The Austrian Red Cross is working on community resilience, disaster risk reduction and refugee assistance. The Italian Red Cross provides support in health and First Aid. The Icelandic Red Cross provides support in psychosocial support. None of the PNSs were involved in responding to this specific disaster.

### **Overview of non-RCRC actors in country**

The Armenian Red Cross Society has contacted the regional and local authorities to identify and examine the consequences of the disaster as well as the size and needs of the affected communities and population. On the regional level, the ARCS' representatives initiated communication with the Shirak Region administration staff, which led to an agreement for cooperation and information exchange.

The ARCS, as a member of the Disaster Management Country Team (DMCT), regularly received and shared information about the disaster-related situation with all stakeholders. The DMCT strategy envisions the response to major disasters like earthquakes or conflict escalation; however, the strategy does not cover responses to small-scale disasters, such as the present one. Hence, the Armenian Red Cross Society was the only organization among INGOs and NGOs that initiated actions to provide humanitarian assistance to the affected people. According to the available information, no other agencies assisted the affected households. The ARCS maintained close contact with the structures mentioned above to avoid duplication of response efforts and ensure that the urgent needs of most vulnerable among the affected people were met.

### **Needs analysis and scenario planning**

Gyumri is the second largest city in Armenia. It was badly affected during the earthquake in 1988 when almost all infrastructure, houses, factories, hospitals and schools were destroyed. Though many years have passed since that time, the economy – which is mostly industrial in Gyumri – has not yet recovered. Gyumri is considered as one of the poorest regions in Armenia, with a very high rate of unemployment. The main income for the local population comes from the SME sector, mainly concentrated in small-scale manufacturing and service provision. Governmental institutions like schools and hospitals also employ a small part of the population. Many people rely on the subsistence benefits and pensions provided by the government. Due to the COVID-19 pandemic in the country, Shirak region has also been affected socially and economically, creating additional vulnerabilities for the region. The situation of people living in poor conditions has worsened even further.

There is still a community in the city, which lives in temporary shelters after the earthquake. This part of the city is still lacking basic infrastructure. The people living in the temporary shelters are the most vulnerable, most of them having problems with job security and stable income.

The hailstorm and the subsequent flooding caused significant damage to residents' houses, including food stocks, clothing, footwear, and electric appliances. According to the rapid assessment conducted by the ARCS' Shirak branch and the local authorities' information, about 1,000 households were affected by the hailstorm, of which 600 families residing in the containers, were affected the most. The most urgent basic needs arisen in the aftermath of the hailstorm among the affected population included food, clothing, footwear, electronic appliances, bed linen, and other essential household items.

The response was designed to ensure rapid assistance to the urgent needs of the most vulnerable population affected by the hailstorm. Therefore, to meet people's basic needs in a safe and dignified manner, unconditional cash assistance was deemed the most appropriate and feasible modality of assistance to the most affected households in addition to the in-kind assistance. The ARCS had gained experience in providing unconditional cash assistance to people affected by hails and mudflows during previous DREF operations. Agreements were put in place with financial service providers. Local markets were fully functional.

The operation was extended by one month due to the amendment in the operational strategy. Namely, 200 households who initially were planned to be provided with vouchers for clothes approached ARCS with the request to change the modality and instead of vouchers they preferred to receive cash and household items. Furthermore, due to the COVID-19 situation in the country, 47 out of 975 households could not reach the bank to receive their cash on time, hence the duration of operation had to be extended by one month.

### **Risk Analysis**

The main risk of this operation was related to the aspect of COVID-19 safety during the process of the cash distribution to beneficiaries. To avoid long queues in the bank (amid the COVID-19 pandemic) and related discomfort, it was decided to organize distribution with fixed dates and names of beneficiaries who were informed beforehand when and where to go for getting the entitled assistance. This helped our financial partner, the bank branch to comply with the state requirements, ensure that people in the queue keep physical distance, and avoid large gatherings of people.

## **B. OPERATIONAL STRATEGY**

### **Operational objective**

The overall objective of this operation was to provide relief assistance to over 2,800 individuals whose livelihoods and basic needs were affected by the hailstorm through the distribution of unconditional cash assistance and household items.

### **Implemented strategy**

Detailed assessment of affected areas helped ARCS to identify the most affected households, develop the targeting strategy and registration system to deliver assistance, distribute cash by bank transfer, monitor and evaluate the activities. Community-based activities were undertaken in close cooperation with regional and local authorities throughout the project cycle (such as compiling lists of people the Red Cross would work with, encashment and distribution planning, information dissemination and post-distribution monitoring).

### **Implemented activities**

Based on the information received from local authorities and the findings of ARCS assessment, the people affected by the hailstorm had a gap in meeting their basic needs. To address these needs, ARCS carried out the following activities:

- At the beginning of the operation, ARCS Secretary General met with the Mayor of Gyumri. The project was presented, and the coordination issues were discussed.
- The list of beneficiaries was provided by the municipality. ARCS cross-checked and monitored the lists provided.
- Local coordinator and 10 volunteers were recruited, briefed, and trained for implementing the project activities. Besides, ARCS DM staff and head of ARCS Shirak branch were actively engaged at all stages of implementation.
- Agreement was signed with ArmBusinessBank (pre-agreement was activated); agreements were signed with the bed linen suppliers.
- VAT exemption was obtained from the Government.

- Cash distribution plan was elaborated.
- A one-off distribution of unconditional cash in the amount of AMD 23,200 (CHF 44.3) per person to 975 affected households (approximately 2,670 individuals) to meet their immediate needs, including the food and hygiene supplies. 200 households who initially were to be provided with vouchers for clothes approached ARCS with the request to change the modality and instead of vouchers receive cash and household items (*Each package contained 1 bed linen set, 1 mattress, 1 pillow, 1 blanket*). This was negotiated with and approved by IFRC.
- The household items like **bed linen, mattresses, pillows, blankets** were procured centrally by ARCS and distributed to 975 households (2,670 people) alongside the cash distributions.
- Feedback and complaints mechanism was established and integrated into the response. The mechanism comprised three communication channels, i.e. a Feedback Box, ARCS Hotline, and an email address. The feedback box was intended for written suggestions and complaints and installed in ARCS Shirak branch. The box was opened on a weekly basis, feedback and complaints were collected and analyzed and responses provided to those queries that required follow-up. The contact phone number and e-mail address were provided as an alternate way of providing feedback.
- Meetings with city administration were held throughout the project to discuss the organizational issues, beneficiary registration and pre-distribution monitoring processes. Local authorities actively participated in all the stages of the project.
- The press release describing the ARCS activities in response to the hailstorm in Gyumri was published. The entire project was broadly covered in media; a press release was published prior to initiating the project activities. The information on the entitlements, distribution days and other relevant information were communicated with the beneficiaries and local authorities.

## C. DETAILED OPERATIONAL PLAN



### Shelter

People reached: 2,670

Male: 935

Female: 1,735

**Outcome 1: 400 Households are provided with in-kind assistance to address their basic needs**

**Output 1.1: Output 1.1: Basic household items assistance is provided to the affected families.**

Indicators:	Target	Actual
400 households provided with in-kind assistance (bedlinen, mattresses, pillows, etc) to address their basic needs	400 HHs (1,800 people)	975 HHs (2,670 people)
1,800 people reached with household items	1,800	2,670

### Progress towards outcomes

People affected by hailstorm and floods required varying forms of support, from emergency food items to people's basic household items. Gyumri is the second largest city of Armenia and was badly affected during the earthquake in 1988 when almost all infrastructure, houses, factories, hospitals, and schools were destroyed, since then the economy – which is mostly industrial in Gyumri – did not recover. Gyumri is considered as one of the poorest regions in Armenia with a very high rate of unemployment.

Out of the 975 households that were supported with in-kind assistance, a total of 849 households (87%) are living in temporary shelters. The majority of the affected population were women, amounting to 65% of the 975 households. The selection of in-kind items was based on the assessment conducted by ARCS and distributed in parallel with the unconditional cash. Each package contained 1 bed linen set, 1 mattress, 1 pillow, 1 blanket. The household items were procured centrally by ARCS and distributed to a total of 975 households (2,670 people) alongside the cash distributions.

Through the established feedback and complaints mechanism, a total of 200 requests were received from people asking for unconditional cash and household items instead of food vouchers. In consultation with the IFRC, a decision was made to approve those requests and include those households in the selection process for cash and in-kind assistance.

In addition to the findings through the feedback and complaints mechanism, the distribution was followed by a post-distribution monitoring exercise, which concluded the type of assistance and the approach to be of high relevance

for the affected population. Close communication with local authorities maintained throughout the process to ensure transparency and effectiveness of the assistance.

### Lessons Learned

Assistance was very relevant due to time allocated to needs assessment and the communication with authorities. The assistance was also found transparent by the communication maintained between the ARCS and the affected population before, during and after distributions despite COVID-19 limitations.

### Challenges

The response was faced with several challenges posed by the COVID-19 pandemic in Armenia. The form of communication needed to be adjusted to the safety measures, which caused challenges in engaging with the affected people through face-to-face interactions. This hindered the ARCS to proactively observe mental health and psychosocial conditions arisen as a consequence of the disaster. Furthermore, the distributions were primarily influenced by the COVID-19 risks, which led to an extension of the implementation period by one month.



## Livelihoods and basic needs

**People reached: 2,670**

Male: 935

Female: 1,735

**Outcome 1: Communities, especially in disaster and crisis affected areas, restore and strengthen their livelihoods**

**Output 1.1: 400 Households are provided with unconditional/multipurpose cash grants, and 200 households are provided with vouchers for purchasing clothes and shoes to address their basic needs**

Indicators:	Target	Actual
400 households (1,800 people) are provided with multipurpose cash grants	400 HHs (1,800 people)	975 HHs (2,670)
200 households (870 people) are provided with for purchasing clothes and shoes	200 HHs (870 people)	0 (refer to the text below)

### Progress towards outcomes

The activities under this outcome targeted particularly vulnerable people living in temporary shelters. They were expected to spend the provided cash on essential food items or hygiene and other household supplies. The unconditional cash distribution also indirectly supported the local economy, which had been slowing down due to the COVID-19 impact on people's mobility and purchasing power.

975 affected households (approximately 2,670 persons, of whom around 65% were women) received cash. 200 households who initially were planned to be provided with vouchers for clothes approached ARCS through its feedback and complaints mechanism with request to change the modality and instead of vouchers to receive cash and household items. This was negotiated with and approved by IFRC.

Due to high demand and the significant volume of requests from local authorities and the affected population, a strategic decision was made to change the modality and the transfer value of the assistance from CHF 94.3 to CHF 44.3. Subsequently, the number of households increased from the target 400 to 975 and the actual number of people assisted reached 2670.

The assistance was deemed very relevant and timely by the targeted population, according to the data received from post distribution monitoring conducted by the ARCS. The distributed cash was used mainly for procuring food and clothing items. The beneficiaries appreciated the method of providing cash through the bank transfer as it was done in a transparent and appropriate manner. Meanwhile, it is worth noting that the capacities of the branches to serve a certain number of people was taken into account as an outcome from previous DREF operation. It was mentioned that the time allocated for the assessment and beneficiary registration was limited and the process required more time. The ARCS staff and volunteers worked very hard and covered all tasks planned initially.

### Lessons Learned

The time allocated to the need's assessment was limited but necessary. For communities with limited infrastructure, cash grants work better than vouchers.

### Challenges

The distributions were primarily influenced by the COVID-19 risks, which led to an extension of the implementation period by one month. Due to both the COVID-19 situation and the NK conflict and martial law, the process of cash distribution was delayed. Consequently, 0.05% of people assisted received cash slightly later than planned.

## Strengthen National Society

**Outcome S1.1: National Society capacity building and organizational development objectives are facilitated to ensure that National Societies have the necessary legal, ethical and financial foundations, systems and structures, competences and capacities to plan and perform**

**Output S1.1.4: National Societies have effective and motivated volunteers who are protected**

Indicators:	Target	Actual
# of volunteers trained	10	10

### Progress towards outcomes

To ensure smooth implementation of response, the local coordinator and 10 volunteers were recruited, briefed and trained for implementing the project activities. Besides, ARCS DM staff and head of ARCS Shirak branch were actively engaged at all stages of implementation. Feedback and complaints mechanism was established and integrated into the response. The mechanism comprised three communication channels, i.e. a Feedback Box, ARCS Hotline, and an email address. The feedback box was intended for written suggestions and complaints and installed in ARCS Shirak branch. The box was opened on a weekly basis, feedback and complaints were collected and analyzed and responses provided to those queries that required follow-up. The contact phone number and e-mail address were provided as an alternate way of providing feedback. This results in increased experience and capacities at community level to operate community-based and participatory approaches beyond the response.

### Lessons Learned

The disaster and the subsequent response efforts came to show particular needs at community level for specific capacity building measures in the field of disaster preparedness. In particular, it is important for all branches to have staff and volunteers trained on needs assessment and distribution process and to regularly conduct simulation exercises.

### Challenges

Challenges faced during the response centered around the COVID-19 pandemic, and the limitations to engage with the affected population as normalcy allows.

## International Disaster Response

**Output S2.1.4: Supply chain and fleet services meet recognized quality and accountability standards**

### Progress towards outcomes

*Please see description of activities on page 3.*

## Influence others as leading strategic partner

**Outcome S3.2: The programmatic reach of the National Societies and the IFRC is expanded.**

**Output S3.1.1: IFRC and NS are visible, trusted and effective advocates on humanitarian issues**

**Output S3.1.2: IFRC produces high-quality research and evaluation that informs advocacy, resource mobilization and programming.**

**Output S3.2.1: Resource generation and related accountability models are developed and improved**

Indicators:	Target	Actual
# of press releases published (to be reported at the end of the operation)	N/A	1

### Progress towards outcomes

Detailed assessment of disaster area helped ARCS identify the most affected households, develop the targeting strategy and registration system to deliver assistance, distribute cash by bank transfer, monitor and evaluate the activities. Community-level activities were undertaken in close cooperation with regional and local authorities throughout the program cycle (such as in compiling lists of people the Red Cross would work with, encashment and distribution planning, information dissemination and post distribution monitoring) Complaints and suggestions mechanism was set up. Box for written suggestions and complaints was installed in ARCS Shirak branch. The box was opened on a weekly basis, feedback and complaints were collected and analyzed and responses provided to

those queries that required follow-up. The contact phone number and e-mail address were provided as an alternate way of providing feedback. Meetings with city administration were held throughout the project to discuss the organizational issues, beneficiary registration and pre-distribution monitoring processes. Local authorities actively participated in all the stages of the project. The press release describing the ARCS activities in response to the hailstorm in Gyumri was published. The entire project was broadly covered in media, press release was published prior to initiating the project activities. The information on the entitlements, distribution days and other relevant information were communicated with the beneficiaries and local authorities.

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## Effective, credible and accountable IFRC

**Output S4.1.3: Financial resources are safeguarded; quality financial and administrative support is provided contributing to efficient operations and ensuring effective use of assets; timely quality financial reporting to stakeholders**

### Progress towards outcomes

*Please see description of activities on page 3.*

All activities were implemented in full compliance with the IFRC standard finance requirements, protocols and procedures.

## D. Financial report

The budget of this DREF operation was CHF 276,372, all of which was spent. [Please refer to the attached financial statement for details.](#)

*The major donors and partners of the Disaster Relief Emergency Fund (DREF) include the Red Cross Societies and governments of Belgium, Britain, Canada, Denmark, German, Ireland, Italy, Japan, Luxembourg, New Zealand, Norway, Republic of Korea, Spain, Sweden and Switzerland, as well as DG ECHO and Blizzard Entertainment, Mondelez International Foundation, and Fortive Corporation and other corporate and private donors.*

*The Netherlands Red Cross and DG ECHO has replenished the DREF in the occasion of this operation.*

*The IFRC, on behalf of the National Society, would like to extend thanks to all for their generous contributions.*

## Contact information

Reference documents



Click here for:

- [Previous Appeals and updates](#)

**For further information, specifically related to this operation please contact:**

### In the Armenian Red Cross Society

- Dr. Anna Yeghiazaryan, **Secretary General**; email: [redcross@redcross.am](mailto:redcross@redcross.am); phone: +374 60 625050

### In the IFRC Country Cluster Support Team for South Caucasus

- Olga Dzuhumaeva, **Head of CCST**, [olga.dzhumaeva@ifrc.org](mailto:olga.dzhumaeva@ifrc.org)

### In the IFRC Regional Office for Europe

- Seval Guzelkilinc, **Head of Disaster, Climate and Crises**; phone: +36 1 888 45 05; email: [seval.guzelkilinc@ifrc.org](mailto:seval.guzelkilinc@ifrc.org)

### In IFRC Geneva

- **Programme and Operations focal point:** Antoine Belair, Senior Officer, Ops Coordination, [antoine.belair@ifrc.org](mailto:antoine.belair@ifrc.org)
- **DREF focal point:** Karla Morizzo, Senior Officer, DREF – Disaster and Crisis Department; email: [karla.morizzo@ifrc.org](mailto:karla.morizzo@ifrc.org)

## How we work

All IFRC assistance seeks to adhere to the **Code of Conduct** for the International Red Cross and Red Crescent Movement and Non-Governmental Organizations (NGO's) in Disaster Relief and the **Humanitarian Charter and Minimum Standards in Humanitarian Response (Sphere)** in delivering assistance to the most vulnerable. The IFRC's vision is to inspire, **encourage, facilitate and promote at all times all forms of humanitarian activities** by National Societies, with a view to **preventing and alleviating human suffering**, and thereby contributing to the maintenance and promotion of human dignity and peace in the world.

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The IFRC's work is guided by Strategy 2020 which puts forward three strategic aims:



**Save lives,**  
protect livelihoods,  
and strengthen recovery  
from disaster and crises.



Enable **healthy**  
and **safe** living.



Promote **social inclusion**  
and a culture of  
**non-violence** and **peace**.

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# DREF Operation

FINAL FINANCIAL REPORT

Selected Parameters			
Reporting Timeframe	2020/7-2021/1	Operation	MDRAM006
Budget Timeframe	2020/7-2021/1	Budget	APPROVED

Prepared on 11/Mar/2021

All figures are in Swiss Francs (CHF)

## MDRAM006 - Armenia: Hailstorm

Operating Timeframe: 24 Jul 2020 to 31 Jan 2021

### I. Summary

Opening Balance	0
<b>Funds &amp; Other Income</b>	<b>276,372</b>
DREF Allocations	276,372
<b>Expenditure</b>	<b>-276,373</b>
Closing Balance	-1

### II. Expenditure by area of focus / strategies for implementation

Description	Budget	Expenditure	Variance
AOF1 - Disaster risk reduction			0
AOF2 - Shelter			0
AOF3 - Livelihoods and basic needs	268,118	276,373	-8,255
AOF4 - Health			0
AOF5 - Water, sanitation and hygiene			0
AOF6 - Protection, Gender & Inclusion			0
AOF7 - Migration			0
<b>Area of focus Total</b>	<b>268,118</b>	<b>276,373</b>	<b>-8,255</b>
SFI1 - Strengthen National Societies			0
SFI2 - Effective international disaster management	8,254		8,254
SFI3 - Influence others as leading strategic partners			0
SFI4 - Ensure a strong IFRC			0
<b>Strategy for implementation Total</b>	<b>8,254</b>		<b>8,254</b>
<b>Grand Total</b>	<b>276,372</b>	<b>276,373</b>	<b>-1</b>

# DREF Operation

FINAL FINANCIAL REPORT

Selected Parameters			
Reporting Timeframe	2020/7-2021/1	Operation	MDRAM006
Budget Timeframe	2020/7-2021/1	Budget	APPROVED

Prepared on 11/Mar/2021

All figures are in Swiss Francs (CHF)

## MDRAM006 - Armenia: Hailstorm

Operating Timeframe: 24 Jul 2020 to 31 Jan 2021

### III. Expenditure by budget category & group

Description	Budget	Expenditure	Variance
<b>Contributions &amp; Transfers</b>	<b>259,504</b>	<b>259,505</b>	<b>-1</b>
Cash Transfers National Societies	259,504	259,505	-1
<b>Indirect Costs</b>	<b>16,868</b>	<b>16,868</b>	<b>0</b>
Programme & Services Support Recover	16,868	16,868	0
<b>Grand Total</b>	<b>276,372</b>	<b>276,373</b>	<b>-1</b>



AP050	Distribution costs including truck rentals	650	642	8
AP050	Vehicle costs	1 000	1 176	-176
	<b>Total:</b>	<b>1 650</b>	<b>1 818</b>	<b>-168</b>
	<b>Sub total</b>	<b>1 650</b>	<b>1 818</b>	<b>-168</b>

**Grand total:** 259 505 259 505 0

	CHF	AMD	Exchange rate used
CASH RECEIVED	259 505	136 759 135	CHF/AMD=527
CASH EXPENDITURES	259 505	136 759 135	
<b>BALANCE</b>	<b>0</b>	<b>0</b>	

NS Budget Holder  
 NS Finance Validation  
 IFRC Budget Holder  
 IFRC Finance Validation



*A. Yeghiazaryan*  
 Name  
*A. Yeghiazaryan*  
 Signature  
 Name  
*[Signature]*  
 Signature  
 Name  
*[Signature]*  
 Signature  
 Name  
*[Signature]*  
 Signature  
 Date  
*14.03.2021*  
 Date



CURRENCY PURCHASE RECEIPT

«ՀԱՅԲԻՆԵՍԲԱՆԿ» ՓԲԸ  
ARMBUSINESSBANK CJSC

ՊԿ ID 504

Արտոնագիր/License 40

Ամսաթիվ/Date 26/08/20 09:18

Հասցե/Address ՀՀ, ք. Երևան, Նալբանդյան 48

ՀՎՀՀ/Tax Code 2301500362

Հաճախորդ/Customer

«ՀԱՅԿԱԿԱՆ ԿԱՐՄԻՐ ՈՍՏՐՈՒՄԻՆ» ՀԿ

Անձի հաստատող փաստաթուղթ/ID Number

AK0330744 001 27/07/2009

Հասցե/Address

Երևան Պարոնյան 21/1

Դեբետ/Debit  
1150000234040106

Ներկայացված գումար/Pay In  
CHF 259,505.00

Երես հաշիվ/Debit AC

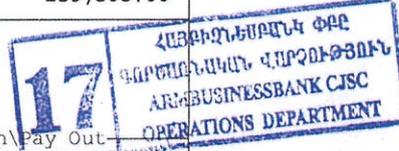
[302140]

«ՀԱՅԿԱԿԱՆ ԿԱՐՄԻՐ ՈՍՏՐՈՒՄԻՆ» ՀԿ

ARMENIAN RED CROSS SOCIETY NGO

Ներկայացվող գումարը բառերով/Pay In Amount in Words

Երկու հարյուր հիսունհինգ հազար հինգ հարյուր հինգ Ֆրանկ



Կրեդիտ/Credit  
115007000298

Տրվող գումար/Pay Out  
AMD 136,759,135.00

Կրեդիտ հաշիվ/Credit AC

[302140]

«ՀԱՅԿԱԿԱՆ ԿԱՐՄԻՐ ՈՍՏՐՈՒՄԻՆ» ՀԿ

ARMENIAN RED CROSS SOCIETY NGO

Տրվող գումարը բառերով/Pay Out Amount in Words

Մեկ հարյուր երեսունվեց միլիոն յոթ հարյուր հիսունհինգ հազար հարյուր երեսունհինգ դրամ

Նպատակ/Details

DREF 2020/Արտարժույթի փոխանակում

Փոխանակման փոխարժեք/Exchange Rate

527.0000 AMD ա\per 1 CHF

ԿԲ փոխարժեք/CB Rate

535.8800 AMD ա\per 1 CHF

Հաճախորդի ստորագ. ✓  
Customer's Sign.

Կատարող Ելենա Գոլտյան  
Maker