



Jumpstart Switzerland

women investing in women

ANNUAL REPORT
2018

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Message from the President

I am not getting younger. Someday, in three or four or five years, I may not be able to dedicate as much energy to Jumpstart Switzerland as I do now. Time is pressing on and it is becoming more urgent to help our Zambian partners, Bumi Bwesu Youth Center and Lubuto Jumpstart Women's Empowerment, to become self-sufficient and sustainable. This is our objective for the remaining few years.

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. Currently Jumpstart pays fees for BBYC manager, Boyd Bwalya, who attends night school in Human Resource Management, while continuing to work as BBYC manager. For others we seek external funding: five years ago, Grandwell Chilikuta, one of BBYC's founders, received funding from the Basel Association for Medical Cooperation (BAMC) in order to attain Zambian nursing school. Currently, one of our counsellors, Eunice Kalilo, is receiving funding from BAMC for registered nurse studies in Zambia.

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 sustainability

Lubuto Jumpstart Women's Empowerment, which manages microcredit and small business loans, is financially self-sustaining with the exception of the yearly internal and external audits. Jumpstart supplies funds for these audits. However, the goal is, that Lubuto will someday be large enough so that payment for the audits could come out of its own interest income.

The small business loan revolving fund was set up with \$4,000. Depending on how this project developments, we may decide to invest additional funds in order to serve more women.

BBYC is currently completely dependent on international funding from Switzerland and the USA. As a result of support and lobbying from colleagues in the 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 for the next three years. 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 in Paediatrics
FMH Kinder- und Jugendmedizin
Master of International Health
President, Jumpstart Switzerland

I. Ongoing Projects

A. Economic Empowerment: Lubuto Jumpstart Women's Empowerment

- **Microcredit:** 260 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. After meeting all 260 women in their villages, as well as brainstorming with their 10 representatives, we came up with a plan to enable women to increase the loan fund and gradually buy into their own account. In 3-5 years, the women will own half of the loan fund themselves! **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.
- **Fish Farming:** as mentioned last year, we turned this project over to private hands. Unfortunately, when I visited in May the project was floundering due to lack of sustained technical support. Problems arose: they could not afford proper "fingerlings" to start the fish stock, the feed was not nutritious enough, the fish did not grow as large as desired for market purposes, there were transport and communication problems. As we had sold this project into private hands, Lubuto did not lose any money; however, we would have liked to have seen this project, which we helped jumpstart, thrive.
- **Small Business Loans:** We invested \$4,000 as seed money for this project 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 distant markets such as Mansa and Ndola, bringing in eggs from Lusaka, and raising chickens. To date 11 women have performed well with 100% return on their first loan cycles. Unfortunately, two women defaulted, returning barely half the loan. We have enough reserve in our microcredit program to be able to take in this loss. But we have learned our lesson and will proceed more carefully in future: both the selection process and the initial mentoring need to be adapted.

B. Sexual and Reproductive Health: Bumi Bwesu Youth Centre

- The **new BBYC premises are almost finished!** Thanks to donations from a Swiss foundation as well as from family, friends and colleagues, we were able to collect the necessary \$38,000 in funds. With its own premises now BBYC has been freed from paying an onerous rent for a poorly maintained building, is more centrally located providing better access for clients, and stands in closer proximity to its network of clinics, hospital, police station and the court. Furthermore, it now has the basic technical structure required to offer clients the degree of confidentiality demanded by the nature of this work. The staff and I would like to express our deepest gratification to all who contributed!
- **Prevention of Gender Based Violence:** Bumi Bwesu staff continues to work tirelessly to prevent sexual violence by sensitizing villagers, community chiefs, school children, teachers, politicians, health workers, police, and members of the justice department. This year BBYC put special emphasis on sensitizing village headmen, headwomen and community leaders.
- **Remote Villages:** In response to local demand, BBYC decided 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 will add costs to our budget.

- **Care of victims: “survivors,”** as we prefer to call them, continue to seek help at BBYC center. Caring for survivors is arduous; it requires perseverance and a good network in the community, and it requires making compromises in order to find the best solutions possible in an imperfect world, as shown in the story of Prisca (see this website, “*letters*”).
- **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.
- **Results of individual activities for 2018** can be seen in the table at the end of this letter and in more detail on our website, www.JumpstartSwitzerland.org. (“about us/ annual reports/ BBYC annual results 2018.”)
- **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 – a worthy praise and a mighty responsibility. Unfortunately, no government funds have accompanied this acclaim, so we need to continue to fundraise as usual!

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

Each year we move closer to a true merger of the Lubuto Microcredit program and the Bumi Bwesu program on Sexual and Reproductive Health. Currently the microcredit program is being managed by Bumi Bwesu, and the office premises have been relocated to Bumi Bwesu headquarters.

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 meetings. 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.

By linking the microcredit and sexual and reproductive health programs we use our network of 260 women in 5 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 the best solution.

II. Organisational Capacity Building

In order to build organisational capacity, 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 also served as technical advisor for the fish farming project, which unfortunately did not succeed after his departure. 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 managing director of the Institute of Rheumatology Research.

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 between the BAMC and the University Hospital of Basel.

2018 Income and Expenses in Swiss Francs (CHF)

	Income		Expenses
Capital as of 31.12.17	20867	SRHR/GBV (Bumi Bwesu)	28382
Restricted Donations	29486	Microcredit (Lubuto)	0
Unrestricted Donations	23298	Lubuto Audit	624
		Small Business Loans	3964
		Fish farming	0
		Technical advisor in Zambia	4091
		Website	194
		Bank Fees	340
		Total Expenses 2018	37595
		Capital per 31.12.18	36056
Total	73651		73651

Donors 2018

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, 28th October, 2019



Louise Vilèn, Treasurer, November 10th, 2019

IV. Strategic Plan: the Balance 2011 - 2018

Project	2011	2012	2013	2014	2015	2016	2017	2018
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
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
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
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
Organisational Capacity Building						Strategic Planning Seminar	Strategic Planning Seminar Land Purchased	New headquarters: plan approved, funding secured
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