



IMPACT REPORT

2025



A LETTER FROM KENT AND LANDIS

There is a particular kind of quiet that comes at the end of a year. Before the reports are written and the numbers are counted, there is a moment where you simply sit with what happened, and more importantly, with who it happened to.

Edwina Hina crossed a stage this year as valedictorian. She walked away with a university scholarship and, we suspect, a sense of what becomes possible when someone believes in you long enough for you to believe in yourself.

A farmer in Grand Gedeh, a woman who was not selected for the first beekeeping training cohort, did not wait to be chosen again. She went home and built five beehives herself. We did not teach her that. We simply created an environment where that kind of determination had somewhere to go.

This is what eighteen years looks like from the inside.

2025 was a year of firsts inside a much longer story. Lofa County joined the scholarship program for the first time, extending our reach into a county that has waited long enough. Seventy new loans went out, more than any year in our history, and the repayment rate that has held since the very beginning held again. One hundred and forty businesses from the Small Business Development Program are open, running, and increasingly led by women who are rewriting what economic leadership looks like in their communities.

But what moves us most is not what happened this year. It is what is still happening from years ago.

Twelve years ago, we began building a honey market. We spent three full years laying the foundation before we ever trained a single farmer. What has grown from that patience is difficult to fully measure, not because the results aren't real, but because they keep multiplying. People trained other people, who trained others, who are training others still. A living, breathing, self-sustaining ecosystem of knowledge and income that exists entirely in the hands of the people it was always meant to belong to.

That is what we came here to build.
Not programs. Not dependence.
Capacity that outlasts us.

Eighteen years in, the excitement has not dimmed. If anything, something has deepened. We have watched effort compound, and communities surprise us and themselves. We have watched the long arc of this work bend, slowly and unmistakably, toward something that endures.

We are profoundly grateful that you are part of this. Not just as a supporter, but as a believer, in the people of Liberia, in the quiet power of sustained commitment, and in the idea that the world can be left better than when we arrived.

With gratitude,
Kent and Landis
Universal Outreach Foundation



2025 KEY FIGURES



\$395,136.96

total lent to date



\$260,377.40

total repaid to date



196

loans issued to entrepreneurs



204

students supported through scholarships



199

entrepreneurs trained through
business development



4,386

beekeepers supported through
extension services



140

active businesses operating



72%

business survival rate (SBDP)

LOAN PROGRAM



\$395,136.96

total lent to date

\$260,377.40

total repaid to date

196

loans issued

89

finished loans

98%

repayment integrity



Access to capital remains one of the biggest barriers to economic mobility in Liberia. UOF's loan program provides small, structured loans that enable entrepreneurs to start, stabilize, and expand their businesses.

These loans are designed to be repaid and reinvested, allowing the same capital to support more people over time. Not one-time aid, but instead, a system that builds momentum within communities.



STORY

Antoine Saydee spent years decorating Monrovia's events for someone else's business. He had the skills. He had the clients. He didn't have ownership. When a landlord's referral brought him to UOF's Strive business training program, that changed. He graduated, applied for a loan, and received **\$450**. He launched Amazing Modern Event and Decorations and is now importing decoration materials directly from China to meet growing demand.



With your continuous support, I am inspired and empowered to rise higher, grow stronger, and achieve even greater heights than I've ever imagined.

— Antoine Saydee

SBDP

STRIVE BUSINESS DEVELOPMENT PROGRAM



199

participants trained to date



\$86,893.72

in graduate loans issued



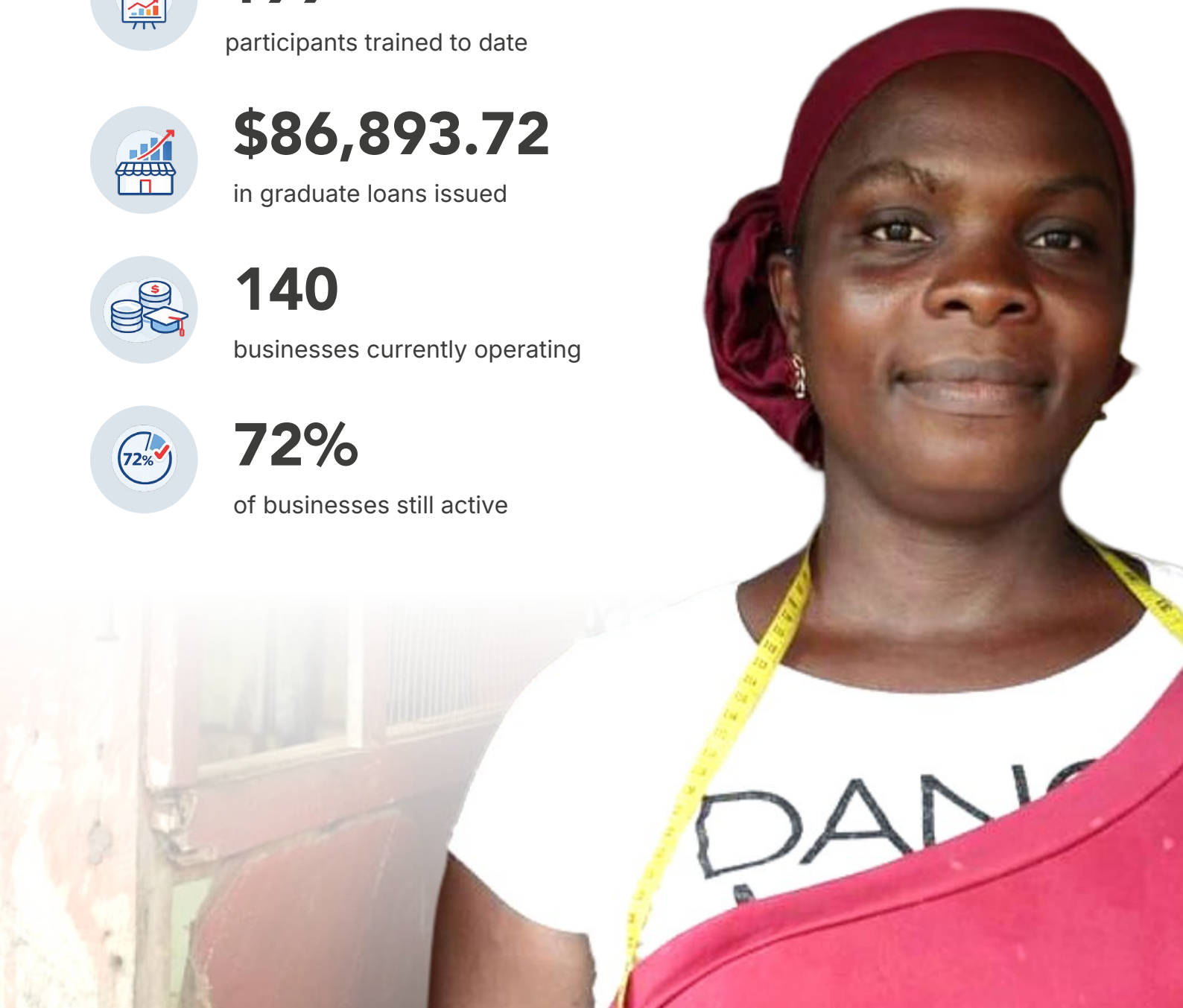
140

businesses currently operating



72%

of businesses still active



The business development program equips entrepreneurs with the practical skills needed to run and grow a business. Participants learn how to track their finances, price their products, manage customers, and make informed decisions. These fundamentals create structure, turning informal activity into sustainable income. This is where ideas become viable businesses.

Benjamin B. Kollie

“

When Benjamin entered the program, he struggled to manage his finances and lacked a clear structure for his business. Through training and hands-on support, he learned how to track income and expenses, price his products properly, and make more informed decisions. These changes brought stability to his operations and improved his confidence as a business owner. Today, he runs his business with greater discipline and a clearer path for growth.



BEEKEEPING PROGRAM

4,386

beekeepers supported
(annual extension reach)

2,000 gallons

Honey produced

\$32,611 USD

Honey purchased

275

number of beekeepers trained

Expansion into cross-border pilot

(Sierra Leone)



Beekeeping is one of UOF's most scalable livelihood programs. It requires relatively low upfront investment, supports environmental sustainability, and provides a reliable source of income for rural communities. In 2025, the program expanded beyond training into ongoing technical support, helping beekeepers improve yield and maintain long-term success. This approach strengthens both individual livelihoods and local ecosystems.

Esther Myres

Esther began with a small number of hives and limited resources. With support and training, she built her own hives, harvested honey, and generated income through local sales. Rather than stopping there, she reinvested her earnings to expand from 5 to 16 hives. Today, her work reflects a clear model of steady, self-driven growth built on practical skills and dedication.



COCONUT OIL PROGRAM

2,290

liters sold by farmers.

\$39,625

in coconut oil based products sold

140

farmers identified in Maryland County coconut expansion project

2025 was a major development year for coconut oil. Rather than focusing only on output, UOF concentrated on building the foundation for long-term industry growth. This included mapping new regions, identifying farmer networks, and advancing plans for future production infrastructure and exporting. These steps are critical to moving from small-scale activity toward a more structured and sustainable industry.

From small-scale production to regional value chain development



Maryland County Expansion



In 2025, UOF began laying the groundwork for expanding coconut oil production in Maryland County. Through field visits and community engagement, 140 potential farmers were identified and assessed for participation. This early-stage work focuses on understanding land, capacity, and local networks before scaling production. While output remains limited today, these efforts are building the structure needed for long-term growth.



SURF THERAPY PROGRAM



100+

youth engaged in surf therapy and programs



40 girls

in surf empowerment programs



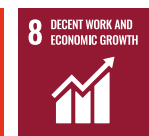
24 student scholarships

connected to the initiative

The surf tourism program sits at the intersection of youth development, tourism, and local economic activity. Through surf training, mentorship, and community engagement, young people gain confidence, discipline, and actively engaged while opening pathways into employment through the growing surf tourism industry.



Faith Kulu grew up in Robertsport, where surfing first gave her a platform to be seen. After becoming Liberia's women's surfing champion, she connected with supporters and is now sponsored through our Bright Stars scholarship program, opening the door for her to continue her education. Today, she is in her second year at university while building her own NGO focused on protecting Liberia's coastline. What began with a surfboard has become a pathway to leadership, environmental stewardship, and future economic opportunity in her community.



SCHOLARSHIP PROGRAM



204

students supported in 2025



Growth

from 128 students in 2024



3

university graduates this year

Johnsie A. Woods spent three years at AME University working toward her degree in Social Work, and she earned it. Supported through the Bright Stars Scholarship Program, she was able to stay focused on her studies and see them through to the end. When asked what education means to her, she put it simply: **“Learn something to be able to change your society in a positive way.”**

That sense of purpose carried her through. Today, Johnsie stands as a reminder that when a young person is given the chance to learn, the benefits reach far beyond themselves, into their families, their communities, and the society they are determined to change.



Grab any opportunity to learn something that will help you in the future. You never know what will benefit you and your family.

- BA in Social Work, AME University



CORE NARRATIVE

CLOSING THOUGHTS

After 18 years in Liberia, we've moved from standalone programs to a fully connected ecosystem of projects and programs that support each other to push forward the full cycle of self-sustainability.



Small positive inputs, applied consistently, changes the trajectory of a life.



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