

Annual Report

JULY 1. 2020-JUNE 30, 2021





Prepared and Edited By The Editorial Committee
Jewel Starfish Foundation

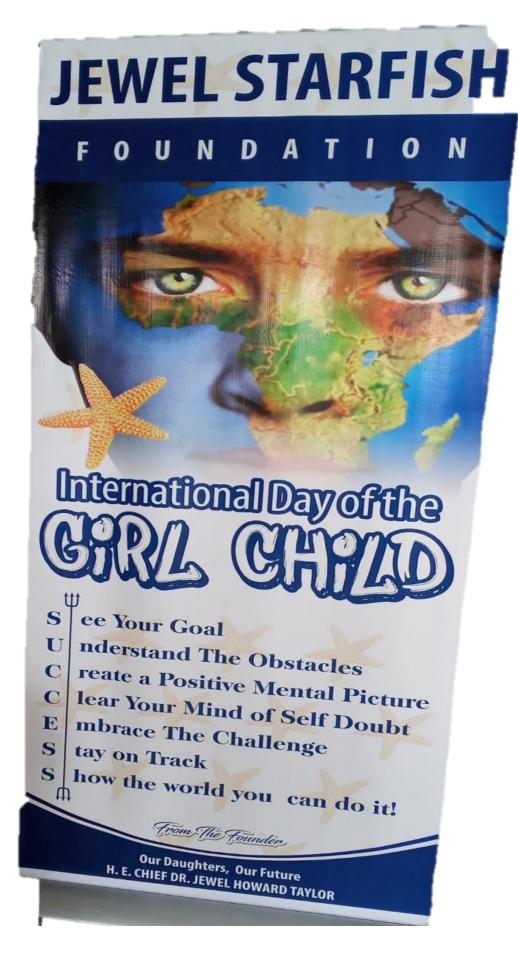




Table of Contents

1.	FOUNDER'S MESSAGE	7	
2.	CHAIRPERSON'S MESSAGE	8	
3.	EXECUTIVE DIRECTOR'S MESSAGE	9	
4.	ABOUT US (Our Purpose)	10	
OUR	VISION	10	
OUR	MISSION	10	
5.	Executive Summary	12	
6.	Programs Objectives & Activities	12	
a)	Scholarships	12	
i.	Expected Outcome:	12	
ii.	Accomplishment for Reporting Period:	12	
b)	Mentorship	12	
i.	Expected Outcome:	13	
ii.	Active Reporting Period:	13	
c)	Entrepreneurship & Capacity Building	13	
i.	Expected Outcome:	13	
d)	Education on the Prevention of Sexual and Gender Based Violence	13	
i.	Expected Outcome:	13	
ii.	Accomplishments for the Period:	13	
e)	Social inclusion and Protection	13	

i.	Expected Outcomes:	13
ii.	Accomplishments for the Period:	13
f)	Micro credit programs	13
i.	Expected Outcomes:	13
ii.	Accomplishments for the Period:	13
7.0	Mentoring Session – International Day of the Girl Child	14
7.1	Pictorial - Mentoring Session – International Day of the Girl Child	15
8.	EDUCATIONAL IMPACT AND KEY PERFORMANCE INDICATORS	25
8.1	Enrollment Figures: Academic Year 2019/2020	25
8.2	Enrollment Statistics: Academic Year 2019/2020	26
8.4	JSF Beneficiaries per grade level	28
8.4	JSF Beneficiaries per grade level	28
9.	Monitoring & Evaluation	28
9.1	Performance Report	29
9.2	Retention Rate	29
10.	Scholarship Payment Summary	30
11.	FINANCIAL REPORT	37
11.1	Statement of Financial Position	37
11.2	Statement of Financial Activities	38
11.3	Statement of Cash Flow	39
11.4	Accountant's Statement	36
12.	Partners & Recognition	41
14.	LEADERSHIP	44





FOUNDER'S MESSAGE

ear Members of the Board, Team JSF, our Beneficiaries and our Sponsors, I am grateful, as we commence this new school year, to the following persons:

- 1. Members of the Board, who have gone beyond the call of duty to ensure that the JSF agenda was fulfilled.
- 2. The JSF Team, who have remained committed to the Mission, no matter their challenges.
- 3. Our Beneficiaries who have kept their dreams alive, in spite of the harsh effects of Covid-19 here at home.
- 4. Our Sponsors, who despite a challenging economic environment have continued to stand with the JSF Foundation to fulfill its

Mission of "changing lives and making a difference, one girl at a time."

The Jewel Starfish Family and I remain eternally grateful for the sacrificial contributions, in kind and cash, which many continue to make for the success of our programs. If each of you had not remained committed to this Vision, it would have been difficult, at the least, to reach this far. With your continued support, in this 2021 school year, we hope to exceed

the expectations of our beneficiaries and their parents; whilst keeping in mind that there are many more who urgently need to access the life-changing opportunities being offered by JSF.

We are certain that with the continued efforts of JSF and other NGO's; the shared national goal to end Gender Inequality by the year 2030 will be attainable as more underprivileged females gain access to opportunities geared towards preparing them for the challenges ahead; thus, preparing a new corps of young, capable and visionary female leaders.

Over the upcoming months, we look forward to sharing critical data with you regarding the progress of our beneficiaries, in order to measure the impact of your numerous contributions toward this life transforming initiative. We will endeavor to provide the opportunity for each of you to follow the Foundations progress outlined in this report, and publications. We continue this journey, our plans for 2021 include the following:

- 1. Commencing plans for the building of our first dormitory for our beneficiaries in Gbarnga, Bong County; which will offer them much more security and access to better facilities.
- 2. The recruitment of our first group of international beneficiaries from Sierra Leone and Ghana.
- 3. Ensuring that the total number of beneficiaries reach our targeted number of 2000 girls under the Liberian Program.

Indeed, this vision requires much more commitment and sacrifice from all of us. It is my prayer that the benevolent architect of the Universe will aid our cause and send us help from the Sanctuary.

I am sincerely grateful and thank each of you; from the bottom of my heart; for your generous contributions and support to the JSF's DREAM; as we each strive to "CHANGE LIVES AND MAKE A DIFFERENCE - ONE GIRL AT A TIME."

Kind regards,

H.E. Chief Dr. Jewel Howard-Taylor Founder, JSF



CHAIRPERSON'S STATEMENT

he COVID 19 pandemic has made us realize how vulnerable we are all; with thousands of deaths worldwide, lock downs and curfews, our girls still had a right to be protected from forced labor, rape, violence, unwanted pregnancy and early marriages. We have a responsibility to ensure girls have access to education and safe housing, even during war time. As we struggle to instill normalcy back into our society, we must join hands with partners and develop strategies to leave no village behind. Girls and young women are amongst the most vulnerable groups, but when protected and given tools to succeed, they can be a force to reckon with.

The Jewel Starfish Foundation is very proud of the work done during the pandemic; mentoring trips to 9 out of 15 counties allowed us to learn from our beneficiaries what they were going through during those times. Stories were sad and hopes were lost, as school gave most girls a place to dream, learn and get away from the stark realities of poverty, and in some cases, abuse.

When I think about the joy on the faces of the girls when the JSF bus entered villages, I can only say, we must do more! None of the trips or donations would have been possible without the passionate plea of the Founder, Madame Jewel Howard Taylor, who worked hard to ensure the COVID messages were loud and clear, and that the girls were able to take rice, oil and other staples home to their families; for most, these items were a life saver; thank you, Madame Founder.

Our lofty but attainable goal of building dormitories in the 15 counties in Liberia (2021 – 2030) could not have more significance than now. When schools have to be closed because of turmoil and other disruptions, these dorms will provide a safe and warm environment where education can continue so that girls do not fall behind or drop out; we must do all we can to minimize the impact of girls' education and safety!

Thanks to the Board of the Foundation for the support provided in meeting the needs of the girls; it truly takes a village to raise a child, you prove this daily in your selfless giving! To the JSF team, thanks for the resilience exhibited during the height of the pandemic, leaving your homes to travel miles just to let our beneficiaries know how much we cared; because of you we were able to make significant gains to towards our goal of leaving no one behind. As we look towards 2021, I am even more confident that our starfish story will make a significant impact in the lives of Liberian girls, for many years to come!

Ms. Norwu G. Howard Chairperson, JSF





EXECUTIVE DIRECTOR'S MESSAGE

The Jewel Starfish Foundation (JSF) is a leading NGO in Liberia which is dedicated to ensuring core-competencies in girl's Education, Leadership Mentoring, SGBV issues, Social protection and Inclusion for under privileged girls. The Foundation was established in 2000 with an objective to Educate, Mentor, Inspire, Empower, Protect and Showcase a new generation of visionary women leaders.

Over the last decade (2010 – 2020), JSF has partnered with individuals and institutions determined to collaborate in order to help achieve the UN Sustainable Development Goals (SDGs) through concerted efforts. Consequently, due to our firm commitment to fostering social change, JSF continues to sustain the great impact being made across the Nation, to inspire and empower the next generation through education and mentoring programs which remain one in a million and second to none in Liberia.

Furthermore, this JSF ANNUAL REPORT covers programmatic interventions, activities undertaken, progress achieved, and challenges faced by the Foundation during the January 2019 to March 2020 reporting period.

Our team remains hopeful that this year's activities and those for the years ahead will continue to inspire our partners and donors to remain in partnership with the JSF on this journey of empowering future Liberian female leaders; thus, encouraging our beneficiaries "to dream big and work harder to achieve their goals".

Finally, it is an honor to extend sincere thanks and appreciation to our Chief Sponsor; H.E. Chief Dr. Jewel Howard-Taylor, our Board Chair and members of the JSF Board of Directors, for their customary support to the wonderful staff of JSF. And conscientiously, gratitude goes out to our astute Partners and Sponsors for remaining the heartbeat of all our efforts and interventions.

Additionally, as we continue this journey, I can assure you all that the anticipation of a more robust and positive impact on the generation through our programs remain certain, and will surely yield the necessary fruits we all hope to see futuristically.

- Let's break new barriers in order to fulfill our commitment to SDG #4 & 5.

Truly,

Ms. Stephene Audrey Kpoto Executive Director, JSF



Our Purpose: JSF Principals

The Jewel Starfish Foundation was founded in the year 2000 as a springboard of opportunities for female empowerment, through the provision of interventions which ensure that JSF beneficiaries obtain the proper skills and tools needed in the 21st century to learn, grow, succeed and inspire others; and to show by example, that if you educate females, you secure the future of the next generation.



Our Vision

Changing Lives and Making a Difference, One Girl at a Time



Our Mission

To equip the next generation of female leaders with the skills and tools they need to become significant contributors to their communities and society, through the following programs:

- Scholarships for females from 7th grade to University
- Mentorship for grooming young Female leaders
- Entrepreneurship and Capacity Building
- Sexual and Gender Based Prevention Programs
- Social inclusion and Protection
- Micro credit programs



RIBUSTAL oundation

SPONSOR A GIRL OP A NATION



DONATE



Please give a generous donation to help us educate our girls

Nation #Strong

JSF ORANGE MONEY ACCOUNT

USD: 115945

LRD: 118520

ACCOUNT NAME:

JEWEL STARFISH FOUNDATION

ACCOUNT NUMBERS:

(USD) 53070310000313 LRD) 53070310000306



%+231 776 377 378 | +231 776 377 378





🗎 www.jewelstarfishfoundation.org 🛛 🔽 info@jewelstarfishfoundation.org

5. Executive Summary

By January 2020, there were more than 1,391 scholarship beneficiaries on the JSF Scholarship program nationwide. This narrative report captures progress and impact recorded by Jewel Starfish Foundation (JSF) for the period July 1, 2020, to June 30, 2021, against the priorities outlined for the fiscal year. It is also designed to provide an update on progress during the year toward the achievement of JSF's objectives, as defined in the 5 Year Strategic Plan. Additionally, statistics on the tuition payment for 2020/2021 are provided to reassure our donors of our commitment to keeping girls in school.

The COVID-19 pandemic has created the largest disruption of the organization's activities, affecting nearly every JSF beneficiary. In preparation for the next academic year, the Foundation plans to fortify beneficiaries with skills needed to deal with the trauma associated with personal, community-based and national disasters. These specialized services to girls and women who have experienced deaths in their families, sexual abuse or exploitation will hopefully transform their lives, and strengthen their voices to serve as mentors who can become leaders in their families, schools, and communities.

We also realize the need to budget for these unforeseen circumstances, as a part of improving the operations of affairs, so as to reduce the potential negative impact of emerging diseases and disasters on the programs. As was the case in most countries around the world, schools were closed and girls had to stay at home and help to feed the family by working on farms or selling in the markets.

The unplanned consequence of the pandemic has made the Foundation to focus more keenly on providing assistance to the 1,391 (one thousand three hundred ninety one) beneficiaries across Liberia. The Foundation now realizes that with COVID being the new normal, it must also change how it works to ensure little to no disruption to the beneficiaries within our educational system, as this disruption could shatter the dreams of girls who could quickly feel pressured into early marriage or become pregnant, while hoping that school would open soon.

It is important to highlight that mentoring sessions proved to be very critical to the sanity of our beneficiaries, who had many sad stories to tell during the lock down. The Foundation is committed to working with stakeholders across Liberia to provide a safe place where our future nation builders can thrive, even during a pandemic!

6. Programs Objectives & Activities

This report details the progress JSF has made over the year 2020 towards meeting the objectives of the JSF's Programs:

a) Scholarships

The JSF Scholarship program is the main operational component of the organization. The program has contributed significantly to the nation's Pro-poor Agenda for Prosperity by maintaining over 1,000 girls in schools in the 15 counties across Liberia.

i. Expected Outcome:

- Reduce the rate of school dropout due to early pregnancy and marriage; improve & graduation rates (keep retention rates at 90% or above).
- At least 60% of students will successfully pass the WACSSE

ii. Real Outcome:

- 79.1% of students graduated from high school within this time frame(110 out of 139)
- Unfortunately due to the long periods of absence from school, only 48% (67 out of 139) of students successfully passed the national exams. Our retention rate for this reporting period also dropped to 86%.

b) Mentorship

The JSF works diligently to support girls through their educational sojourn by offering mentoring sessions designed to boost their self-confidence, instill values that help girls find passion in their education, and prepare them for leadership roles in their communities in particular, and society in general. This year our mentoring sessions proved to be even more valuable; they offered us the opportunity to see girls in their neighborhoods and listen to their feelings and thoughts about what the lock-down and the pandemic meant to them.

For some, it was seen as opportunities to assist their parents (full time), to provide food and other much needed supplies for their families. For others, it was a sense of loss, being out of school for such a long

time. Our mentors took the time to follow us around, offering words of wisdom to help girls see the light at the end of the tunnel. Our mentoring program which is carried out periodically over the school year is key to our goal of keeping girls in school, while molding them into confident, empowered women, poised to make significant contributions to our country, and the world.

Expected Outcome:

Hold at least 5 live mentoring sessions per year; connect girls with role models who can meet with them regularly and inspire them to become the best version of themselves.

ii. Real Outcome:

Nine live mentoring sessions were completed during the reporting time frame.

c) Entrepreneurship & Capacity Building

For the girls who have decided to open and run a business after high school or college; the JSF goal is to help them find their passion and creativity by exposing them to successful business men and women with the necessary product or service knowledge, to serve as role models to them.

i. Expected Outcome:

Give JSF beneficiary graduates the knowledge, tools and resources they need to network and successfully enter and succeed in the world of entrepreneurship.

ii. Real Outcome:

Unfortunately due to the COVID 19 pandemic, this aspect of the program was not achieved in 2020.

d) Education on the Prevention of Sexual and **Gender Based Violence**

The main aim of the Sensitization and Awareness Program is to get the audience to reflect on the link between drug use, SGBV, HIV/AIDS, and teach JSF beneficiaries the importance of reporting abuse.

Expected Outcome: i.

Prevent incidents of SGBV amongst our students by providing the necessary education and prevention strategies.

ii. Real Outcome:

- Mentoring on SGBV reached 1000 students within the 15 counties over this reporting period.
- There were no reported incidents of SGBV amongst beneficiary students for the fiscal year under review.

e) Social inclusion and Protection

Our program offers scholarships and assistance to the poor and less fortunate; through our mentoring initiatives, our beneficiaries have access to successful and well-meaning Liberians who take time out of their busy schedules to provide wisdom based on real life experiences. These sessions boost their confidence and give them the assurance that anything is possible if you believe and work hard at whatever the task!

i. Expected Outcomes:

- Improve beneficiaries' access to jobs after college or vocational training.
- Change the attitudes of our beneficiaries to "I can"; encourage them to become volunteers, leaders and a voice in their communities, for the disadvantaged.

ii. Real Outcome:

Unfortunately, due to the COVID 19 pandemic and the temporary closure of most schools, this aspect of the program could not be achieved.

f) Micro credit programs

The JSF poverty alleviation program under micro credit finance opportunities provides material, funds, information and services for people with no income or access to work opportunities.

i. Expected Outcomes:

Empower the mothers of JSF beneficiaries with resources to help the family gain financial independence that assists them in contributing to the livelihood of their daughters and families.

ii. Real Outcome:

Unfortunately, due to the COVID 19 pandemic this aspect of the program could not be achieved.

7.0 Mentoring Session – International Day of the Girl Child

The International Day of the Girl Child which focuses attention on the need to address the challenges girls face; to promote girl's empowerment and the fulfillment of their human rights, is recognized globally on October 11. To commemorate this unique day, the Jewel starfish Foundation organized a one-day mentoring session that gathered more than 100 young females at the Restoration Baptist Church, located on Allison Street, Old Road Junction, Congo Town, Monrovia. While much progress has been made over the past years, in few countries, to ensure every girl is able to grow and develop in good health, there is still more to do in many countries and that Liberia is not exempted.

Speaking to participants via a recorded video message, during the one-day mentoring session, the Founder, Chief Dr. Jewel Howard-Taylor, urged the participants to remain focused on their education. The Founder mentioned: "I'm grateful to be one of the many sponsors of programs affecting girls. But we are determined to provide educational opportunities to young girls across my beloved nation". The founder added that education is the key to eradicating poverty.

Talking about the COVID-19 Pandemic, she also mentioned: "Each of us must determine that we will survive this COVID period and that our future will remain in our focus. Keeping in mind the adage that, "tough times don't last, only tough people do".



Continuing, the Founder encouraged the young participants to remain strong and focused by continuing to develop themselves in preparation of the future that they are hoping to be a part of. The founder then urged all of the participants to use education as a means out of poverty: "Only education provides a clear way out of poverty for women and girls"

Addressing sexual gender based issues, the Founder promised the young females that the Jewel starfish Foundation, and in her own name will do all they can to work with them in these difficult time.

7.1 Pictorial - Mentoring Session - International Day of the Girl Child



Mentoring Session with CH Dewey Beneficiaries in Bomi







Mentoring session with our AAA Beneficiaries in Bong County







Join Us for **WOMEN'S DAY** Celebration

H.E. CHIEF DR. JEWEL HOWARD - TAYLOR FOUNDER -(JSF)-



MADAM NORWU G. HOWARD CHAIRPERSON -(JSF)-



Ms. Stephene Audrey Kpoto **Executive Director** - (JSF)-

Overview

In celebration of the International Women's Day, the Jewel Starfish Foundation in collaboration with the United Nations International Organization for Migration conducted an inspirational program under the theme: "Choose to Challenge, Girl". During this program Mr. Mohamed Cherif Dialo, the Country Program Manager of IOM expressed gratitude to the JSF team for its operations which remains one in a million and second to none. Mr. Dialo also assured the Jewel Starfish family that their institution will work with JSF who will serve as the face of their nationwide project to help reduce Irregular Migration in Liberia. Furthermore, some victims of irregular Migration rescued by IOM were opportune to share their story to educate youths about the harmful implication of illicit migration and the importance of female participation.

Also, the founder of and Chief patron of Jewel Starfish Foundation H.E. Chief Dr. Jewel Howard-Taylor encouraged attendees to keep striving and believing in their full potentials in order to make their dreams a reality. The Chairperson of the Board Madam Norwu Howard chaired a panel discussion on women's empowerment and asked rhetorical questions to give attendees clue regarding decisions to take inorder to be empowered. Finally the Executive Director of JSF Ms. Stephene Audrey Kpoto urged attendees to exercise their God given right by refusing to settle for less, and step up to the plate and lead the change they envision as anything is possible if one believes and work towards same.

The Jewel Starfish Foundation looks forward to commencing this robust partnership as the face of IOM's nationwide project geared towards reducing irregular Migration and forming mini programs to create opportunities which will enable youths to stay home and contribute their quota to nation building.



IOM's Country program Manager, JSF Chairperson, The Executive Director of JSF & attendees



Founder of JSF Chief Dr. Jewel H. Taylor Speaking to attendees



COVID-19 INTERVENTIONS





OVERVIEW

In concerted efforts to contribute its quota toward both the Conscientization and restoration of citizenry of its constituencies across the nation, JEWEL STARFISH FOUNDATION organized a program to alleviate or ameliorate the deplorably depressive situation existing in countless areas across Liberia.

Aware of its restrictive budget due to the austerity program the nation experiences momentarily, but impressed by the debilitating condition of its people in the huts and villages nationwide, JSF reached out to lend its hands and carry relief packages to the 15 geopolitical subdivisions of Liberia. The Jewel Starfish Foundation which has existed for over 20 years with the sole aim to educate and ensure a better life for the generation of female leaders through scholarship, mentorship and empowernment programs did not only cater to its beneficiaries; over 1000 girls throughout the country, but also health workers, Media practitioners, teachers, and under privileged families. Additionally, JSF contributed several oxygen tanks and detergents as well as food supplies to help Liberians already affected by the C-19 Virus..

Hunger is an antecedent to mal-nourishment and eventually to starvation, and ultimately, to death. Thus, aware that the Coronavirus necessitated domestication of the productive forces which labored and produced food for the family, JSF embarked on its journey equipped with both medical implements of a great variety, as well as with much needed hundreds of bags of rice to distribute freely to our suffering people, most of whom are structurally unemployed.

Despite inclement weather which did limit our mobility but was unable to radically impede our progress, and fortitude which characterized our mood, propelled JSF forward so that it was able to accomplish its Conscientization as well as its restorative programs nationwide.

The JSF Team successfully disseminated tidings of health which empowered people to observe proper hygiene protective of their lives, while simultaneously enabling them to sustain mobility by providing restorative resources in the form of ration to build energy to resist the lethargically indolent status they would be in if hungry and weak.

Thus, a singular duality was accomplished by JSF in the simultaneity of actions it manifested which is deserving of commendation

Finally, whatever the insurmountable obstacles confronting it maybe, as 'nothing is impossible with God', God does empower JSF to treat every mountain as molehill, and, enable JSF to practicalize its credence that 'there exists nothing worthy without divinity

Mission of Conscientization and Restorative Efforts of the JEWEL STARFISH FOUNDATION, is considered accomplished under the umbrella coverage of her leadership which we all enjoyed; HER EXCELLENCY, Chief Dr. JEWEL HOWARD TAYLOR, VICE PRESIDENT OF LIBERIA.

GBARPOLU COUNTYBENEFICIARIES





Jewel StarFish Foundation through its Program Director Ms. Stephene Kpoto distributed hand cleaning materials, sanitary materials and food to young women under the JSF scholarship program. Furthermore, the Jewel Starfish Foundation is on the cutting edge of providing scholarships and leadership training to more than 1500 girls across the nation.

Thanks to our noble founder H.E Chief Dr. Jewel Howard-Taylor, Vice President of Liberia and our partners for their support towards our beneficiaries.





MONTSERRADO COUNTY BENEFICIARIES

Changing Lives and Making a Difference

WEST POINT COMMUNITY

Today, the Jewel Starfish Foundation reached out to over 50 beneficiaries and provided bags of rice, COVID-19 buckets, soap, sanitary pads, gloves, nose masks and tokens to help underprivileged girls and their mothers cope through these tough times of the COVID-19 pandemic. Thanks to our noble founder H.E Chief Dr. Jewel Howard-Taylor, Vice President of Liberia and our partners for their support towards our beneficiaries.



BONG COUNTY BENEFICIARIES

The JSF family remain commited to promoting the generation of female leaders

Jewel Starfish Foundation in partnership with Liberia's Vice President Chief Dr. Jewel Howard Taylor continued the distribution of anti COVID-19 materials to the Foundation's scholarship beneficiaries and health facilities across the country.

The materials presented were inclusive of over 300 bags of rice, faucet buckets, detergents and sanitary pads.







MARGIBI COUNTY BENEFICIARIES

Remaining Consistently Committed, Jewel Starfish Foundation takes Anti-Covid 19 Fight To Broader Level

The Program Director of the Jewel Starfish Foundation, Stephene Audrey Kpoto emphasized that the Foundation remains unwavering in its commitment to ensure the safety and well-being of JSF beneficiaries and women who are in dire need of empowerment in order to narrow the inequality gap.





GRAND BASSA & RIVERCESS COUNTY BENEFICIARIES

Beneficiaries in Grand Bassa & Rivercess County wholeheartedly welcomed the JSF team

JSF beneficiaries received donated materials that were made available by the founder of the Jewel Starfish Foundation, Chief Dr. Jewel Howard Taylor, Golden Veroleum Liberia (GVL), the Liberian Petroleum Refining Company (LPRC), International Organization for Migration (IOM), the National Port Authority (NPA) amongst others as their way of supporting the foundation's responsibility in ensuring that less privileged girls who are beneficiaries of JSF are safe and well taken care of during the pandemic.



GRAND CAPE MOUNT BENEFICIARIES

Jewel Starfish Foundation is on the cutting edge of providing scholarships and leadership training to more than 1500 girls across the nation

Jewel StarFish Foundation through its Program Director Ms. Stephene Kpoto distributed hand cleaning materials, sanitary materials and food to young women under the JSF scholarship program.

Thanks to our noble founder H.E Chief Dr. Jewel Howard-Taylor, Vice President of Liberia and our partners for their support towards our beneficiaries.







NIMBA COUNTY BENEFICIARIES

Jewel Starfish Foundation remains unwavering in its commitment to ensure the safety and well-being of JSF beneficiaries

Certainly, the JSF family remain committed to contributing and working tirelessly towards the eradication of the deadly Covid-19 virus and thereby, enhancing the lives of young women and girls through these tough times.





BOMI COUNTY BENEFICIARIES

The JSF beneficiaries were left with words of encouragement inorder to become better rolemodels

Girls on the scholarship in Tubmanburg Bomi county, received food and anti covid-19 materials to enable them stay afloat during the pandemic.

The chairman of the JSF board of directors, Madam Norwu G. Howard inspired beneficiaries to stay focus and aspire to greatness inorder to make the founder Chief Dr. Taylor who holds their wellbeing dear to her heart, their family and country proud, as they are the future leaders and are depended upon in terms of nation building and more.



HOSPITALS & CLINICS

Jewel Starfish Foundation also butress the effort of the health care workers

On May 6, 2020, the Jewel StarFish Foundation through its Program Director Ms. Stephene Kpoto donated 5 oxygen tanks to be used at the 14 Military Hospital, in addition to the foundation's numerous contribution to the National COVID-19 Pandemic fight. Previous contributions were inclusive of: the distribution of hand cleaning materials, sanitary materials and food to young women under the JSF scholarship program.







Jewel Starfish Foundation in partnership with Liberia's Vice President Chief Dr. Jewel Howard Taylor continued the distribution of anti COVID-19 materials to the Foundation's scholarship beneficiaries and health facilities across the country.

The materials presented were inclusive of over 300 bags of rice, faucet buckets, detergents and sanitary pads. Items were presented to the C.H Rennie hospital, Lango Lippaye High School, C.B Dunbar hospital, Phebe hospital, Ganta United Methodist Hospital and beneficiaries in Kakata-Margibi County, Gbarnga-Bong County and Ganta-Nimba County.









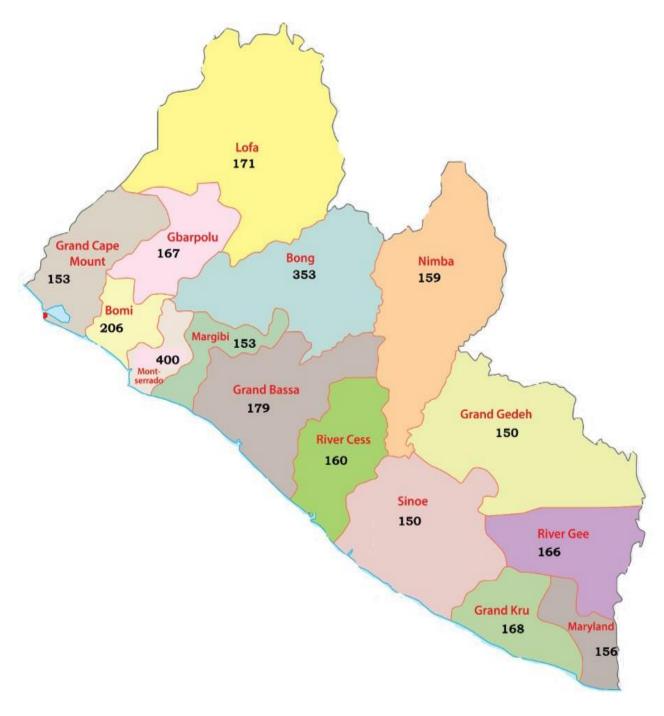


GRAND KRU BENEFICIARIES

8. EDUCATIONAL IMPACT AND KEY PERFORMANCE INDICATORS

In line with our mission to transform lives by improving girl's education, we systematically evaluate the impact of our work to establish our effectiveness across our diverse activities. All of our programs and the work we do have tailored metrics to ensure we accomplish our objectives. This section provides an overview of our achievements and impact during the period under review.

Enrollment Figures: Academic Year 2020-2021

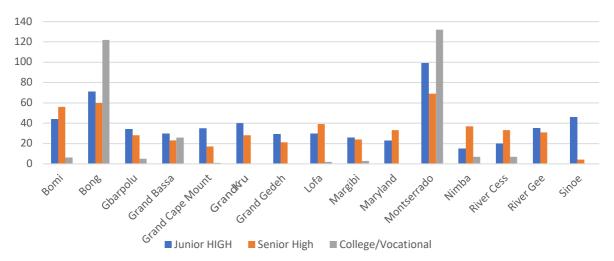


8.2 Enrollment Statistics: Academic Year 2020-2021

County	Junior HIGH	Senior High	College	Total	Percentage
Bomi	200	06	6	106	7.62%
Bong	353	60	122	253	18.19%
Gbarpolu	167	28	5	67	4.82%
Grand Bassa	179	23	26	79	5.68%
Grand Cape Mount	153	17	1	53	3.81%
Grand Kru	168	28	0	68	4.89%
Grand Gedeh	150	21	0	50	3.59%
Lofa	171	39	2	71	5.10%
Margibi	153	24	3	53	3.81%
Maryland	156	33	0	56	4.03%
Montserrado	400	69	132	300	21.57%
Nimba	159	37	7	59	4.24%
River Cess	160	33	7	60	4.31%
River Gee	166	31	0	66	4.74%
Sinoe	150	4	0	50	3.59%
Total	2,891	503	311	1391	100.00%

Total Enrollment 1691

JSF Beneficiaries Across the 15 Counties



Scholarship Fees Payment

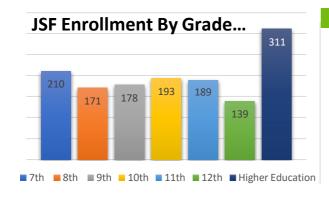
In fulfillment of its mission, the table below illustrates how the Foundation commits its financial support to female education across the fifteen counties of Liberia.

JSF Scholarship 2020/2021 for Students within the 15 Counties

County	<u>Students</u>	Percent	Paym	ent Amount	Percent
Bomi	106	7.62%	\$	400,955.00	3.18%
Bong	253	18.19%	\$	1,094,980.00	8.69%
Gbarpolu	67	4.82%	\$	360,700.00	2.86%
Grand Bassa	79	5.68%	\$	301,165.00	2.39%
Grand Cape Mount	53	3.81%	\$	211,500.00	1.68%
Grand Kru	68	4.89%	\$	202,500.00	1.61%
Grand Gedeh	50	3.59%	\$	322,500.00	2.56%
Lofa	71	5.10%	\$	305,260.00	2.42%
Margibi	53	3.81%	\$	309,905.00	2.46%
Maryland	56	4.03%	\$	234,800.00	1.86%
Montserrado	300	21.57%	\$	8,042,110.00	63.82%
Nimba	59	4.24%	\$	277,030.00	2.20%
Rivercess	60	4.32%	\$	187,400.00	1.49%
River Gee	66	4.74%	\$	199,375.00	1.58%
Sinoe	50	3.59%	\$	150,100.00	1.19%
Total	1391	100.00%	\$	12,600,280.00	100.00%

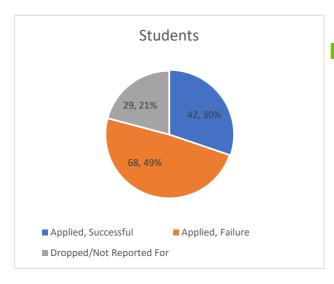
JSF Beneficiaries per grade level, 2020-2021

The below table indicates the number of JSF Beneficiaries per grade level for the academic year 2020-2021.



Grade Level	Students	Percentage
7th	210	15.10%
8th	171	12.29%
9 th	178	12.80%
10 th	193	13.87%
11 th	189	13.59%
12 th	139	9.99%
Higher Education	311	22.36%
Total	1391	100.00%

By January 2020, a total of 139 students in the 12th grade were identified on the JSF Scholarship program across the 15 counties. The figure below shows the result of JSF beneficiaries that applied for the 2020 WACCSE:



JSF Beneficiaries Eligibility for WACCSE 2020							
WACCSE 2020	Students	Percentage					
Applied, Successful	42	30.22%					
Applied, Failure	68	48.92%					
Dropped/Not Reported For	29	20.86%					
Total	139	100.00%					

9. Monitoring & Evaluation

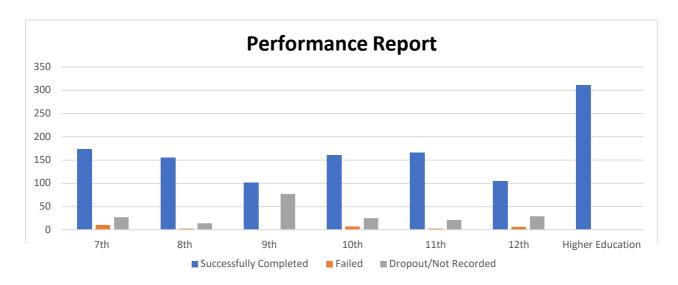
An issue of ongoing importance, both in urban and rural areas, is retention of students, especially, females in the secondary school. The drop-out rate among students due to economic and social problems cannot be overemphasis in the Liberian culture. The Jewel Starfish Foundation (JSF) is committed to expanding its programs and increase the efficiency and effectiveness of students.

Furthermore, as outline in the 2020-2021 work-plan, is to increase JSF Beneficiaries participation in higher education, with more emphasis on those with higher GPA, and disadvantaged groups who have been underrepresented in higher education as well as the need to raise aspirations in such groups.

Over the period under review, before the closure of the academic year, an assessment exercise was carried out to determine the progress and



performance report of JSF Beneficiaries. Five counties, namely: Bomi, Bong, Gbarpolu, Grand Cape Mount and Montserrado were visited by the JSF assessment team. The assessment team also used the occasion to launch the JSF Micro Loan Program. Other counties that the M&E team was unable to reach, due to some circumstances, were contacted via telephone calls and emails. The following table below illustrates the findings from the monitoring and evaluation exercises:



9.2 Retention Rate 2020-2021

At the beginning of the academic year 2020/2021 the table below shows the retention rate of JSF Beneficiaries across the 15 counties in all JSF Partner schools

Total number of students for 2020/2021 = 1391 Total number of students Completed/Stayed = 1,198 Total number of students that dropped = 193

Retention Rate 1,198 / 1391 * 100

> 86.13% Student who stayed

Retention Rate 193 / 1391 * 100

> 13.87% Student who dropped

Grade Level	Successfully Completed	Failed	Dropout/Not Recorded	Total	
7th	173	10	27	210	
8th	155	2	14	171	
9th	101	0	77	178	
10th	161	7	25	193	
11th	166	2	21	189	
12th	104	6	29	139	
Higher Education	311			311	
Total	1171	27	193	1391	

JSF Beneficiaries PERFORMANCE REPORT

	2020/2021 JSF Scholarship Payment for Students within the 15 Counties							
NIa	Country	Chudonto		Total Amount		Amount Paid	Balance Due	
No.	County	Students	L\$;	L\$		L\$	
1.	Bomi	104	\$	380,575.00	\$	380,575.00	Completed	
2.	Gbarpolu	55	\$	273,750.00	\$	273,750.00	Completed	
3.	Grand Bassa	99	\$	411,755.00	\$	411,755.00	Completed	
4.	Grand Gedeh	50	\$	259,500.00	\$	259,500.00	Completed	
5.	Grand Cape Mount	96	\$	344,000.00	\$	344,000.00	Completed	
6.	River Cess	92	\$	300,500.00	\$	300,500.00	Completed	
7.	Grand Kru	59	\$	331,000.00	\$	331,000.00	Completed	
8.	River Gee	60	\$	270,800.00	\$	270,800.00	Completed	
9.	Sinoe	50	\$	220,000.00	\$	220,000.00	Completed	
10.	Bong	200	\$	1,660,540.00	\$	1,660,540.00	Completed	
11.	Lofa	58	\$	305,260.00	\$	305,260.00	Completed	
12.	Margibi	64	\$	346,200.00	\$	346,200.00	Completed	
13.	Maryland	68	\$	300,050.00	\$	300,050.00	Completed	
14.	Montserrado	201	\$	546,050	\$	546,050	Completed	
15.	Nimba	49	\$	344,630.00	\$	344,630.00	Completed	
	Total	1404	\$	6,612,275.00	\$	6,612,275.00	Completed	

Fees In US\$						
No	Schools	No. of Beneficiaries	Tota	al Amount	Amount Paid	Balance Due
	AMEU	4	\$	1,200.00	\$1,200.00	Completed
1	CWA	6	\$	2,700.00	\$ 2,700.00	Completed
2	Ricks	13	\$	36,500.00	\$36,500.00	Completed
3	BWI	21	\$	13,272.00	\$13,272.00	Completed
Total I	In US\$	44	\$	53,672.00	\$ 53,672.00	Completed

JSF Partnership with the Chinese Government



The Executive Director of Jewel Starfish Foundation extending thanks and appreciation to the Chinese Government through its Ambassador H.E. Mr. Ren Yisheng for their customary support to the Foundation. The Chinese Government has been one of JSF's committed sponsors over the years, and the JSF family remains ever grateful.

During the heat of Covid-19 in March of 2021, the Embassy donated over hundred bags of rice, oil and detergents for beneficiaries of the Foundation and an extra donation of 5,000 USD in cash. Also, the Chinese Government has approved atleast two (2) of JSF beneficiaries for studies in China. We look forward to more partnerships with the Chinese Government.

Meet Miss. Renel Karen Boiwu, One of JSF's Brilliant Young Beneficiaries



On August 28, 2021, Little Miss Renel Karen Boiwu, one of the youngest Jewel Star Fishes who is only Nine (9) years old, received double promotion (from 3rd grade to 5th grade) at her school. She is a brilliant student and a poet. She is the reason why the Jewel StarFish Foundation exists. She lives with her single Mom who reached out for help to keep her daughter in school. The JSF family remains honored to be a part of her story.

Congratulations Karen!



Proposed Project (2021/2022)

Introduction

The Jewel Starfish Foundation sponsors over 1600 female beneficiaries throughout the 15 counties of Liberia and support their wellbeing through the provision of materials to sustain them. Furthermore, the Foundation conducts empowerment programs to mentor beneficiaries to stay in school and avoid issues which may hamper their education and future aspirations. E.g. dropping out because of teenage pregnancy or because they have to serve as bread winners for their families due to poverty and etc. Additionally, without doubt it is indeed true that women must pride themselves and allow dignity to encompass wherever they harbor, and press for privacy and exclusivity at all times. This is so because they need to exemplify their individuality and demand attention from their fellow human.

The Jewel Starfish Foundation remains second to none when it comes to empowering the young generation because we believe in the human capacity development of Liberia, thus we encourage our beneficiaries to stay in school and opt to pursue courses to help solve some of the many societal problems. Furthermore, from our findings we have discovered that the distances from home to school is a major challenge for most girls in the rural areas, which is not safe security wise and generally because they often miss class periods and etc. Precisely because of the reasons stated above, the Jewel Starfish Foundation senses the need to provide for its pupils a unique Hostel or a place of exclusivity to allow for the protective care of our young ladies who dwell amongst us societally. Recognizing this high priority for our young girls both sectoraly and generally, the need does exist for JSF to solicit and fund the establishment of subsidized housing-type hostels uniquely for impoverished beneficiaries who have no answer to their social issues nor solutions to remedy their problems, but ambition to learn and aptitudes to excel.

How will this entity be sustained?

The sustainability of any such hostel will be nurtured in an environment whereas activities of creativity and agricultural nature are carried out principally by the occupants of the hostel.

Students will be thought to make several creative sculptures and etc., and also agricultural produce

cultivated by students will be catalogued and marketed in a manner attracted by and to people in the neighboring of the occupied students so to speak.

Also, the surrounding area must carry fruits, vegetables, horticultural plants, and so on. The variety of produce will encourage patronage of neighbor's activities.

If there is a limitation of land space because proximity to the city closeness, vertical gardening can be both developed and encouraged; thus providing means to expand learning providing practical skills to young girls, turning them into future leaders.

Methodologies

Upon receiving Support from businesses, the UN and other Institutions sympathetic of the cause to promote and support impoverished youths, which concept promotes # 4 and 5 of the UN Sustainable Development Goals, the Jewel Starfish Foundation will host an award ceremony to thank sponsors for their kind support to the Foundation's endeavor which will no doubt serve as a historical one upon completion of the JSF Hostel and Capacity Building Center. Consequently, the Methodologies are as follows:

- To thank sponsors and partners who contributed to JSF's Program geared towards educating and enhancing the lives of impoverished Liberian youths through awarding them for their heroic support
- To raise awareness on the plight of Liberian youths inspite of the COVID-19 Pandemic.
- To address youth poverty and create opportunities for their protection from harmful infectious and parasitic diseases that creates huge social, economic and educational gaps in welfare of youths in so short a time.
- To address household poverty by empowering poor families with a large youth population.
- To contribute to the long-term sustainability of youth welfare as a contribution to SDGs 1 to 4: poverty, hunger, health, education with reference to impoverished youth.

Pictorial View and Cost to Construct Proposed Dormitory



PROJECT: A PROPOSED DORMITORY FOR 100 GIRLS IN BONG COUNTY

PROPOSAL FOR THE CONSTRUCTION OF A DORMITORY, KITCHEN, RECREATIONAL FACILITIES FOR 100 GIRLS IN BONG COUNTY

ITEM DESCRIPTION	QTY	UNIT PRICE	TOTAL
CONSTRUCTION OF DORMITORY AS PER DRAWINGS INDICATED IN Sq.ft (6726.9782)	6726.98	22.00	147993.52
CONSTRUCTION OF KITCHEN AS PER DRAWINGS INDICATED IN Sq.ft (1813.7095)	1813.71	22.00	39901.61
CONSTRUCTION OF RECREATIONAL AS PER DRAWINGS INDICATED IN Sq.ft (2015.4720)	2015.47	22.00	44340.38
CONSTRUCTION OF PAVEMENT AREA AS PER DRAWINGS INDICATED IN Sq.ft (6150.7779)	6150.78	12.00	73809.33
CONSTRUCTION OF CIVIL WORKS, STEEL FABRICATION, ALUMINUM WORKS,			111
INTERNAL ELECTRICAL & PLUMBING, CARPENTRY WORKS, LANDSCAPING,			
ROOFING, PAINT WORKS, ARCHITECTURE SERVICES (DESIGN & BUILD) & CONSULTANCY			
SUB-TOTAL			306044.85
Total USD			\$ 306,044.85

AMOUNT IN WORDS USD: THREE HUNDRED, SIX THOUSAND, FORTY FOUR 85/100 UNITED STATES DOLLARS PAYMENT TERMS AND CONDITIONS: 60% ADV. PAYMENT, 30%, & 10% AFTER COMPLETION.

NOTIFICATION: THIS INVOICE IS COMPUTED BASED ON SQUARE FOOT VALUE FOR TOTAL PROJECT.

7		

Scholarship Payment Analysis for Proposed Expansion Plan for the year 2021/2022			
No.	County	Students	Total Amount
			L\$
1.	Bomi	104	\$380,575.00
2.	Gbarpolu	100	\$513,500.00
3.	Grand Bassa	99	\$411,755.00
4.	Grand Gedeh	100	\$519,000.00
5.	Grand Cape Mount	96	\$344,000.00
6.	River Cess	92	\$300,500.00
7.	Grand Kru	100	\$536,000.00
8.	River Gee	100	\$370,800.00
9.	Sinoe	100	\$440,000.00
10.	Bong	200	\$1,660,540.00
11.	Lofa	100	\$390,260.00
12.	Margibi	100	\$379,200.00
13.	Maryland	100	\$385,050.00
14.	Montserrado	201	\$546,050
15.	Nimba	100	\$447,130.00
	Total	1692	\$7,624,360.00

Payment in LD\$-Liberia: \$7,624,360 LD

Payment in USD Liberia: \$54,672.00 USD

Payment in USD for

Ghana & Sierra Leone & Malawi

\$ 6,000.00 USD

Accountant Statement

(1) Organization

Jewel Starfish Foundation is a foundation that holds the donation from the Founder, board members, partners and others. The Foundation operates its main office in Monrovia, Liberia. Chief Dr. Jewel Howard-Taylor is its Trustee. The primary role of the foundation is to manage these donations as necessary to achieve the Foundation's charitable goals (Scholarship, Mentoring, Capacity building and Empowerment).

(2) Summary of Significant Accounting Policies

(a) Basis of Financial Presentation

The accompanying financial statements have been prepared on the cash basis of accounting.

The Foundation recognizes contributions, including unconditional promises to give as revenue in the period received. Contributions, net assets, and changes therein are classified and reported based on the existence or absence of donor-imposed restrictions. For the period ended March 31, 2020, all activities of the Foundations were classified as unrestricted due to the lack of donor-imposed restrictions.

(b) Cash

Cash consists of U.S

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

Note that due to the transition to QuickBooks Fixed Asset are being recorded at Net value instead of at cost and depreciated.

(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 Scholarship, Mentorship, Capacity building

and Awareness. Other administrative costs related to Operational cost, volunteer compensations and salaries 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, the office of the Vice President (Founder) staff has been contributing towards the welfare of the Foundation.

(f) Use of Estimates

The preparation of the financial statements in conformity with general accepted accounting principles requires 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.

FINANCIAL REPORT 11.

Jewel Starfish Foundation Income Statement for the period ended June 30, 2021

		FY 2020/2021 USD
	Notes	
Operating Revenues		
Donation by Corporate Entities	1	7,058.82
Donation by Public Corporation	2	25,000.00
Donation by GOL Entities	3	-
Donation by Individuals	4	3,147.06
Donations by Foreign Entities	5	-
Donations by NGOs	6	10,000.00
Contribution by Founder	7	73,820.21
Total Income		119,026.09
Expenses		
Scholarship Fees Expense		121,782.12
Human Resource Expense		18,670.00
Administrative and General Expense	8	13,036.47
Total Expenses		153,488.59
Net Income/Loss		(34,462.50)

Jewel Starfish Foundation Balance Sheet for the period ended June 30, 2021

ASSETS <u>Current Assets</u> Cash in Bank UBA (USD) Cash in Bank UBA (LRD) Cash on Hand (Cashbox) Donation Receivable	Notes 9	FY 2020/2021 USD 209.64 55.51 89.00
Total Current Assets		354.15
Non Current Assets Fixed Assets (Net)	10	32,683.00
Accumulated Depreciation Investments held		- -
Other Assets	11	-
Total Non Current Assets		32,683.00
TOTAL ASSETS		33,037.15
LIABILITIES Current Liabilities		
Accounts Payable	12	34,816.65
Insurance Payable		-
Salary Payable		-
Non Current Liabilities		- 24.016.65
TOTAL LIABILITES		34,816.65
Equity		
Net Equity		32,683.00
Net position		(34,462.50)
TOTAL LIABILITIES & EQUITY		33,037.15

Notes: 8 Administrative Expense

No.	Name	Amount in USD	Amount in LRD	Total in USD
1	Rent Expense	5,000.00		5,000.00
2	Legal Fees	1,620.00		1,620.00
3	Consultancy Expense	300.00		300.00
4	Medical Expense	790.00		790.00
5	Bank and Mobile money charges	70.12		70.12
6	Other Financial charges	-		-
7	Taxes and licenses	2,411.09		2,411.09
8	Mentoring	2,764.71		2,764.71
9	Document processing fee	80.55		80.55
	Total	13,036.47	-	13,036.47

^{*} Exchange rate as at reporting date: 170.00

Notes: 9 Current Assets

No.	Name	Amount in USD	Amount in LRD	Total in
110.	Name	USD	LKD	USD
1	UBA Current Account USD	209.64	-	209.64
2	UBA Current Account LRD	-	9,436.70	55.51
3	Cash in Box USD	89.00	-	89.00
4	Cash in Box LRD	-	-	-
	Total	298.64	9,436.70	354.15

Notes: 10 Fixed Assets

No.		Cost	Accumulated Depreciation	Book Value
1	Furniture and Fixtures	-	-	1,885.00
2	Machinery and Equipment	-	-	1,100.00
3	Vehicles	-	-	25,258.00
4	Office Equipment	-	-	4,440.00
	Total	-	_	32,683.00

^{*} Exchange rate as at reporting date: 170.00 Note that due to the transition to QuickBooks Fixed Asset are being recorded at Net value instead of at cost and depreciated.

Corporate Sponsors



Recognition of Individual Sponsors

We have the honor to extend our heartfelt gratitude to our Sponsors and Donors listed below

Individuals:

Chief Dr. Jewel H. Taylor Hon. Edwin Melvin Snowe Hon Fonati Koffa Hon Marvin Cole Long Van Do Madam Esther Neufville Mr. George T. Nimely Ms. Cecelia Denewuli

Ms. Bernice Taylor

Mr. Maxime Blaise

Mr. David Ojeme

Ms. Yvette Freeman

Mr. Daniel Ojeme

Board Members



H.E. Chief Dr. Jewel **Howard-Taylor** Vice President of the Republic of Liberia Lawyer, Gender Specialist, HumanitarianChief Patron and Founder of JSF



Founder of Cheri Liberia (E-Medicine) Healthcare Specialist, Gender Advocate

Chairperson of the Board-JSF

Ms. Norwu G. Howard



Dr. Prof. C. Nelson Oniyama Esq., Ph. D Honorary Consul General of Ukraine to Liberia Managing Director of Monrovia Breweries Inc. Chairman, Oragon Group of Companies **Board Member-JSF**



Kpoto Mentor, Writer, Youth Advocate, Entrepreneur, Lobbyist/Private Consultant Secretary of the Board/Executive

Director-JSF

Ms. Stephene Audrey



Ms. Vera Kamtukule Mentor, Writer/Leadership Coach JSF International Coordinator for Malawi



Mrs. H.E. Rev. Dr. Angela **Patricia Alexis Bekoe** Founder & CEO of Ministry of Healing Limited, Spiritual healer & counselor, Mentor, Advocate, Teacher,





Richard K. Atikpo Entrepreneur, Chair of LEMLAR Oil, Sports enthusiast Humanitarian **Board Member-JSF**



Clean Water Advocate Gender Advocate, Social Entrepreneur JSF International Coordinator-



Mrs. Esther G. Neufville CEO of Nexium Petroleum Gender Advocate, Humanitarian Board Member JSF



Zawolo Founder & CEO MBL Intl Group Experiential, Creative & Strategic Partnerships Liberia **Board Member-JSF**

Board Members



Gamaye Z. Colnoe Chief Internal Auditor, Ministry of Labour & JSF Beneficiary



Yvette Freeman Deputy Minister of Labour Lawyer, Gender Advocate Board Member-JSF



Ms. Georgina A. O. Agyeie Mentor, Social Activist, Trainer, Philanthropist



Grace Scotland-Briamah Gender Coordinator & Founder of WE FOR SELF(Micro- credit, training and empowerment organization)

Board Member-JSF



Mr. Mahmoud H.M. Koroma Program Management Specialist, Gender Expert International Coordinator/ Sierra Leone



12. LEADERSHIP

BOARD OF DIRECTORS

1.	H.E Chief Dr. Jewel Howard-Taylor	Founder, Chief Sponsor & Ex-officio
2.	Ms. Norwu G. Howard	Chairperson of the Board
3.	Dr. Nelson Oniyama	Co-Chair of the Board
4.	Ms. Stephene Kpoto	Secretary of the Board/Executive Director
5.	Mrs. Gamaye Z. Colnoe	Treasurer
6.	Mrs. Barkue Tubman Zawolo	Publicist
7.	Mrs. Grace Brimah	Member
8.	Ms. Yvette Freeman	Member
9.	Ms. Esther Griffiths	Member
10.	Mrs. Saran Kaba Jones	International Coordinator/USA
11.	Mrs. Angela Patricia Alexis Bekoe	International Coordinator/Ghana
12.	Mrs. Georgina A. Oforima Agyei	International Coordinator/UK
13.	Mrs. Vera Kamyukule	International Coordinator Malawi

MANAGEMENT TEAM

1.	Ms. Stephene Audrey Kpoto	Executive Director
2.	Mr. Kafemah Dolley	Financial Officer
3.	Mr. Pekay Nyepon	M&E Coordinator
4.	Mr. Darius Todd	IT Specialist
5.	Ms. Genevieve Taylor	Secretary/Receptionist
6.	Mr. Jefferson G. Smith	Driver
7.	Mr. Morris M Kolee	House Keeper
8.	Mrs. Masseline Williams	Volunteer
9.	Ms. Sarah Sannah	Volunteer

