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**SPECIAL
EDITION**

JSF: Changing Lives And Making A Difference

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JSF: Changing Lives and Making a Difference



H.E Chief Dr. Jewel Howard Taylor, Vice President, Republic of Liberia,
founder and Chief patron, Jewel Starfish Foundation (JSF)

A shining star appeared on the Africa's horizon, putting smiles on the faces of the less privilege across the continent. Chief Dr. Jewel Howard Taylor, former first lady and Vice President of Republic of Liberia is a bright shining star whose pool of compassion refused to dry up and accomplishment especially in the area of empowering girl child cannot be cut down with razor blade. She is a ray of hope to the hopeless and succor for the despair. Apart from being a political daemon, her contributions to date no doubt, imprint her name in the

golden book of history. Jewel of Africa as fondly addressed in the continent and beyond borders is a mother whose compassion for development of women in Africa is continually attracting stupendous accolades.

Jewel Howard Taylor is the founder of Jewel Starfish Foundation (JSF), a leading Non-Governmental Organisation (NGO) established in the year 2000 in Liberia championing education and mentoring of disadvantage girls. The foundation continues to promote females' education and social development services. JSF is



Hon. Ms G. Howard
JSF Board Chairperson



Ms Stephene Audrey Kpoto
Board Secretary/Executive Director



Mr. Mahmoud Koroma
Board Member/ International Coordinator, S/L



Ms Gamaye Z. Colnoe
JSF Treasurer



Ms Grace Briamah
JSF Board Member

supporting over 2,000 underprivileged females every year through its programs by providing education and vocational training, psychosocial support, leadership mentoring, raising awareness on Sexual Gender Based Violence (SGBV), promoting Sexual and Reproductive Health Rights (SRHR), advocacy and social protection and inclusion. Today, JSF has earned the recognition as an institution (Organisation) of repute from many national and international agencies/organizations such as the United Nations and its system and various international NGOs.

The organization has established and maintained networks and partnerships with organizations that hold similar vision for Social Transformation in order to accelerate the growth and impact of the training offered beneficiaries.

During the last five (5) years, the Foundation introduced a broader scholarship program across the fifteen (15) counties in Liberia as well as at the international level:

China, Ghana, Malawi and Sierra Leone, in support to the United Nation Sustainable Development Goals (SDGs) and the Pro-Poor Agenda for Prosperity and Development (PAPD).

Apparently, JSF is the first of its kind in Liberia. At the beginning of the 2018/2019 academic year, the foundation committed more than \$10 million Liberian Dollars during that year to fund tuition scholarships and mentoring program for more than 1,500 females commencing from grade 7 to university. Till date, the Foundation had committed little over 500,000 USD in the recent 5 years to fund scholarships for more than 7,000 females among whom more than 2,000 have graduated from high school and are pursuing higher education while others have earned their first degree. Just in a year, the Foundation disbursed over 10 million Liberian Dollar and more than 50,000 USD to all of its partner schools both nationally and internationally.

According to the Chairman of the Board of JSF, Norwu Howard, during the organisation's 2022 Annual Report "It is



Mr. Richard Atikpo
JSF Board Member



Ms Vera Kamtukule
JSF International Coordinator, Malawi



Mrs. Esther G. Neufville
Board Member

my profound honor to be able to share with you a snapshot of what the Jewel Starfish Foundation stands for and what we have accomplished over the last year. I have had the privilege and honor to serve as the Chairperson of the Board of Directors of the Jewel Starfish Foundation for about 5 years, and I am very proud of our achievements to date. To highlight a few: We are a duly registered non-profit foundation with a board membership of 13. We provide scholarships, mentoring, health education, social protection services, entrepreneurship, and capacity building programs to our beneficiaries, throughout the 15 counties in Liberia. Since 2000, we have provided scholarships for more than 5,000 less privileged girls in Liberia; many have become doctors, auditors, and other professionals who have entered the job market and are contributing to our human capital index today.

“As of 2021 we have extended our scholarship programs to Malawi, Ghana and Sierra Leone, creating sister relationships that provide the platform for student exchange programs and other benefits for our Liberian beneficiaries. During the COVID pandemic, we were the only non-profit foundation that made donations of food and basic supplies to all our fifteen counties in Liberia, at a time when families of our beneficiaries could not feed themselves. Unfortunately, during the 2020 COVID-19 pandemic, we experienced a reduction in our retention rate from 93% to about 85%. During this prolonged period of absence from school, girls dropped out due to pregnancies, marriages and other life changing situations. We are however proud to report that in 2021 and 2022 our retention rates moved to 97% and 98% respectively, with the urban areas having higher rates than the rural areas.

“Plans to further improve our retention rates for the upcoming years are as follows: Breaking ground for the construction of the first dormitory that will host 100 JSF girls in Bong County at a cost of about \$300,000.00; and a safe house for those needing

protection from abuse, at the cost of about \$306,044.85. We will continue to support the Sanitary Pads Banks programs in Montserrado; and provide basic menstrual hygiene mentoring for our beneficiaries. This strategy will improve retention rates by reducing the absenteeism girls face due to their inability to properly manage their menstrual health. The scale-up of our empowerment program will assist the mothers of our beneficiaries in their capacity to provide transportation and other basic needs for their daughters at an estimated cost of \$350 USD/ or 50,000 LD for an estimated number of about 100 mothers. As we look forward to the opportunities in 2023, we applaud all those who have worked tirelessly to keep girls engaged and on the track towards their bright future. We are optimistic that together we can continue to work along with our partners to reduce ignorance, poverty and disease, nationally and internationally, while building the future the next generation deserves. I thank each of you for your commitment to changing lives and making a difference in the lives of our beneficiaries...one girl at a time.

Corroborating the chairman's statement, Executive Director, Ms. Stephene Audrey Kpoto said “The Jewel Starfish Foundation (JSF) is a leading NGO in Liberia, dedicated to ensuring core competencies in girl's education, leadership development, mentoring, SGBV issues, social protection and inclusion for under privileged girls and empowerment. The Jewel Star Fish Foundation has been impacting women and girls for over twenty years, with a key objective to train and showcase a new generation of visionaries, trailblazers and strong women leaders, who are ready to take head on the challenges of the present.

“Over the last decade, JSF has partnered with individuals and institutions determined to collaborate in order to help achieve the UN Sustainable Development Goals (SDGs) through concerted efforts with the goal of promoting training and skills development in advanced technology for girls.



Mr. Garretson B. Payne
Head of Grants Management



Ms Yvette Freeman
Board Member



Dr. Prof. Nelson Oniyama
Esq. Ph.D
Board Co-Chair

Jewel Starfish Foundation Annual Report 2022

Consequently, due to our firm commitment to foster positive social change, JSF continues to raise the bar and increase the synergy for greater impact being made across Liberia, Sierra Leone, Ghana and Malawi. I am glad to report that this year's Annual Report covers programmatic interventions, activities undertaken, progress achieved, and challenges faced by the Foundation during the year under review.

“Team JSF is upbeat and believes that its report for 2022 is a platform that shows the growth and commitment which comes with each one involved in the NGO's work at every level. As the Executive Director, I am grateful for the team spirit which allowed JSF to meet its goal despite challenges faced. I remain hopeful that 2023 will be an extraordinary year of high achievements. I remain thankful to all of those who supported this impactful endeavor over the year in review and say bravo to all. I extend special appreciation to our Chief Sponsor; H.E. Chief Dr. Jewel Howard-Taylor, who remained committed to filling in any gaps which existed; and to our energetic and firm Board Chair and members of the JSF Board of Directors for their support and oversight. To our Star Partners and Sponsors; we could not make it without you.

FOUNDER'S MESSAGE

The year under review has been amazing with our biggest donations to date; some of our brightest Star Fishes graduated from High School; others went to China for further studies or enrolled in local universities, and crossed the Rubicon to become leaders in their fields of study. What an amazing year! As a result of God's blessings upon our Institution, allowing it to become GOSHEN, I extend my deepest and sincere appreciation to Yahweh, the

Almighty God, who has seen it fit to allow this Foundation serve His creation through the services we provide. To HIM alone belongs the highest praise. I am forever grateful. To our sponsors, donors, parents, and beneficiaries, this year has opened up new opportunities for the next step of our journey together. It is my prayer that together, we will scale higher heights and break all barriers before us, as we continue the march to provide more opportunities for females to thrive and prosper under the Jewel Star Fish Foundation. I remain more committed to walking this long march with you and the others who will join us as we go further and farther together, in the name of Jesus, the Christ. To TEAM JSF, you are the most amazing group of young people I have ever met. I urge you to fix your eyes on the goals we have set and work till we surpass same because there is much more to be accomplished before our duty is done. I thank each of you for your stellar services. The Jewel Star Fish Foundation is an amazing vehicle for the transformation of the lives of women and girls in Liberia and across Nations of Africa. We will continue to climb till we get to the mountain top; I know the view is most amazing from there. SEE YOU AT THE TOP. Sincerely, Chief Dr. Jewel Howard Taylor Founder/Chief Sponsor

EXECUTIVE SUMMARY

Education is a basic requirement and a fundamental right for the citizens of any free nation, especially in underdeveloped nations, including Liberia. Education and Training play pivotal roles in a country's socio-economic development and is one of the principal means available to achieve human development, reducing poverty, ignorance and exclusion. If one is able to perfect their craft and become proficient thru

attaining higher education, it becomes a potential platform for bringing about social transformation and ensuring the success of a people centered democracy. It is based on these principles that the Jewel Starfish Foundation (JSF) provides several opportunities to young females, thus helping to reduce the constraints and barriers to females' empowerment. Once our beneficiaries have completed secondary education, attention is shifted to increasing their participation in the field of higher education and skills training. We believe that girls should enter the workforce with the necessary soft skills, preparing them to be more innovative and creative, and increase their level of success. The Foundation is keen this year to scale up the economic empowerment program for mothers of our beneficiaries during the next school term which begins in September 2023. In the area of compliance with our strategic plan and policies, we are happy to report that the Board reviewed and adapted the JSF's Institutional Framework, within which all of its programs will be implemented; terms of reference for all employees have also been reviewed, revised and adopted. Our records indicate that at the closure of the 2022 academic year, the JSF Scholarship Program recorded over 2,044 beneficiaries from 7th to 12th grades, who are enrolled in 121 schools across the nation. Another 75 beneficiaries enrolled in both public and private local universities and colleges. To broaden the opportunities for our beneficiaries, the Foundation has fostered new relationships with Sierra Leone, Ghana and Malawi for 64 disadvantaged beneficiaries, moving our status to that of an international organization. As Liberia strives to enter the era of digitalization, the Jewel Star Fish Foundation has added a core program in Information and Communications Technology (ICT) in collaboration with YWCA Liberia. We are proud that this opportunity provides our beneficiaries with additional skills to prepare them for college, business or careers. The addition of the YWCA Jewel's Training Center at the YWCA Compound in Congo Town, offers the opportunity for our beneficiaries to build new interests or find their niche while pursuing careers or higher education. The rest of the report displays the key findings from our core programs implemented, and provides evidence of the need to improve collaboration and increase funding for this worthy program.

ACHIEVEMENTS AND ACTIVITIES

Over the period under review, the Foundation's core focus was the following:

SCHOLARSHIP

The JSF Scholarship program provides payment for tuition fees which enable our beneficiaries to attend school from 7th grade thru university levels. Over this past year we have found that payment of Parent

Teacher Association fees must become an integral part of what we do, as many parents are unable to meet this basic requirement, and non-adherence could result in disciplinary measures that could keep girls out of school. Scholarships are funded by our many sponsors and donors including funds raised by Her Excellency Chief Dr. Jewel Howard-Taylor, with support from individuals, public and private corporations and friends of JSF.

i) OUTCOME

In the year under review, JSF recorded a total number of 2183 beneficiaries in both in secondary and universities in 132 schools both nationally and internationally. Further analysis from the assessment reports indicates the following:

a. 991 (nine hundred and ninety-one) beneficiaries were in senior high (10th to 12th grade)

b. 1053 (one thousand fifty-three) beneficiaries were in Junior high (7th to 9th grade).

c. Records for academic year 2022 revealed that 96% (275 of 286) of 12th graders successfully completed high school.

d. Our analysis further showed that of the 275, (two hundred and seventy-five) beneficiaries (twelfth graders) that sat the West African Senior School Certificate Exam (WASSCE), 91% (251/275) passed successfully. We are most proud to mention that all the beneficiaries from the West Point region of Liberia (100% of our 19 sponsored students at the Ricks Institute and the College of West Africa), were a part of this success story!

e. Our records also revealed that 54 (fiftyfour) additional beneficiaries passed entrance exams for universities and are now enrolled at both public and private universities and colleges across Liberia. Remarkably, 28 (twenty-eight) beneficiaries would be attending university for the first time.

We want to highlight Ms. Makemie J. Tawarali, a 21-year-old beneficiary who earned the highest GPA of 3.7%, studying Criminal Justice/ Forensic Science at the African Methodist Episcopal University (AMEU) in Liberia. Congratulations to our JSF STAR.

RESULTS AND ACCOMPLISHMENTS

ENROLLMENT

Reports collected from all 132 (one hundred and thirty-two) partner schools, both internationally and nationwide were reviewed, analyzed and validated by our M&E team, in consultation with our local Coordinators. We note that all information provided was verified as presented in this report. The table below illustrates the enrollment of our beneficiaries during this reporting period.:

PERFORMANCE

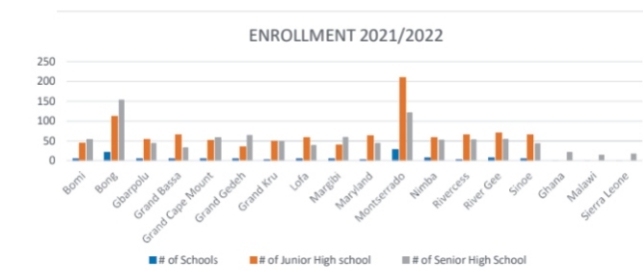
The Foundation is keen on ensuring that educational excellence remains a pre requisite for continuing the program. As stated in the 2020 framework document, every beneficiary is required to report a minimum grade of 80%. It is our belief that this stiff requirement has enabled our beneficiaries who sat for WASSCE 2022 to make significant improvement in the results as compared to last term.

RETENTION

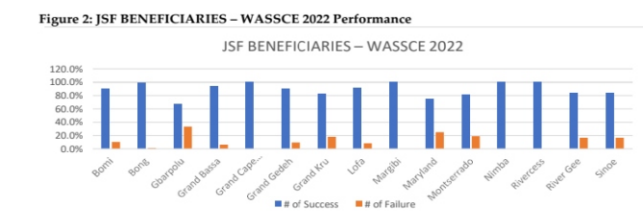
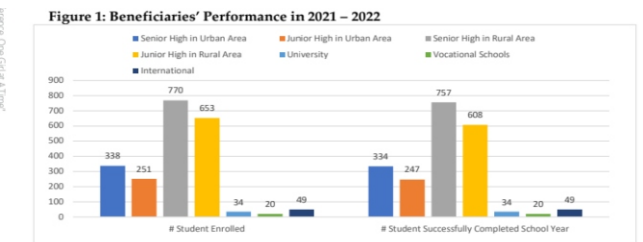
Retention rates are an important indicator of our graduation rates and overall success, as funds made available for tuition fees come as a sacrificial gift from others. The Foundation is pleased that the retention rate for this period under review is above 98%.

SCHOLARSHIP STANDING

N/S	County/Country	# Of Schools	# Of Junior High school	# Of Senior High School	Total
1.	Bomi	5	45	55	100
2.	Bong	23	112	154	266
3.	Gbarpolu	5	55	45	100
4.	Grand Bassa	5	66	34	100
5.	Grand Cape Mount	6	52	60	112
6.	Grand Gedeh	5	35	65	100
7.	Grand Kru	3	50	50	100
8.	Lofa	6	60	40	100
9.	Margibi	5	40	60	100
10.	Maryland	4	65	45	110
11.	Montserrado	28	211	122	333
12.	Nimba	7	60	53	113
13.	Rivercess	3	66	54	120
14.	River Gee	7	70	55	125
15.	Sinoe	6	66	44	110
16.	Ghana	1	0	22	22
17.	Malawi	1	0	15	15
18.	Sierra Leone	1	0	18	18
19.	Universities (Liberia)	10	0	54	54
Total		131	1053	1045	2098



During the preparation of this report, we recorded a



total of 2,183 beneficiaries both in grade schools and universities for the academic year 2021 -2022. This number of students includes local and international beneficiaries. So far, the Foundation has disbursed over 10 million Liberian Dollars and more than 65,000 USD to all of her partner schools both locally and internationally.

MENTORSHIP

Scholarship Category	Retention Rate 2021	# Student Enrolled	# Student Successfully Completed School Year	Retention Rate 2022
Senior High in Urban Area	98%	335	329	98.21%
Junior High in Urban Area	97.12%	251	247	98.41%
Senior High in Rural Area	96.23%	770	757	98.31%
Junior High in Rural Area	96.35%	633	611	96.52%
University	100.00%	34	34	100.00%
Vocational Schools	100.00%	20	20	100.00%
International	100.00%	55	55	100.00%
Total		2098	2053	98.82%



It is usually said that girls learn what they live. This axiom is especially true and underlines the reason for the JSF Mentorship program. Our activities are strategically scheduled during the course of the year which aligns with specific dates in the United Nations International Calendar. Based on this fundamental principle, the JSF Mentoring Program covers topics under leadership, SGBV, career choices, skills training, volunteerism and advocacy. The purpose of mentoring is to help our beneficiaries understand the issues of their day and work to brake barriers that they may perceive exist, or face. By the continued engagement with successful law makers, philanthropists, government officials and

COUNTIES	Total # of Students	Total # of Schools
BOMI	100	5
BONG	266	23
GBARPOLU	100	5
GRAND BASSA	100	5
GRAND CAPE MOUNT	112	6
GRAND GEDEH	100	5
GRAND KRU	100	3

Table 2: JSF Beneficiaries Enrolled at Universities/Colleges & Vocational Schools

Colleges/Universities (Liberia)	Total # of Students	Total # of Schools
UNITED METHODIST UNIVERSITY	5	1
SMYTHE UNIVERSITY COLLEGE	2	1
CENSIL UNIVERSITY	1	1
AFRICA METHODIST EPISCOPAL UNIVERSITY	5	1
STELLA MARIS POLYTECHNIC UNIVERSITY	4	1
CUTTINGTON UNIVERSITY	5	1
BOMI COMMUNITY COLLEGE	5	1
BASSA COMMUNITY COLLEGE	4	1
BONG TECHNICAL COLLEGE	1	1
MABEL MCCOMBS COLLEGE	3	1
VOCATIONAL SCHOOLS	19	8
TOTAL	54	18

Table 3: JSF INTERNATIONAL BENEFICIARIES

INTERNATIONAL	Total # of Students	Total # of Schools
Ghana	22	1
Malawi	15	1

business people, we hope to affect positive change that helps them become the best version of themselves as advocates, activists, and future mentors and philanthropists. One key date for mentoring is the observance of the International Women's Day, which is globally recognized on March 8 each year. The Foundation hosts annual celebrations marking this day; in 2022 we celebrated under the theme, "Breaking the Bias." This theme was significant to our work, as we strive to create a culture where all our beneficiaries from disadvantaged backgrounds feel free and fully supported in a community free of bias, stereotypes and discrimination. The Foundation recognizes the injustice faced by women worldwide, and made a CALL FOR ACTION to break the bias and end all structural and perception based biases which hold women back from achieving their goals and lives' mission. In commemoration of this occasion, participants of the one-day action-oriented program presented specific messages such as: "I am Courageous" "I am Determined" "I am Unstoppable" "I am Brave" "I am focused" "I am Unbeatable" "This reaffirms their significance and inclusion in this diverse and sometimes cruel world. Speaking to participants via a recorded video message during the one-day mentoring session, the JSF Founder, Chief Dr. Jewel Howard-Taylor, urged the young females to cease every opportunity to ensure that nothing stops their progress. She further reiterated that "in order to impact our one world, change the narrative, improve the dynamics and become agents for real change; we MUST BREAK THE BIAS". The Founder's message went further to say that "the key to getting out of poverty was education and empowerment; and that the more women are educated, the better decisions and life choices they make, granting them a greater chance to gain their space for growth and contribution to society". Madame Taylor ended her message by saying: "I'm grateful to be one of the many sponsors of programs providing greater opportunities for girls. But more is needed in order to have a rippled effect so no one is left behind".

SOCIAL INCLUSION & PROTECTION

During the Foundation's tour across the nation, it was visibly clear all around that there are marginalized individuals and groups who face many barriers that prevent them from fully participating in society, the economy or politics, especially women and girls. The overwhelming needs made it imperative to begin to address some of the issues. Though the JSF remains firm on its commitment to do all within their power to "leave no female behind", the obstacles are many. We work assiduously to ensure that our beneficiaries are not marginalized, including the physically challenged. We are proud to state that we have found that these beneficiaries are performing very well, despite the odds against them. Ms. Maima Jackson JSF Beneficiary at the Smythe Institute, Monrovia, Liberia Studying Biology, Junior Level Ms. Susanna

K. Dolo Student at Bomi Junior High School Bomi County, Liberia 9th Grade Ms. Sarah Kollie Student at Salayea Public School Lofa County, Liberia 7th Grade

FOUNDATION'S IMPACT OVER THE YEARS

The Jewel Starfish Foundation has provided opportunities to underprivileged females commencing from grade 7th to university level for over 22 years and will formally mark its Silver Jubilee in 2025.

Initially founded as the Mayo Starfish Foundation in 2000 by Her Excellency Chief Dr. Jewel Howard Taylor (the then First Lady), the organization changed its name to the Jewel Starfish Foundation (JSF) in 2019. The Foundation granted its first scholarship awards to 100 persons in the summer of 2000.

By the end of the first decade, it had provided over 5,000 scholarships to both males and females. It changed its mandate to provide education to only females in its 11th year (2010) to improve the literacy rates for Liberian females, who faced issues like child marriage, rape, early child bearing and other abuses that put them at risk of not entering or completing



Ms. Maima Jackson

JSF Beneficiary at the Smythe Institute, Monrovia, Liberia

Studying Biology, Junior Level



Ms. Susanna K. Dolo

Student at Bomi Junior High School Bomi County, Liberia

9th Grade



Ms. Sarah Kollie

Student at Salayea Public School Lofa County, Liberia 7th Grade

Lofa County, Liberia 7th Grade

school.

Today, the Foundation is the nation's largest impactful community-based provider, giving support directly to those in need. We are committed to doing more each year.

We are proud to state that over the years, the Foundation has assisted more than 7,000 beneficiaries since its founding. With the expansion of this program internationally to Sierra Leone, Ghana, Malawi and the People's Republic of China, we are planting the seeds for a new Liberia; this is one of our proudest moments in this history as a Foundation.

A YEAR LIKE NO OTHER

In order to be prepared to face the challenges of the emerging global environment, women are required to

develop more technical skills to cope with the rapid multiple changing environments. Thus, JSF has gone beyond the normal to promote access to digital and other skills training in order to become more competitive in the arena of women empowerment.

YWCA JEWEL'S TRAINING CENTER

Officially dedicated on 25 July 2022, on the compound of the YWCA, the center is fully equipped and designed to accommodate about 200 girls. The new YWCA Jewel's Training Center in Congo Town, Monrovia, is set to open to the public in February 2023. This initiative has been a dream of our Founder, Chief Dr. Jewel Howard Taylor, and is poised to provide the Foundation's beneficiaries a unique opportunity to learn new skills as they prepare for college or the business world, making them a cut

The Founder went further to emphasize the importance of continuously improving opportunities for females in their educational sojourn. Her dream is to make available all necessary equipment and tools needed in this 21st century to all girls covered under the Foundation's programs. Providing this new knowledge builds capacity as well as leadership qualities, and unleashes unlimited opportunities that turn disadvantaged girls into extraordinary women, prepared for the workforce. The ICT program will cover the following:

Basic Microsoft office and Excel training; web and graphic design; hardware and software, social media technologies. Additionally, the YWCA Jewels Training Center will provide opportunities in the following areas:

Cosmetology- Hair, nails and skin.

Design & Arts- Painting, drawing, sculpture and graphic design.

Bead Making- The craft of making attractive traditional beads for the neck, ear and legs.

JSF HEADQUARTERS

On the same day of the official opening ceremony of the YWCA Jewel's Training Center, the foundation was pleased that those who helped make this dream possible joined the celebration; especially Madam Svenja Walberg (the Walberg Foundation); the Chinese Ambassador, H.E Ren Yisheng; the Ambassador of South Africa, H.E Prof. Iqbal Jhazbhay; Ambassador Matthias; the Fulani Association of Sierra Leone; the mayor of the city of Monrovia, Mayor Jefferson Kojee.

MONITORING & EVALUATION

During the year under review, the Foundation made a strong effort to ensure its monitoring and evaluation component was effective. We believe that M & E are critical components to our work for the overall implementation, planning and reporting of the Foundations

goals. This component of the report consists of an evaluation narrative on program outcomes, performance results, achievements and successes, concluding with recommendation going forward for better results. The Foundation remains committed to ensuring that during the next period, an independent SWOT analysis will be done to help us get closer to our

\$5 MILLION IN SCHOLARSHIPS	7,000 BENEFICIARIES	5 COUNTRIES	22 YEARS
Our Goal	WAYS TO INVEST IN FEMALE EDUCATION?		
"Changing Lives & Making a Difference, One Girl at the Time."	<ul style="list-style-type: none"> ▪ Provide direct support to the Foundation- your gift will be used where it is most needed ▪ Support local and international fundraising events ▪ Fund an annual scholarship drive ▪ Support social inclusion & protection programs ▪ Promote mentoring by becoming a Mentor ▪ Create a legacy gift through the Scholars Circle <p>One-hundred percent of contributions to scholarship funds goes directly to students. The Scholarship Foundation does not charge a fee to manage scholarship funds.</p>		

above the rest. We believe that proficiency in ICT will give our beneficiaries an edge as the demand increases for skilled workers.

To grace the occasion of t h e



dedication, international partners, sponsors, national stakeholders as well as the members of the JSF Board participated in the day-long ceremony. In her opening remarks, the Founder mentioned that "Higher Education is a means to achieve vertical mobility which can counteract the deep divisions that exist in society; but if one adds skill and technology, you are bound to achieve greater success."

vision of changing lives and making a difference in Liberia and the world.

PROGRESS & IMPACT

The Foundation has made considerable progress in fulfillment of its strategic plan for the implementation of a robust M&E Program. However, there is still much work to be done, especially the need for quarterly assessments to determine the state and status of our beneficiaries. Traveling out of Montserrado County can be a huge challenge; though the government is working to repair damaged roads, many roads remain impassable, especially during the rainy seasons. In 2022, we visited Bomi, Bong, Gbarpolu, Grand Bassa, Grand Cape Mount, Grand Gedeh Lofa, Margibi, Montserrado, Nimba and River Cess counties; held four (4) mentoring sessions, and signed numerous of MOUs with secondary schools and universities. We have improved our engagements with teachers and other administrative staff, allowing the flow of information between the Foundation and the institutions, for better oversight and access to information. We can proudly say, with our retention and graduation rates 2022 (98.1% and 91.2% respectively), the JSF scholarship program is meeting its goal of preparing the next generation of women leaders. We thank the government of Liberia for allowing us to work in this space and contribute to the fulfilment of the Pro Poor Agenda for Prosperity (PAPD).

Priorities for the next school year include:

- Implementing a quarterly M&E Plan
- Physical assessment and survey analysis
- Ensure quarterly reports are completed on time and recommendations made are addressed
- Identify, correct and implement improvements and recommendations from activities; as approved by the Board
- Build a regional team to assist this process to ease travel challenges
- Work with the USA based organization, SHE CAN to promote the SHE CAN scholar applications amongst the beneficiaries
- Improve the mentoring program to prepare our beneficiaries for scholarship programs
- Continue the expansion of our sanitary pads banks at grade schools across the 15 counties and at the universities
- Improve our volunteer program to give our beneficiaries access to positive role models, while building their creativity and critical thinking skills.

FINANCIAL SUMMARY

The Jewel Starfish Foundation (JSF) is committed to upholding the financial rules and regulations of this sector, including the regular payment of taxes. The Foundation has the following structure:

Strategic Priorities

As a result of the Board's priorities to ensure girls remain in school and improve their learning incomes, the Foundation's main support is in 3 categories namely scholarship, mentoring and support to SGBV issues. The financial envelope is quite high for a medium sized NGO, but we hope that as we tell our success stories, more people will feel led to give, allowing us to reach more disadvantaged girls. The provision of scholarships for girls is a life changing service that empowers and lifts women out of poverty. Thanks again to all our partners and donors who believe in our objectives, and continue to make resources available to support this program.

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Basic of Financial Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting. The Foundation recognizes contributions from sponsors and donors, including the Founder's unconditional promise to fill in the gaps necessary for the proper execution of the mandate of the Foundation. Contributions, net assets, and changes therein are classified and reported based on the existence or absence of donor-imposed restrictions. For the period ending June 30, 2022, all activities of the Foundations were classified as unrestricted due to the lack of donor-imposed restrictions.

(b) Cash Cash consists of U.S dollars and local Liberian Dollar currency

(c) Equipment

The Foundation Fixed Assets are recorded at cost and depreciated on straight-line basis over the estimated useful lives of the respective assets as follows:

Vehicle: 10 years Generator: 3 years
Computer's hardware and software: 3 years
Furniture & Fixtures: 5 years

(d) Presentation of expenses on the Statement of Activities

The costs of providing support to the various programs and other activities have been allocated between scholarships, mentorship, capacity building, SGBV and Monitoring & Evaluations. Other administrative costs related to operations are volunteer

compensations and salaries which have been allocated to general and administrative expenses.

(e) Contributions from Unrelated Parties

The Foundation accepts contributions from unrelated parties if the donor is an individual and the gift is unrestricted. From time to time, staffers of the office of the Vice President (Founder) have willingly contributed towards the operations of the Foundation.

(f) Use of Estimates

The preparation of the financial statements is in conformity with General Accepted Accounting Principles which require management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and disclosure of contingent asset and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reported period.

BOARD NEWS

(i) New Board Member

The Foundation is pleased to inform our sponsors and donors that several adjustments have been made to our Board of Advisors, two of whom have stated personal reasons why they are unable to continue with the rigors of the Board of Advisors. We extend to them our deepest appreciation for their assistance to the Foundation during these challenging times. We are pleased to inform that we have added one additional person to the Board Cllr. Payne. We congratulate and welcome him to the Board of Advisors as he brings his unique talent, expertise and perspectives to the work of the organization in order to further our vision. His addition to the Foundation is as a result of his critical leadership in fundraising, data sharing and publishing. The current adjustment of the Board Members was based on a resolution reached during its last meeting held in November 2022. We welcome and extend our heartfelt thanks and appreciation to all members of the Board of Advisors who have remained committed and consistent to the JSF mandate.

ii) Meetings

Meetings and consultations are fuel that propel our Foundation's success. The importance of these quarterly meetings and regular consultations cannot be overly emphasized. The principles, practices and mode of operations of the JSF Family squarely rest on

FINANCIAL STATEMENTS

Statement of Financial Position

For the period July 1, 2022 to June 30, 2022		
	FY 2022	FY 2021
	USD	USD
ASSETS		
<i>Current Assets</i>		
Cash in Bank UBA (USD)	5,924.79	209.64
Cash in Bank UBA (LRD)	55.51	55.51
Cash on Hand (Cashbox-USD)	4,307.53	89.00
Cash on Hand (Cashbox-LRD)	1,370.52	-
Donation Receivable	-	-
Total Current Assets	11,658.35	354.15
<i>Non-Current Assets</i>		
Fixed Assets (Net)	32,683.00	32,683.00
Accumulated Depreciation	(3,265.33)	-
Investments held	-	-
Other Assets	-	-
Total Non-Current Assets	29,416.87	32,683.00
TOTAL ASSETS	41,075.22	33,037.15
LIABILITIES		
<i>Current Liabilities</i>		
Accounts Payable	37,370.01	34,816.65
Insurance Payable	-	-
Salary Payable	-	-
<i>Non-Current Liabilities</i>		
TOTAL LIABILITIES	37,370.01	34,816.65
NET ASSET		
Beginning Net Asset	32,683.00	32,683.00
Beginning Change in Net Asset	(34,462.50)	-
Change in Net Asset	5,484.71	(34,462.50)
TOTAL LIABILITIES & NET ASSET	41,075.22	33,037.15

For the period ended June 30, 2022

	FY 2022	FY 2021
	USD	USD
Operating Revenues		
Donation by Corporate Entities	16,000.00	7,058.82
Donation by Public Corporation	25,500.00	25,000.00
Donation by GOL Entities	64,666.68	-
Donation by Individuals	5,010.00	3,147.06
Donations by Foreign Entities	-	-
Donations by NGOs	31,720.00	10,000.00
Contribution by Founder	74,528.63	73,820.21
Total Income	218,425.31	119,026.09
Expenses		
Scholarship Expense (Local)	86,385.61	121,782.12
Scholarship Expense (International)	9,890.00	-
Human Resource Expense	37,070.00	18,670.00
Taxes and Licenses	5,221.64	-
Project Capital Expense	36,001.66	-
Mentoring	800.00	-
Administrative and General Expense	37,057.72	13,036.47
Financial Charges	513.96	-
Total Expenses	212,940.59	153,488.59
Change in Net Asset	5,484.72	(34,462.50)

Income Statement

For the period ended June 30, 2022

	FY 2022	FY 2021
	USD	USD
Operating Activities		
Net Income	5,484.71	(34,462.50)
Adjustments to reconcile net income to net cash provided by Operations:		
Account payable_USD	(9,029.31)	34,816.65
Account payable_LRD	11,582.67	-
Net Cash provided by Operating Activities	8,038.07	354.15
Investing Activities		
Accumulated depreciation_Furniture & Fixing	277.00	(1,885.00)
Accum. Depreciation_Machinery & Equipment	233.33	(1,100.00)
Accum. Depreciation_Vehicle & Bike	1,775.80	(25,258.00)
Accum. Depreciation_Office equipment	980.00	(4,440.00)
Net cash provided by Investing Activities	3,266.13	(32,683.00)
Financing Activities		
Beginning Asset	-	32,683.00
Net cash from Financing Activities	-	32,683.00
Net Cash increase for period	11,304.20	354.15
Cash at beginning of period	354.15	-
Cash at end of period	11,658.35	354.15

same. During the period under review, these meetings were necessary in order to determine the status of programs, wellbeing of beneficiaries, direction and amendments to our programs and possible adjustments where necessary. The minutes are available for review.

LEADERSHIP

It is important to note the significant roles played by the amazing structural leadership at the Foundation. We are grateful that the leadership in place at the Foundation is working harmoniously; though there were a few challenges in this period under review, each issue was handled and the structure though stretched remained in place. At the JSF, there are two (2) main structures in place:

i) Board of Directors

The JSF dream has become a reality only because many have also believed and made their contributions for a successful story. In a very special way, TEAM JSF extends our heartfelt appreciation to the members of our dynamic BOARD OF DIRECTORS who have stood by and with us on this journey.

ii) Management Team

It is often said that those organizations which succeed have good, visionary and dedicated Teams made up of multi-talented individuals who have the right skills and experience to deliver timely results. Our Foundation has a small, tightly knitted team who have shown much passion and dedication to the Foundation's vision. We are pleasantly excited to again acknowledge TEAM JSF and thank them for their dedication and success during this year under review. Truly you are the WIND BENEATH THE WINGS OF JSF; and we could not have reached thus far without your support and commitment.

(ii) OUR BOARD MEMBERS

1. H.E Chief Dr. Jewel Howard Taylor
Founder, Chief Sponsor & Ex-officio
2. Ms. Norwu G. Howard - Chairperson of Board
3. Dr. Nelson Oniyama - Co-Chair
4. Ms. Stephene Kpoto - Secretary of the Board/Executive Director
5. Mrs. Gamaye Z. Colnoe - Treasurer
6. Cllr. Garrison Payne - Member

7. Mrs. Grace Brimah - Member
8. Ms. Yvette Freeman - Member
9. Ms. Esther Griffiths - Member
10. Mr. Mahmoud Kroma - International Coordinator/Sierra Leone
11. Mrs. Vera Kamyukule - International Coordinator/Malawi

OUR MANAGEMENT TEAM

1. Ms. Stephene A. Kpoto - Executive Director
2. Ms. Sieneh Carnatta Hoff - Operation Manager
3. Mr. Kafemah L.M Dolley - Financial Officer
4. Mr. Pekay Nyepon - M&E Officer
5. Mr. Darius Todd - IT Specialist
6. Mr. Jefferson Smith - Chief Driver
7. Ms. Sarah Sannah - Volunteer
8. Ms Genevieve Taylor - Volunteer
9. Mr. Morris Kolee - Caretaker
10. Ms. Nickey Matu Fahnbulleh - Receptionist
11. Ms. Hannah N. McKay - Volunteer
12. Ms. Alice Kollie - Volunteer
13. Ms. Massunah Kromah - Volunteer

LOOKING AHEAD

In this ever changing and challenging global and local environment, NGOs are required to develop a more vibrant and practical approach in order to not only cope with issues of life, but they are required to be visionary and far sighted in order to stay sustainable, viable and impactful. As we look towards the horizon and plan for the year ahead, we have set our sights on further growth and development needed in order to match the huge realities of 2023. Our plans include:

- Sustainability of income for the Foundation (making use of the 150- acre farmland currently owned by the Foundation)
- Increased income to meet with greater demands
- Breaking ground for the construction of the first dormitory that will host 100 JSF girls in Bong County, and serve as a safe house for those needing protection from abuse, at the cost of \$306,044.85
- Continue to support the Sanitary Pads Banks programs in Montserrado and provide basic menstrual hygiene mentoring for our beneficiaries
- The scale-up of our empowerment program will assist the mothers of our beneficiaries in their capacity to provide transportation and other basic needs for their daughters at an estimated cost of \$350 USD/ or 50,000 LD for an estimated 100 mothers. This strategy will improve retention rates by reducing the absenteeism girls face due to their



college; continuous support to our Sanitary Pad Banks in public schools in Monrovia; support to SGBV; and mentoring and leadership for beneficiaries. There are many exciting ideas and activities planned for 2023 and we hope you will join us on the journey towards achieving them.

CONCLUSION

The Jewel Star Fish Foundation has survived 22 years of existence and look forward to many more amazing years. The special assignment we undertake is to ensure that the next generation is fully prepared to take the baton to the next phase of the relay in the human race. Our commitment remains steadfast to doing all within our human power to keep the hope of the Liberian girls alive. It is our hope that as they grow

and mature, their lives would be heavily impacted by the positive role models we expose them to. Through their challenges, our mentoring offers a chance to bring relief as they remain determined and build their future dreams, and eventually, the nation that yearns for their fullest participation. This dream is possible, it is perpetual and sets the benchmark for our humanity. As we continue this delicate but critical journey, we pray that the Almighty God will continue to provide the opportunities for growth and development; that our sponsors will continue to send us support for this work; and that our beneficiaries will reward our donors with success. As our National Anthem goes...success is sure, we will not fail. Thank you to each one of you who believe in our dreams and visions of empowering females.

- inability to properly manage their menstrual health.
- As we look forward to the opportunities in 2023, we applaud all those who have worked tirelessly to keep girls engaged and on the track towards their bright future.
- We are optimistic that together we can continue to work along with our partners to reduce ignorance, poverty and diseases nationally and internationally, while building the future the next generation deserves.
- Constructing our first hostel for girls attending university in the capital city; providing access to ICT/DIGITAL training for all college students; seeking internships for those in e many exciting ideas and activities planned for 2023

Activites of Jewel Starfish Foundation (JSF) in pics



A Mini bus donated to JSF in 2019 by Chinese Ambassador to Liberia, His Excellency, Fu-Jijun



JSF in partnership with Planned Parenthood of Liberia (PPAL) to protect Sexual and Reproductive Rights of girls.



JSF meeting with International Organisation for Migration (IOM) on matters of transformation lives and future leadership



JSF assessment tour towards expanding its activities in neighbouring countries with underpriviledge females students needing educational support and school supplies beginning with Sieria Leone



JSF with partners all the way from Vietnam to sponsor some schorlarship beneficiaries



JSF first youths mentoring programme in 2020



JSF first youths mentoring programme in 2020

Activites of Jewel Starfish Foundation (JSF) in pics



JSF in collaboration with the United Nations International Organisation for Migration during the cerebation of International women's Day



One of the thousand of girls beneficiaries of JSF program sharing testimonies and expressing gratitude to the founder of the organiisation



JSF donated faceshields, books and pencils to 12th graders in Bomi and Grand Mount Counties



End of the year breakfast for girls from "More than Me Academy" held by JSF founder where gifts of IPAD and communication cards



JSF conducted another mentorship program in Todee to encourage beneficiaries move towards becoming better personalities futuristically

Activites of Jewel Starfish Foundation (JSF) in pics



Chinese Embassy near Moronvia donated sum of US\$ 5000 to contribute to JSF



JSF beneficiaries from West Point who attended Ricks Institute. Their parents are filled with joy and appreciations to the founder, H.E Chief Dr. Howard Taylor who through the foundation are now proud alumni of Rick's Institute



The Liberian Youth Orchestra (LYO) in Collaboration with Change Agent Network (CAN) during the annual inaugural concert, graduation and fundraiser dinner hosted by JSF Chief Patron, H.E, Chief Dr. Jewel Howard Taylor (M)



JSF team traveled to Nimba and Grand Gedeh to identify with students under the foundation's program and distributed bags of rice, hand washing bucket and other detergents to help keep them safe during the Covid-19

Activites of Jewel Starfish Foundation (JSF) in pics



JSF Board Chair, Ms Norwu Howard signing an MOU with Fullah Progressive Union of Sierra Leone



ICT section of YWCA



Chief Dr. Jewel Howard Taylor spending time with JSF Ghana beneficiaries from Kuforida



JSF schorlaship beneficiaries graduating at the Rick's Institute, Moronvia



Fashion and design section of YWCA



Jewel Howard Taylor visted Gasnta, Nimba County with student groups

Activites of Jewel Starfish Foundation (JSF) in pics



JSF Sierra Leone gives tuition grant to females in Fourah Bay College



JSF Ghana with the needy but brilliant girls who benefitted from its programs in Koforidua, New Juaben South



JSF Malawi gives grant to beneficiaries, Lilongwe Girls Secondary School



YWCA girls learning how to do knotless braid



YWCA women learning about nails



A beautiful quilt handmade by the young ladies in the quilting class at YWCA Jewel Howard Training Center



Flower vases created from pieces by design and art students at YWCA



During H.E, Chief Dr. Jewel Howard Taylor's visit to the training school



YWCA : girls found passion in creativity



YWCA using ICT for females' economic empowerment