



**Jumpstart Switzerland**

*women investing in women*

# **ANNUAL REPORT**

# **2017**

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## Message from the President

In contrast to a glossy start-up, we at Jumpstart, as well as our partners in Zambia, maintain a humble stage presence. Our goal is to make an impact, not just for a year or two, but forever; in other words, to be sustainable. But how to be sustainable in a failing economy?

Lake Mweru is over-fished. You used to be able to buy a large, delicious bream fish weighing up to 500 grams (a bit more than 1 pound) if you went to the market before midday; now you are lucky to get a hand-sized fish even if you meet the fishing boat on the shore at 5 am. Furthermore, as all of the meagre produce is consumed during the legal fishing season, when the yearly fish ban comes around (to allow the fish to spawn), there are simply no fish to be had at all. Fish pond farming would provide fish for market during the fish ban season, boosting nutrition and economic exchange. Furthermore, it would reduce illegal fishing during the fish ban, as fish would be available from pond cultivation.

We are now conducting a pilot project under the auspices of our local microcredit organization, Lubuto. The pilot consists of granting a loan to a local fish farmer to stock and cultivate 5 fish ponds and hire up to 10 locals. Lubuto has hired an aquaculture expert, who will provide close supervision of both financial and technical aspects during the first few years.

What's in it for Lubuto? Lubuto will receive 20% of the yearly financial profit, year after year. If this pilot project is successful, we will upscale to work with other fish farmers in the region. Long-term this project aims to stimulate the local economy, help to sustain the fish trade, increase jobs, provide affordable protein nutrition to the community year-round, and give a financial boost to Lubuto so it can grow sustainably.

Meanwhile, we will continue with microcredit to our 250 women, and continue to increase their loans as desired.

As far as sexual and reproductive health at Bumi Bwesu Youth Centre goes, our partners continue with their work in caring for survivors of gender-based violence and in conducting community outreach. In future we plan to intensify the preventive work with youth (e.g. initiate ongoing discussion groups in the schools, conduct youth camps) as well as scale up our family planning commitment by providing modern contraceptives on site.

As mentioned in the last letter, Jumpstart has funded land purchase for Bumi Bwesu and Lubuto to build their own premises. We are still lobbying for more funding from abroad, as well as local Zambia matching funding.



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

Our Partner Organisation, Lubuto Jumpstart Women's Empowerment continues to provide microcredit to 250 women in Nchelenge. The restructuring we initiated in 2015 proved to be effective in that Lubuto was able to deliver and collect loans without attrition of the capital fund and was able to maintain appropriate documentation. We increased the loan portfolio in Fall of 2017. As in May 2017, an external consultant will conduct an internal audit in May 2018 to monitor progress.

**What does microcredit achieve?** It does help some women get started in a micro-business, such as paying rent for a stand in the covered market; it does put more children in school, as it helps their mothers pay school costs; it does permit some women to make home improvements; and even perhaps for a few enterprising women, these economic endeavours might put them a teeny bit higher on the economic scale. However, in spite of making the lives of 250 women and their families a little better, thinking in terms of the large picture, microcredit does not advance economic development overall.

#### Small Business Loans

Advancing economic development in Nchelenge is something we hope to do with small business loans for fish farming. These loans are considerably higher (\$1000 - \$2000) in contrast to microcredit (\$100). By investing in fish pond farming we are bringing a new industry to the area, thus we should be able to stimulate the local economy, establish an active fish trade during the fish ban season, increase jobs, and provide affordable protein nutrition to the community year-round.

#### Sustainability

The one-time start-up loan will be collected within a 2-year time period. Instead of collecting interest on the start-up loan, Lubuto will receive 20% of the yearly financial profit in perpetuity; this financial investment will give a financial boost to Lubuto so it can grow sustainably.

### B. Sexual and Reproductive Health: Bumi Bwesu Youth Centre

#### Gender Based Violence

In July 2013, with financial support from Jumpstart and its northern partners, as well as intensive training from experienced Zambian experts in the field, Bumi Bwesu Youth Centre opened the doors of a Coordinated Response Centre for Survivors of Gender Based Violence.

Bumi Bwesu continues to provide comprehensive care and guidance for survivors of gender-based violence. In addition, Bumi Bwesu counsellors sensitize the community via radio and regular visits to schools, villages and stakeholders. We at Jumpstart continue to support our partners not only financially but also in capacity building, by financing seminars in medical, psychological and legal aspects of gender-based violence, whenever possible, with Zambian facilitators.

In an effort to reach more youth, we plan to conduct Youth Camps as well as start Discussion Groups in the schools.

#### Sexual and Reproductive Health Services

Bumi Bwesu Youth Centre continues to promote Sexual and Reproductive Health in general, especially in the area of HIV and pregnancy prevention among youth. They perform HIV Voluntary Testing and Counselling as well as outreach programs in the home. Bumi Bwesu conducts group family planning information sessions in villages.

We intend to **upscale Family Planning services** by actually providing modern contraceptives at BBYC.

### 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 250 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.

**Reaching Men:** Last year I mentioned, that we had targeted men as well as women in the community sensitizations on Family Planning, without success. Unfortunately, male attendance was erratic and petered out to nothing. I mentioned, we needed to brainstorm, how to reach men more effectively. In the meantime, we have launched a pilot program to provide small business loans to pond fish farmers. These are for the most part men. For the moment, our investment is purely economic (see above, “small business loans”). However, as we found with women, I am hoping we may find with men, that addressing their financial needs can be the entranceway to approaching social and health-related subjects.

## II. Board of Directors

We continue with a slim Board of three women: Louise Vilèn, Judith Safford and Jody Stähelin. Judith Safford, who suffers from Ankylosing Spondylitis, started taking immune-modulating medication about one and a half years ago, which led to rapid improvement. 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](https://www.youtube.com/user/TEDxTalks) and then search for Judith Safford or access by scanning the QR code with your mobile phone.



### III. Income and Expenses Jumpstart Switzerland 2017 in Swiss Francs (CHF)

	Income		Expenses
<b>Capital as of 31.12.15</b>	12,184	<b>SRH/GBV (Bumi Bwesu)</b>	<b>25,806</b>
<b>Restricted Donations</b>	22,000	<b>Microcredit (Lubuto)</b>	0
<b>Transfer GAJ USA</b>	4,415	<b>Bank Fees</b>	223
<b>Unrestricted Donations</b>	8,297	<b>Administration</b>	0
<b>Advance</b>	4,000	<b>Return advance</b>	4,000
		<b>Total Expenses 2016</b>	30,029
		<b>Capital per 31.12.17</b>	20,867
		<b>rounding off</b>	
<b>Total CHF</b>	<b>50,896</b>		<b>50,896</b>

### Donors 2017

Institute of Occupational Health (Institut für Arbeitsmedizin ifa), Baden  
 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. Donations go exclusively to project costs in Zambia. Administration and travel expenses (annual monitoring and evaluation) are paid by Jody Stähelin out of pocket.



Binningen 02.04.2018

Jody Stähelin  
 President Jumpstart Switzerland



Solothurn 02.04.2018

Louise Vilèn  
 Treasurer

#### IV. Strategic Plan: the Balance 2017 (years 2009-2010 deleted)

Project	2011	2012	2013	2014	2015	2016	2017
<b>Micro-grants to women's groups</b>	9 grants (reduced from 19 grants 2010)	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out
<b>Microcredit</b>	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 fish pond farming
<b>Study Impact of MC</b>	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
<b>School income-generating projects</b>	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out
<b>Bumi Bwesu Youth Center</b>	BBYC financed by Aids & Kind grant (\$25,000/yr). Jumpstart 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. <b>Coordinated Response Centre for GBV Survivors established:</b> 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
<b>Personal Capacity Building</b>	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
<b>Organisational Capacity Building</b>						Strategic Planning Seminar	Strategic Planning Seminar Land Purchase
<b>Organizational Growth</b>	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