



Jumpstart Switzerland

women investing in women

ANNUAL REPORT

2019

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Message from the President

In 2019 Jumpstart Switzerland continued to focus on facilitating sustainability in our Zambian Partner organizations. In 2018, I enumerated three pillars of sustainability. I would like to continue in this Annual Report with an update on how we are faring.

The Three Pillars of Sustainability

I. Human resource development

Human resource development means enabling staff to continue to learn, to gain knowledge and improve skills in counselling, teaching and management. It also means letting staff members follow their dreams: for one person it means a registered nurse degree, for another a university bachelor's degree, for another a high school diploma. Jumpstart Switzerland funds one higher education position per year, has developed an educational loan fund for its employees (or their children), and encourages employees to save for their or their children's higher education. Currently we have two employees and the daughter of a deceased employee on a grant from another Swiss organization, on grants from Jumpstart Switzerland, on loans from Lubuto Jumpstart and saving their own money from their BBYC wages.

II. Organizational development

BBYC and Lubuto staff attend seminars sponsored by national and international NGO's in Zambia in order to acquire the skills necessary to run a non-profit organization. Jumpstart mentors its partners in the areas of Good Governance, Strategic Planning, Staff Ongoing Education and Financial Sustainability.

III. Financial durability

Lubuto Jumpstart Women's Empowerment, which manages microcredit (loans up to \$100 per person) and small business loans (up to \$1000 per person), is financially self-sustaining with the exception of the yearly internal and external audits. Jumpstart supplies funds for these audits.

BBYC is currently completely dependent on international funding from Switzerland and the USA. As a result of support and lobbying from colleagues in the Basler Association for Medical Cooperation (BAMC), Jumpstart recently received approval of a grant from a Swiss Foundation, which, along with grants and donations from private individuals and associations, will help sustain BBYC through 2022. Our goal is to build BBYC's capacity to be able to obtain grant money on its own in the international marketplace as well as within Zambia. This is a work in progress. We will keep you posted.

Meanwhile, your contributions are vital for the survival of BBYC and Lubuto. With your support our partners have been able to provide better services to more people over a longer period of time than ever envisioned!

Thank you for your support and commitment



Jody Stähelin, MD, Paediatrician (FMH Kinder- und Jugendmedizin)
Master of International Health
President, Jumpstart Switzerland

I. Ongoing Projects

A. Economic Empowerment: Lubuto Jumpstart Women's Empowerment

- **Microcredit:** 275 women are enrolled in this program. The financial audit this year again showed no defaulters. All the numbers matched up, no money lost to attrition, and indeed, the loan fund grew exactly according to calculation. Two centers started buying into their own loan fund, as discussed in the annual report last year. In a few years they will own over half of their own fund! We will see how well this develops and hope other centers will come on board. **This project is financially self-sustaining** and it is growing. Jumpstart funds are used solely to pay for an internal and external audit each year.
- **Small Business Loans:** We invested \$4,000 as seed money for this project in 2019 in order to finance middle sized loans of up to \$1000 each on a revolving basis. Candidates were chosen according to rigorous criteria and were mentored intensively. They have started small businesses such as trading rice acquired from Tanzania, selling mattresses acquired from the Democratic Republic of Congo, transporting fish for sale in markets within and beyond the province such as Mansa and Ndola, bringing in eggs from Lusaka, and raising chickens. To date **18 women** have performed well with 100% return on their first loan cycles.

B. Sexual and Reproductive Health: Bumi Bwesu Youth Centre

- Construction of the **new BBYC premises is finished and just waiting for water and electricity connection!** Thanks to donations from a Swiss foundation as well as from family, friends and colleagues, we were able to collect the necessary funds. BBYC plans to move in during the first quarter of 2020.
- **Prevention of Gender Based Violence:** Bumi Bwesu staff continues to work tirelessly to prevent sexual violence by sensitizing villagers, village chiefs, community leaders, school children, teachers, politicians, health workers, police, and members of the justice department.
- **Remote Villages:** In response to local demand, BBYC decided in May 2019 to **expand its range to a few remote villages**, which can only be reached by hours of four-wheel drive over rough paths through the bush. Due to the high price of fuel, this expanded outreach added costs to our budget. As of the end of the year, BBYC conducted outreach in 4 remote villages.
- **Care of victims: "survivors,"** as we prefer to call them, continue to seek help at BBYC center. In 2019, GBV counselors attended to 190 cases of GBV on issues such as: land inheritance, dowry, marital conflict, child neglect, paternity issues, spouse battery, and forced marriage.
- **Family Planning:** Bumi Bwesu promotes Family Planning by disseminating information in villages and holding discussions with men and women. These talks are linked to services rendered by the District Health Office. As we operate within the existing health structure, we are strengthening the current health system. Bumi Bwesu also distributes the **"day-after pill"** at the center free of charge.
- **Youth:** Bumi Bwesu rotates through schools holding discussions on matters such as child labor, child abuse, sexual abuse, unwanted pregnancy and prevention of sexually transmitted infections such as HIV. This year BBYC attended 10 schools and reached 832 pupils.

- **Results of individual activities for 2019** can be seen in more detail on our website, www.JumpstartSwitzerland.org. ("about us/ annual reports/ BBYC annual results 2019.)
- **One Stop Centre for survivors of Gender-Based Violence:** As mentioned last year, BBYC is recognized by the local Zambian government as well as other NGO's as the One Stop Centre for survivors of Gender-Based Violence in Nchelenge District. Individual staff members as well as the center as a whole have been chosen to participate in special seminars in order to further their skills, as well as being engaged to conduct sensitizations in refugee camps.

C. Beyond microcredit: an Integrative Approach to Microcredit and Sexual and Reproductive Health

As in previous years, the staff of Bumi Bwesu rotate from village to village, piggy backing talks on Sexual and Reproductive Health, Family Planning, Gender Based Violence and HIV prevention onto the pre-existing micro-credit group centre meetings.

By linking the microcredit and sexual and reproductive health programs we use our network of 275 women in 6 villages to spread the message about GBV and to disseminate information about Family Planning, HIV and Sexually Transmitted Infections. Linking the two programs gives women not only the information but also the economic means to find their own best solutions.

II. Organisational Capacity Building

In order to build organisational capacity, in 2018 we hired an expat US American, Dan Martin, to work as coach with the staff and management. Dan had worked with the US Peace Corps two years earlier in the district in Zambia and was already well-known to our staff. Dan was instrumental to the staff in establishing two good Boards of Directors – one for BBYC and one for Lubuto, as well as working with staff on project development and grant applications. Specifically, he worked with staff on designing and implementing the Small Business Loan Project as well as drafting a proposal for BBYC outreach in Remote Villages. The staff of both organisations as well as the community at large were grateful to learn from him. Dan worked for a short 11 months, before he had to return to the USA, but had a lasting impact on the team in its efforts to develop new projects and to become sustainable.

III. Board of Directors

We continue with a slim Board of three women: **Louise Vilèn, Judith Safford and Jody Stähelin.**

Louise Vilèn has opened her own office as a consultant to conduct expert opinion reports on cases of child abuse for the court. She is also mother to four brazen boys!

Judith Safford who suffers from Ankylosing Spondylitis, started taking immune-modulating medication two and a half years ago, which led to rapid improvement. Just 6 months later, Judith felt so well, she went and climbed 16 of Switzerland's highest peaks in 5 days! If you would like to learn more, see her [TEDx talk](https://www.youtube.com/user/TEDxTalks): under www.youtube.com/user/TEDxTalks from November 2017. Meanwhile, Judith is a consultant for a non-profit organization (ESTHER Switzerland) and is engaged in medical congresses and studies as a patient expert and advocate.

Jody Stähelin continues to work part time as a paediatrician. She has also become active in the Basel Association for Medical Cooperation (BAMC) in organising student and doctor missions at St. Pauls Hospital in Kashikishi Zambia, as well as planning a long-term cooperative project among the BAMC, Solidarmed, the University Hospital of Basel and St. Pauls Hospital in Zambia.

2019 Income and Expenses in Swiss Francs (CHF)

	Income		Expenses
Capital as of 31.12.18	36056	SRHR/GBV (BBYC activities)	30967
Restricted Donations	38921	BBYC new building	26020
Unrestricted Donations	11536	Microcredit (Lubuto)	0
		Lubuto Audit	726
		Website Host	20
		Bank Fees	310
		Total Expenses 2019	58043
		Capital per 31.12.19	28470
Total	86513		86513

Donors 2019

Soroptimist International Germany
 Basel Association for Medical Cooperation (Basler Förderverein für medizinische
 Zusammenarbeit)
 Foundation (anonymous)
 Private Individuals

We are grateful to our supporters, without whose loyal commitment, our work would not be possible. Ninety nine percent of donations go exclusively to project costs in Zambia. Travel expenses (annual monitoring and evaluation) are paid by Jody Stähelin out of pocket.

Jody Stähelin, President Jumpstart, 20th May, 2020

Louise Vilèn, Treasurer, 24th May, 2020

IV. Strategic Plan: the Balance 2011 - 2019

Project	2011	2012	2013	2014	2015	2016	2017	2018	2019
Microcredit	JS & local partner Lubuto initiate MC program. 110 women receive loans of \$100 pp. Health outreach provided.	200 women receive MC. Total loan capital \$20,000. FP outreach and psycho-social counselling implemented.	350 women receive MC, total loan capital over \$35,000. Outreach in FP, HIV, STI's, GBV integrated in program.	450 women receive MC, total loan capital \$45,000. Outreach in SRH continues, emphasis on FP	Jumpstart Capital investment expires. Restructuring ongoing. Since June 2015, Microcredit program is self-sustaining	Microcredit program functions well after restructuring, number of MC recipients gradually reduced.	250 MC recipients. Fund increased by \$4000 Begin Small Business Loans (SBL) fish pond farming	260 recipients. Zero defaulters. Total revolving fund = ZMW 148,672. 13 Small Business Loans, Fish pond farming financially in private hands	275 recipients. Zero defaulters. Total revolving fund = ZMW 162,304 18 Small Business Loans, Fish pond farming failed
Study Impact of MC	Plan: conduct & get independent funding for study	2 bachelor students complete pilot, funding ✓		3 masters students complete Phase I, funding ✓		Phase II not implemented due to lack of funding	null	null	null
Bumi Bwesu Youth Center	BBYC financed by Aids & Kind grant (\$25,000/yr). JS trained local staff in "Life Skills" workshops and Focus Group Discussions.	Aids & Kind grant of \$25,000/yr still current. Outreach extended to remote Kabuta. Life Skills and Focus Group Discussions implemented.	Aids & Kind expired. Coordinated Response Centre for GBV Survivors established: staff trained locally, funding thru 2014	BBYC continues work in HIV VCT. GBV center running. Outreach in GBV, FP, STI/HIV expanded	BBYC continues work in HIV VCT. GBV center running. Outreach in GBV, FP, STI/HIV expanded & linked to microcredit	BBYC continues work in HIV, VCT, GBV. Outreach in GBV, FP, STI/HIV expanded & linked to microcredit. BBYC increases organizational capacity.	Continued as in 2016. New Goals: more youth outreach, provide modern contraceptives at BBYC	Continued as in 2017. New Goals: target more village headmen and women. Emergency Contraception provided at BBYC	Continued as in 2018. New Goals: outreach to a few remote villages.
Personal Capacity Building	Alex Chabu successfully completed 1st year distance learning at Cavendish Uni	Alex Chabu successfully completed 2nd year of distance learning at Cavendish Uni	Grandwell Chilukuta completed 2 yrs nursing school, co-manager of BBYC	Grandwell Chilukuta continues as co-manager and medical advisor to BBYC	Grandwell Chilukuta continues as co-manager and medical advisor to BBYC	Trainings conducted: Legal Aid Counselling Manager attends course in HR management	Trainings conducted: Counselling Manager attends course in HR	Trainings conducted: Manager: HR course Eunice: begins Registered nurse training	Trainings: Manager: HR course finished Eunice: 2 nd yr. RN training Staff: short courses on counselling skills
Organisational Capacity Building						Strategic Planning Seminar	Strategic Planning Seminar Land Purchased	New headquarters: plan approved, funding secured	New headquarters construction finished
Organizational Growth	Expenses CHF 38,348	Expenses CHF 36,000	Expenses CHF 54,938	Expenses CHF 54,725	Expenses CHF 22,351	Expenses CHF 21,890	Expenses CHF 25,806	Expenses CHF 37,595	Expenses CHF 58,043