



ZINAPAH[®]

NATIONAL FOUNDATION FOR
SERVICEMEN INSURANCE

UNITED FOR OUR SOLDIERS...

2026 Q1 Report



DONATE

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Governing Body and Management Team

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Board Chairman



Joseph Simonian
Board Member



Anahit Adamyan
Board Member



David Akopyan
Board Member



Lara Tcholakian
Board Member



Hasmik Egian
Board Member

Team



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CEO



Karen Sahakyan
Internal Audit



Gohar Abrahamyan
Director of Operations



Armine Vardanyan
Director of Finance



Smbat Saiyan
Director of
Compensation



Lilya Grigoryan
Manager of PR
and Communications



Mariana Harutyunyan
Program Officer



Hrachik Avtandilyan
Compensation
Coordinator



Arpine Zargaryan
Social Projects
Coordinator



Feliks Chilingaryan
Portfolio Manager



Lilit Ghabuzyan
Bookkeeper



Vazgen Martirosyan
IT Project Manager



Mari Boyadjyan
Procurement/
Stamp Return Coordinator



Rimma Harutyunyan
Admin Assistant



About ZINAPAH

ZINAPAH National Foundation for Servicemen Insurance was established in 2017 to provide stable compensation aimed at ensuring the well-being of the families of fallen and missing in action servicemen, as well as servicemen with severe and profound functional limitations (1st and 2nd group disabilities), who defended the homeland and its borders for the peace and security of future generations.

In **April 2023**, the Foundation—previously known as the **Insurance Foundation for Servicemen (IFS)** — was renamed the **ZINAPAH National Foundation for Servicemen Insurance**. ZINAPAH is an apolitical organization, [governed by an independent Board of Trustees](#), and operates in accordance with the [law](#) of the Republic of Armenia.

ZINAPAH is a **unique foundation in the region**, built on a model of collective national responsibility, whereby **every working citizen in Armenia contributes mandatory payments** from their salary. As such, ZINAPAH represents a truly **pan-Armenian effort** to ensure the long-term financial well-being of those who have sacrificed their lives and health for the security of Armenia.

Sources of Funding

ZINAPAH funds are generated from

- ✔ **Mandatory monthly payments of 1,000 or 15,000 AMD per month** (based on the amount of income) by taxpayers in Armenia
- ✔ **Donations** received from Armenia and across the world
- ✔ **Asset management appreciation**

Governance and Transparency

ZINAPAH is governed by an independent **Board of Trustees**, composed of highly respected professionals with extensive expertise in **Finance and Banking, Business, Crisis Management, Fundraising, and Asset Management**. The Foundation's operations are carried out by a highly motivated and experienced **Executive Team**.

The [ZINAPAH Website](#) enables public monitoring of total funds received from mandatory contributions and donations, as well as compensation payments made to beneficiaries.

In addition, [Quarterly and Annual CEO Reports](#), as well as [Annual Audit Reports](#) conducted by one of the **world's top 10 audit firms**, are regularly published on the website, ensuring full transparency and accountability.



MISSION

To unite the nation in standing by servicemen and their families, ensuring **financial stability and a dignified life** for those who have served and sacrificed.



VISION

To be a socially responsible foundation for servicemen that integrates both mandatory and voluntary insurance components, ensuring sustainability and national solidarity.



VALUES

- ✔ **TRANSPARENCY**
- ✔ **ACCOUNTABILITY**
- ✔ **INTEGRITY**



Today, it is our shared duty to stand by the fallen, missing, and disabled servicemen - and by the families who carry their legacy forward...



At its founding in **2017**, ZINAPAH was managed by the **Central Bank of Armenia (CBA)** on a **pro bono basis**, ensuring strong institutional oversight during the Foundation's initial phase. Beginning in **2021**, ZINAPAH initiated a structured transition from CBA management toward becoming a **fully independent legal entity**, supported by the development of its own operational, financial, and technological infrastructure. This transition marks a significant milestone in strengthening ZINAPAH's institutional autonomy, governance capacity, and long-term sustainability.

Team

ZINAPAH is governed by an independent **Governing Body comprising seven Board Members**, providing strategic oversight and institutional guidance. Day-to-day operations are carried out by a highly committed **Executive Team of 14 professionals**.

During the reporting period, organizational restructuring continued with the objective of strengthening ZINAPAH's **core competencies as a financial institution**, while expanding its role in the implementation of social programs in close cooperation with the Government of the Republic of Armenia. In parallel, a **performance development and evaluation system** was introduced using the **Teamflect digital platform**, supporting structured goal-setting, performance monitoring, and professional growth for the team.

Operations and Outsourcing

In 2025, ZINAPAH relaunched its **public awareness and communication campaign**, aimed at increasing transparency, public engagement, and beneficiary outreach. The **2025 audit** is currently in progress, in line with ZINAPAH's commitment to accountability and good governance.

To ensure operational efficiency and cost effectiveness, ZINAPAH continued to utilize outsourced services in key functional areas, including:

- ✔ **Human Resources management**
- ✔ **Accounting services**
- ✔ **Call center operations**
- ✔ **IT security services**
- ✔ **Legal counsel services**

This approach allows the Foundation to maintain a lean internal structure while striving to receive high-quality service delivery.

Migration and Infrastructure Development

ZINAPAH continued its transition toward full operational independence. The **launch of its ZINAPAH.AM website** was completed, with ongoing efforts focused on resolving technical issues and optimizing user experience. At the same time, work commenced on the **development of financial infrastructure for the compensation system**, with the technical assignment currently in progress. This initiative is a key step toward further automation, accuracy, and scalability of compensation-related processes.

Legislative Amendments

In cooperation with the **Ministry of Labor and Social Affairs**, ZINAPAH continued work on a **legislative initiative** aimed at strengthening support mechanisms for disabled servicemen. Relevant legislative amendments are currently under development to improve operational processes and are expected to enhance the long-term protection and social inclusion of beneficiaries.





Karine Sarkissian
CEO ZINAPAH

Dear ZINAPAH Community,

As we conclude **Q1 2026**, I am honored to present an update on the activities of the ZINAPAH National Foundation for Servicemen Insurance—a period that reflects both **institutional maturity** and a continued **sense of responsibility toward those who have sacrificed for the security of our nation**.

Since its establishment in 2017, ZINAPAH has grown into a **unique national institution founded on solidarity, accountability, and shared responsibility**. Over the period **2017–2026 Q1**, the Foundation has provided compensation to **5,511 beneficiaries**, ensuring stable financial support to the families of fallen, missing, and servicemen with severe and profound functional limitations. In **Q1 2026, 1 new case** was supported, reaffirming our unwavering commitment to those in need.

While **2025 marked a significant strengthening of ZINAPAH's financial position, Q1 2026 reflects a period of structural adjustment**. Total income for the quarter amounted to **11.4 billion AMD**, representing a **27% decrease compared to Q1 2025**, primarily driven by **legislative changes affecting the structure and rates of mandatory payments**.

As of December 2025, the rates of mandatory (stamp) payments were revised. Despite this change, I would like to reaffirm that ZINAPAH continues to operate on a financially stable basis, and compensation payments to beneficiaries are being and will continue to be made in full, without interruption, and within the established timelines and procedures.

At the same time, **asset management income continued to demonstrate strong growth (+29% year-on-year)**, reaching to around **3.7 billion AMD** and accounting for approximately **32% of total income**, further reinforcing the Foundation's transition toward a **more capital-driven and sustainable financial model**. Notably, more than 150 billion AMD of ZINAPAH's total assets are currently under management. Donations remained **modest at 15 million AMD**, reflecting broader post-peak normalization trends.

Despite the decline in income, **financial discipline remained strong**. Total expenses stood at **4.8 billion AMD**, broadly stable year-on-year, with **compensation payments accounting for 98% of total expenditures**. This underscores ZINAPAH's continued focus on fulfilling its **core statutory obligations** with consistency and reliability.

This evolving financial structure reflects both **external changes** and **internal resilience**. While legislative developments have impacted the Foundation's primary funding stream, the **growing role of asset management income**, combined with **prudent cost management**, ensures the continued **stability and predictability of compensation flows**.

Beyond financial support, ZINAPAH continues to expand its **social engagement and beneficiary support ecosystem**. Through partnerships with governmental bodies, foundations, and NGOs, we remain committed to supporting beneficiaries in areas such as **education, employment, rehabilitation, psychological well-being, and community integration**. Ongoing initiatives—including **beneficiary meetings, educational programs, and digital platform enhancements on zinapah.am**—reflect our belief that **long-term support extends beyond financial compensation to dignity, opportunity, and inclusion**.

As ZINAPAH continues its transition toward a more **resilient and sustainable institutional model**, our guiding principles remain unchanged: **transparency, accountability, and integrity**. These values underpin every decision we make and every dram entrusted to us.

We extend our deepest gratitude to the **working citizens of Armenia**, whose mandatory contributions form the backbone of this pan-Armenian effort; to our **donors and partners** for their continued trust and collaboration; and to the dedicated ZINAPAH executive team and Board of Trustees, whose professionalism and commitment make our mission possible every day.

Together, we are not only honoring sacrifice—we are **building a resilient, compassionate, and unified future for Armenia and its people**.

With respect and gratitude,

Karine Sarkissian
Chief Executive Officer
ZINAPAH

ZINAPAH Operations for 2017 – 2026 Q1 Rolling Estimate (RE)



In **Q1 2026 RE**, ZINAPAH's financial performance is expected to reflect a **temporary contraction in total income** alongside a **moderate increase in total expenses** compared to the same period of the previous year. Total income is projected to decline by **45%**, primarily driven by **legislative changes affecting the structure and volume of mandatory payments (-60% vs. PY)**, while **donation inflows are expected to continue their gradual normalization (-14%)**.

At the same time, **asset management income is expected to demonstrate strong momentum**, increasing by **16%** and significantly strengthening its role within the overall funding structure. Its contribution to total income is projected to reach approximately **42% (vs. 20% in 2025)**, highlighting the **growing importance of capital-driven returns** in supporting the Foundation's long-term sustainability. As a result, despite short-term volatility in inflows, the funding mix is expected to continue evolving toward a **more resilient and structurally balanced model**.

On the expenditure side, total expenses are expected to **increase by 9%**, mainly due to a **4% rise in compensation payments**, reflecting the ongoing fulfillment of the Foundation's core obligations. **Administrative and operating expenses**, while higher in absolute terms, are expected to **remain controlled and proportionate** to operational requirements.

Overall, Q1 2026 is expected to reflect a **continued transition for ZINAPAH toward a more resilient, capital-driven, and sustainable financial framework**, where the **growing role of asset management income** and **disciplined financial management** support the Foundation's **long-term stability**.

MLN, AMD	2017-2020***	2021	2022	2023	2024	2025	2026 RE	2017-2026 RE	2026 vs. PY	Contr. to Mix 2025	Contr. to Mix 2026
Mandatory Payments	30,914	29,072	35,274	43,199	45,393	49,171	19,494	252,518	-60%	79%	57%
Donations	7,280	1,290	508	273	171	106	92	9,721	-14%	0.17%	0.27%
Kamurj Donations*	1,000	1,510	239	237	86	77	73	3,221	-5%	0.12%	0.21%
CBA**	-	301	-	-	-	-	-	301	NA	0%	0%
Asset Management	4,970	1,841	3,256	5,944	9,339	12,570	14,519	52,440	16%	20%	42%
Other Income	-	0.24	0.19	0.26	0.29	0.58	0.09	2	-85%	0.0009%	0.0003%
Total Income	44,164	34,015	39,278	49,654	54,990	61,925	34,178	318,203	-45%	100%	100%
Compensations	9,664	44,484	16,878	14,747	21,489	19,181	20,042	146,484	4%	98%	94%
Admin Expenses	-	-	246	267	316	332	369	1,530	11%	2%	2%
OpEx	0	149	21	25	34	44	859	1,133	1845%	0.23%	4%
Total Expenses	9,665	44,633	17,146	15,039	21,838	19,557	21,269	149,147	9%	100%	100%

* **Kamurj** - A program financed by the RA Government to give compensation to servicemen who are severely injured or are missing in action before becoming ZINAPAH beneficiaries. For these servicemen, compensation is provided in the amount of 300,000 AMD monthly payments to eligible beneficiaries and is reported in the compensation expenses since 2020 December.

** **Central Bank of Armenia Contribution (CBA)** - All the expenses made during 2021 were financed by the Central Bank of Armenia. The funding is regulated by law and has been previously approved by the CBA Board.

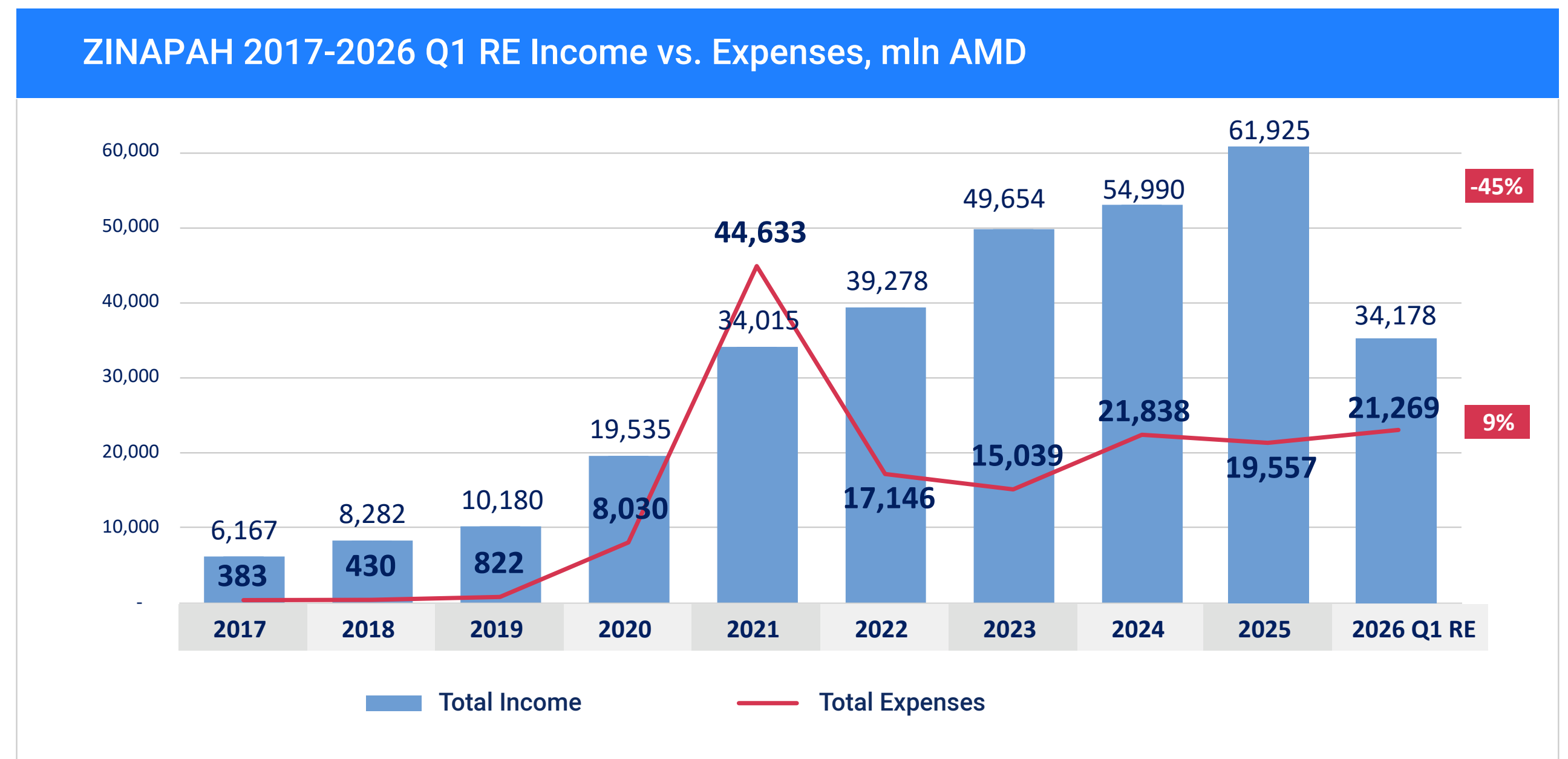
*** includes 2008-2016 case compensations



The chart illustrates the evolution of ZINAPAH’s financial model over the period 2017–2026 Q1 RE, highlighting both extraordinary years and ongoing structural adjustments. Following the exceptional surge in 2020–2021—driven by unprecedented national circumstances—ZINAPAH is entering a phase of normalization, characterized by a more balanced income trajectory and controlled expense levels, despite the decrease in mandatory payments inflow.

From 2022 onward, total income consistently exceeded total expenses, **reflecting strengthened financial discipline and improved predictability**. While 2025 marked a peak in this trend, with total income reaching 61.9 billion AMD against 19.6 billion AMD in expenses. As of Q1 2026, the RE reflects a temporary **narrowing of this gap due to the decrease of the mandatory stamp payments**. Total income is estimated to stand at **34.2 billion AMD**, primarily impacted by legislative changes affecting mandatory payments, while total expenses are expected to increase moderately to 21.3 billion AMD from 19.5 billion AMD.

Despite this short-term adjustment, the overall trend continues to demonstrate ZINAPAH’s transition toward **a more resilient and capital-driven financial framework**. The **sustained gap between income and expenses**, even under structural shifts, reinforces the Foundation’s capacity **to meet its long-term commitments** with stability, discipline, and transparency.



ZINAPAH Q1 2026 vs. Q1 2025

Financial Performance



In Q1 2026, ZINAPAH's financial performance reflects a **more constrained income environment** alongside **stable expenditure levels** compared to Q1 2025. Total income declined by **27% year-on-year**, primarily driven by a **39% decrease in mandatory payments**, reflecting recent legislative changes affecting their structure and volume. Donations also declined by **55%**, continuing their limited and supplementary role within the overall funding mix.

At the same time, **asset management income increased by 29%**, reaching **32% of total income (vs. 18% in Q1 2025)** and further strengthening its role as a key pillar of the Foundation's financial sustainability. While mandatory payments remain the largest funding source (**67% of total income**), the revenue mix continues to shift toward **more diversified and capital-driven sources**.

On the expenditure side, total expenses remained **broadly stable (-1% year-on-year)**. Compensation payments, which account for **98% of total expenses**, decreased slightly by **2% due to the decrease in compensation new cases from 9 in 2025 to 1 in 2026 Q1**, while administrative and operating expenses increased moderately but **remain controlled and proportionate** to operational needs.

Overall, Q1 2026 reflects a **continued transition toward a more resilient, capital-driven, and sustainable financial framework**, where the **growing contribution of asset management income** and disciplined cost management support the Foundation's **long-term stability** despite structural changes in its primary funding streams.

MLN, AMD	Q1 2025	Q1 2026	Q1'26 vs Q1'25	Contr. to Mix Q1'25	Contr. to Mix Q1'26
Mandatory Payments	12,679	7,683	-39%	81%	67%
Donations	34	15	-55%	0.2%	0.1%
Kamurj donations*	7	19	186%	0.04%	0.2%
CBA**	-	-	NA	0%	0%
Asset Management	2,848	3,669	29%	18%	0.001%
Other Income	0.09	0.09	0%	0.001%	0.001%
Total Income	15,569	11,386	-27%	100%	100%
Compensations	4,819	4,742	-2%	98%	98%
Admin Expenses	75	82	9%	2%	2%
OpEx	8	11	33%	0.21%	0.23%
Total Expenses	4,903	4,835	-1%	100%	100%

* **Kamurj** - A program financed by the RA Government to give compensation to servicemen who are severely injured or are missing in action before becoming ZINAPAH beneficiaries. For these servicemen, compensation is provided in the amount of 300,000 AMD monthly payments to eligible beneficiaries and is reported in the compensation expenses since 2020 December.

** **Central Bank of Armenia Contribution (CBA)** - All the expenses made during 2021 were financed by the Central Bank of Armenia. The funding is regulated by law and has been previously approved by the CBA Board.

*** includes 2008-2016 case compensations



From 2017 to 2026 Q1 RE:

- ✔ **Mandatory payments** are expected to account for **8%**
- ✔ **Donations** are expected to remain a marginal component, contributing approximately **1%**
- ✔ **Asset Management valuation** is expected to contribute 28%, highlighting its growing role in the funding structure
- ✔ **Total compensation** is expected to be 14% of total

mIn AMD	2025	2026	2017-2026 Q1 RE	% Contr. 2026 Q1 RE
Mandatory Payments	49,171	19,494	252,518	8%
Donations	106	92	9,721	1%
Asset Management	12,570	14,519	52,440	28%
Compensations	19,181	20,042	146,484	14%

✔ From **2017-2026 Q1** ZINAPAH provided compensation to **5,511** beneficiaries.

✔ In **2026 Q1**, only **1** new case was compensated vs **9** cases in **2025 Q1**.

The **2026 Q1** overview as follows:

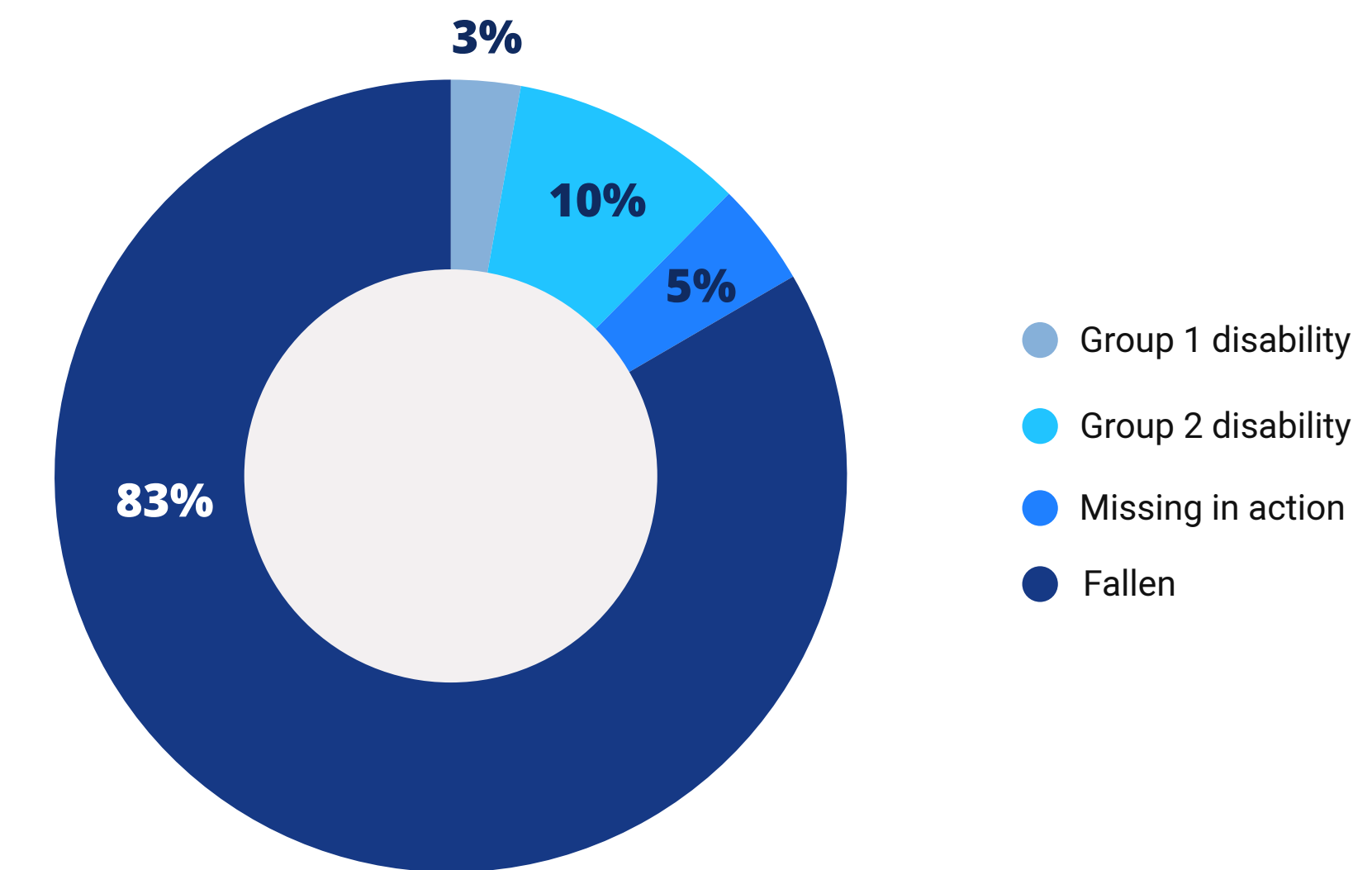
Total Compensated Cases as of 2026 Q1 – 1 New Cases



Total Compensated Cases as of 2025 Q1 – 9 New Cases



ZINAPAH Beneficiary Breakdown 2017-2026 Q1, 5,511 cases



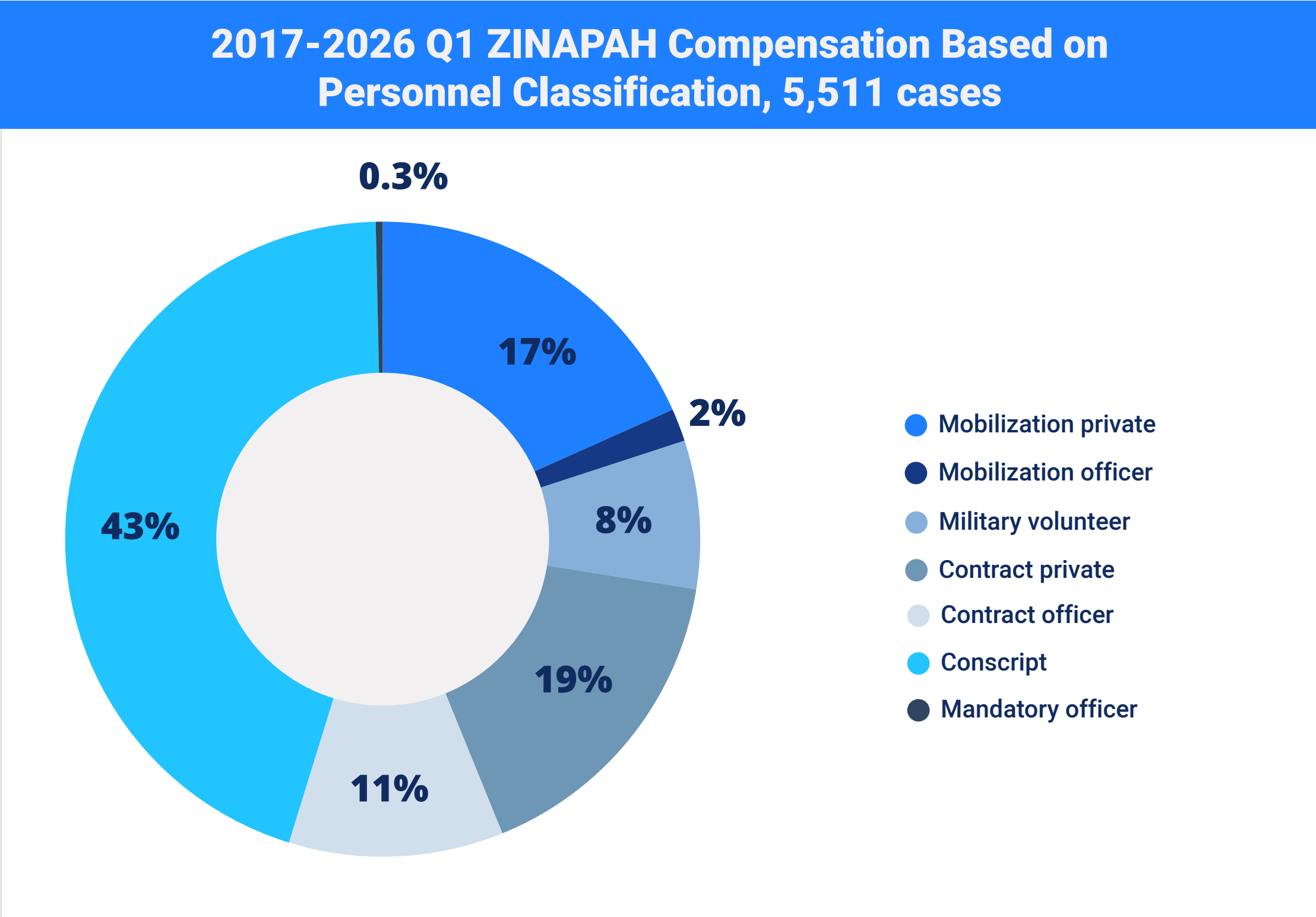
Total Compensated Cases 2017-2026 Q1 – 5,511* Total Cases

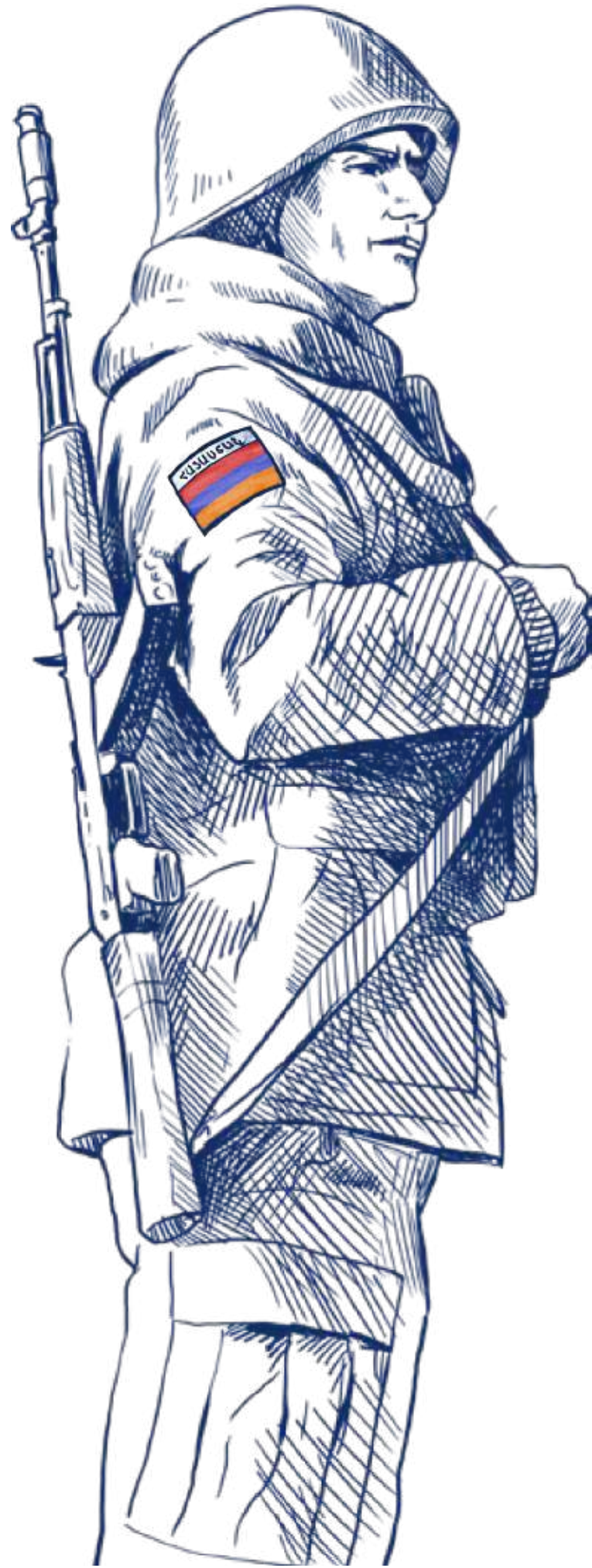


* All numerical data regarding servicemen reflect the statuses recorded as of the respective reporting period.



The **5,511** beneficiaries from **2017-2026 Q1** are broken down by personnel classification in the pie chart below. Notably, **43%** are conscripts, **30%** are mobilized personnel (including **17%** mobilized privates and **2%** mobilized officers, as well as **11%** contract officers), **19%** are contract privates, and **8%** are military volunteers, while mandatory officers represent a marginal share of **0.3%**.





2017-2026 Q1 IN SUMMARY

1
beneficiary NEW case in 2026 Q1
and 5,511 cases from 2017-2026 Q1

4.7B AMD
compensation in 2026 Q1

131.1B AMD
since 2017-2026 Q1 to those fallen, missing,
or eligible for disability insurance

39%
Mandatory payment decline
as of 2026 Q1 RE compared to 2025

ZINAPAH received donations totaling around **9.7B AMD (Kamurj excluded)** over the period given the 2026 RE. The total count of donations will reach nearly **97,000**, with an average donation size of approximately **100 000 AMD**. Most donations continue to be made during periods of escalation. Donations have declined from **the 2020 peak (post-war surge)** and are currently expected to be **stabilized at a structurally lower level**, reaching **106 M AMD in 2025** and **91 M as of Q1 2026 RE**, indicating a new baseline.

In **Q1 2026**, compared to the same period of the previous year, total donations declined by **55%**, continuing the **post-2020 downward trajectory**. This trend reflects **reduced donor activity and engagement**, with contributions becoming increasingly **sporadic and event-driven** rather than sustained. In addition, the **average donation size shows decline of 47%**. External factors, including **geopolitical and financial constraints** (such as limitations in cross-border transfers), continue to impact donation flows.

Donations are made both via **bank transfers and the ZINAPAH website (www.zinapah.am)**, ensuring accessibility and transparency for contributors.

2017-2026 Donations by Currency, Q1 RE									
Currency' 000	2017-2020	2021	2022	2023	2024	2025	2026 RE	2017-2026 RE Q1	2026 Q1 RE vs 2025
AMD	4,676,538	739,093	301,333	173,750	87,650	68,982	65,157	6,112,417	-6%
USD	4,833	879	492	233	191	89	65	6,783	-27%
RR	115,069	6,517	455	1	2	NA	NA	NA	NA
EUR	798	122	34	20	31	6	5	1,017	-22%
2017-2026 Donations Converted to AMD, Q1 RE									
AMD	7,280,467	1,290,065	508,062	273,307	171,279	106,146	91,808	9,721,134	-14%
# of Donations	44,576	25,976	12,665	5,209	4,167	2,401	2,100	97,094	-13%
Average donation amount	163	50	40	52	41	44	44	100	-1%

2017-2026 Q1 Donations by Currency			
Currency' 000	2025 Q1	2026 Q1	2026 Q1 vs 2025 Q1
AMD	27,951	12,713	-55%
USD	14	6	-57%
RR	NA	NA	NA
EUR	2	1	-63%
2017-2026 Donations Converted to AMD, Q1 RE			
AMD	34,367	15,308	-55%
# of Donations	627	529	-16%
Average donation amount	55	29	-47%



Expanding Partnerships for Comprehensive Beneficiary Support

ZINAPAH continues to strengthen its network of partnerships with foundations, non-governmental organizations (NGOs), and charitable institutions, with the shared goal of supporting servicemen and their families. These partnerships are focused on ensuring the **social, physical, and psychological well-being** of beneficiaries through coordinated and sustainable initiatives.

To support the **personal development and long-term integration** of beneficiaries, ZINAPAH, together with its partners, has initiated a range of social programs. A comprehensive framework for these initiatives has been developed, with detailed planning and prioritization for **2026 currently underway**.

ZINAPAH has conducted multiple consultative meetings with governmental bodies and partner organizations to align efforts across key priority areas, including:

- ✔ **Education and skills development**
- ✔ **Economic integration and employment**
- ✔ **Entrepreneurship and business promotion**
- ✔ **Community inclusion and resilience building**

Through these partnerships, ZINAPAH continues to facilitate **targeted support, access to opportunities, and social integration**, strengthening the overall ecosystem of beneficiary support across Armenia.



Cooperation with Innobiz

Within the framework of the Memorandum of Understanding signed in June 2025, ZINAPAH continued its partnership with **Innobiz** to promote entrepreneurship and economic empowerment among beneficiaries.

In cooperation with the United Nations Population Fund, **Innobiz** launched the **Tsatk** program, designed for women and girls aged 19–40 from vulnerable groups residing in the Kotayk, Aragatsotn, Tavush, and Syunik regions. ZINAPAH supported the initiative through beneficiary targeting, awareness-raising, and engagement efforts.

As a result of the cooperation, **127 ZINAPAH beneficiaries** registered for the program, including 12 displaced beneficiaries from Artsakh. Participants attended the Innobiz Academy, engaged in mentoring sessions, and developed business models. A total of 85 participants completed the program, of whom 16 applied to the WoW Foundation grant program in cooperation with GIZ, and 12 applied to the **Tsatk** grant program.

These results demonstrate **the effectiveness of the partnership in building capacities** and promoting **economic empowerment** among beneficiaries.



Cooperation with Aznavour Foundation

The **Aznavour Foundation** announced the launch of applications for the **Economic Empowerment Program for Widows**.

The program aimed to support female beneficiaries by developing their entrepreneurial skills and providing targeted financial assistance for starting or expanding their own businesses.

Both beginner and experienced female entrepreneurs were eligible to participate in the program. A prerequisite for receiving the grant was the provision of a personal contribution amounting to at least 10% of the total project budget.

The grant was provided to legal entities. Individual applicants, if selected as beneficiaries, were required to register as a sole proprietor (IE) or LLC in accordance with the legislation of the Republic of Armenia prior to signing the contract.

As a result of collaboration ZINAPAH beneficiaries applied to the program. One beneficiary passed all the stages and was recognized eligible for grant.



Cooperation with HayOrdi

The **Building Native Homes** program, implemented by the **HayOrdi Foundation**, provides targeted support for furnishing beneficiaries' homes.

The average cost per household ranges from 800,000 to 1,000,000 AMD, covering essential furniture at cost price. Beneficiary selection is based on application order, with priority given to the most vulnerable families.

As a result of the collaboration, 11 families applied to the program. Site visits and needs assessments were conducted, and 5 families qualified and received full furnishing support. In the case of one family, renovation needs were identified, and participation was deferred until the completion of required works.

This initiative reflects a targeted and needs-based approach to improving living conditions for beneficiaries.



Beneficiary Meetings

During the reporting period, ZINAPAH organized a beneficiary meeting in Tavush region, Ijevan city aimed at reinforcing its mission, strengthening engagement, and sharing key information on rights, available programs, and services. These meetings serve as an essential platform for **two-way communication**, enabling beneficiaries to raise concerns and receive direct responses through structured Q&A sessions.

Key Issues and Suggestions Raised during these meetings included:

- ✔ Possible extension of the period for providing monthly compensation (beyond 20 years) and potential indexation of compensation amounts, taking into account current inflation.
- ✔ Issues related to changing banks, with particular emphasis on frequently encountered problems when receiving payments.
- ✔ Improved access to healthcare services. Inquiries related to health insurance.

These discussions reaffirmed that beneficiaries continue to face a range of challenges requiring clarification, advocacy, and targeted support. Regular engagement through such meetings remains a vital mechanism for building trust, addressing emerging needs, and shaping responsive, beneficiary-centered solutions. ZINAPAH remains firmly committed to sustaining these efforts to ensure a meaningful and lasting impact for its beneficiary community.



“Supporting Programs” and “Useful Links” Subsections on Zinapah.am

ZINAPAH expanded its digital outreach through the introduction of the [Supporting Programs](#) and [Useful Links](#) subsections on zinapah.am.

These sections provide regularly updated information on programs offered by partner organizations and Armenian government initiatives, enabling beneficiaries to directly apply for opportunities related to education, employment, and personal development.

The platform was actively promoted during regional meetings to ensure awareness and accessibility.

This initiative strengthens ZINAPAH’s support ecosystem by improving access to resources and facilitating social and economic reintegration, in line with its commitment to long-term, sustainable impact.





We would like to express our heartfelt thanks and gratitude to all the individuals and organizations/communities from Armenia and all over the world, who made their mandatory stamp payments and individual donations.

It is thanks to your support that ZINAPAH can fulfill its mission to take care of the servicemen and their families who sacrificed their lives and health for the security of Armenia and its borders.

united for our soldiers...



JOIN US



GET TO KNOW US

Learn more about ZINAPAH.
Visit our website,
follow us on social media.



SUPPORT US

Make your donation and support
the servicemen and their families
who made the ultimate
sacrifice for our Homeland.



SPREAD THE WORD ABOUT US

Spread the word about
our mission and the
work carried out.



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