



Jumpstart Switzerland
women investing in women

ANNUAL REPORT
2020

Table of Contents

Message from the President	3
I. Ongoing Projects	4
Economic Empowerment	
Sexual and reproductive Health	
II. Organisational Capacity Building	5
II. Jumpstart Switzerland Board of Directors	5
III. Financial Statement.....	6
Income and Expenses Jumpstart Switzerland	
IV. Strategic Plan: the Balance 2020	7

Message from the President

We were caught off guard as SARS-Corona-19 conquered humankind, in one wave, then a second, and soon a third. Some day we will stop counting the waves.

Although our partners in rural Zambia seemed hardly to suffer in terms of becoming ill themselves or losing loved ones, the pandemic affected their lives and the lives of the beneficiaries of our programs profoundly. Trade and travel were restricted. Women could only sell their wares at the market place 3 days a week instead of six days. The currency plummeted two-fold while prices soared four-fold. The salaries we paid our employees, the loans we gave to women in our Microcredit and Small Business Loan programs lost half their value, and through inflation buying power was diminished even further.

Meanwhile, people who became ill were wary of going to the hospital. But malaria and malnutrition and pneumonia did not abate. Children missed their immunizations, pregnant women missed their prenatal check-ups, and the sick just came in late or died at home.

Gender-Based Violence (GBV) was not expected to abate either. It was important not to neglect this subject, BBYC's prime mandate. Last year the team had hired a theatre group to perform in remote villages on topics of vital importance: child marriage, wife-beating, and sexual abuse, just to name the top three. But now, in the Time of Corona, instead of going to remote villages with the theatre group, our team had them perform an audio skit on these topics on the radio, followed by call-in discussion.

Due to the pandemic, I was unable to travel to Zambia in May this year. I "met" with the team at first weekly, then bi-weekly, then monthly by Whats App or Face Time. We discovered this was not a bad way to provide guidance. They have had to prepare for these meetings on an ongoing basis instead of letting all the questions and challenges and decisions wait for the once a year site visit. Although virtual guidance cannot replace the real thing, we will not give up these monthly meetings, even when the time comes, when "real" travel to Zambia is possible.

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

- This year we were unable to carry out the usual “in the field” financial audit. However, any financial undertaking requires regular monitoring. So, a microcredit consultant in Lusaka is conducting an “electronic desk audit” now, to be followed by a catch-up “field audit” in May 2021.
- **275 women** are enrolled in this program. More women want to join. We have decided to add new members to existing centres and will start a new 7th centre, bringing us up to close to 300 women next year. **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.
- As mentioned last year, in discussion with women participants, we came up with a plan to enable women to increase the loan fund from year to year and gradually buy into their own accounts. In parallel, we also decrease the interest owed. Three centres have already started enthusiastically on this plan. Due to good feedback, now all the centres intend to follow suit.

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. So far **19 women** have received up to three cycles of short-term loans, with currently no defaulters. Some examples of the businesses are: buying household products in Tanzania for sale locally, raising poultry, selling mattresses, selling chitenge material for dresswear, etc. At the end of 2020, we added an additional \$2,500 to the fund in order to expand our reach up to 25-30 women.

B. Sexual and Reproductive Health: Bumi Bwesu Youth Centre

BBYC Premises

The **new BBYC premises are finished!** Thanks to donations from a Swiss foundation as well as from family, friends and colleagues, we were able to collect the necessary funds. As connection to the state electricity company was endlessly delayed, the team at BBYC had a solar system set up, which is enough for lamps, charging computers and phones as well as powering a fan. We have a borehole for water, which must be pumped using benzine to get water up to the tank. As benzine is very expensive, this encourages prudent use of water!

Gender Based Violence

- Bumi Bwesu had to curb its usual **preventive work** sensitizing the community about gender-based violence. Schools were closed until September, and staff did not want to encourage village gatherings. As mentioned above, the theatre group performed old-fashioned audio theatre on the radio on subjects such as childhood marriage and household violence. Now that the lock-down is over, the team has already gone back to the schools and villages, including remote villages, as initially planned.

- **Outreach to remote villages:** this project had to be cut back in 2020 due to Corona restrictions. However, some remote villages were reached and we will be taking up the mission in full force in 2021 – see Letter from Zambia in November 2021.
- **Care of victims:** Since May 2020, due to the Corona pandemic, fewer “**survivors,**” as we prefer to call them, have sought out BBYC. What we hear through the grapevine is that Gender-Based Violence is more prominent than ever – but we have no data from Zambia to this effect.

C. BBYC Staff training and organizational capacity building

- Our manager, Boyd Bwalya, completed a 3-year night course in human resource management. He was so motivated, he is now saving money from his salary as well taking out an educational loan from Lubuto to pay for a Bachelor Degree. He has successfully completed the first semester.
- Eunice Kalilo is in the third year of a 3-yr Registered Nursing degree program, financed by an education fund from the Basler Association for Medical Cooperation.
- Suzen, the daughter of a beloved staff member who died over a year ago, started a 3-year Registered Nursing program last January. This is partly paid for by a grant from BBYC in honour of her father and partly as a loan from Lubuto.

III. Board of Directors

We continue with the same, 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:** under www.youtube.com/user/TEDxTalks from November 2017. Meanwhile, Judith is a consultant for a non-profit organization (ESTHER Switzerland), is engaged in medical conferences and studies as a patient expert/advocate, and has started a foundation, RheumaCura, to further patient-orientated research in rheumatological illnesses.

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 developing a long-term cooperative project among the BAMC, Solidarmed, the University Hospital of Basel and St. Pauls Hospital in Zambia.

2020 Income and Expenses in Swiss Francs (CHF)

	Income		Expenses
Capital as of 31.12.19	28470	SRHR/GBV (BBYC activities)	28893
Restricted Donations	31563	BBYC new building solar energy	1733
Unrestricted Donations	12388	Microcredit, educational loans, small business loans (Lubuto)	3515
		Bank Fees	341
		Total Expenses 2020	34482
Round off	-1	Capital per 31.12.20	37938
Total	72420		72420

Donors 2020

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 July, 2021

Louise Vilèn, Treasurer, 27th July, 2021

IV. Strategic Plan: the Balance 2011 - 2019

Project	2011	2012-2013	2014-2015	2016	2017	2018	2019	2020
Microcredit Small Business Loans	JS & local partner Lubuto initiate MC program. 110 women receive loans of \$100 pp. Health outreach provided.	350 women receive MC, total loan capital over \$35,000. Outreach in FP, HIV, STI's, GBV integrated in program.	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	275 recipients. Zero defaulters. Total revolving fund = ZMW 199,556 19 Small Business Loans
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	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 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 & 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.	Continued same. Outreach to remote villages due to Corona reduced
Personal Capacity Building	Alex Chabu successfully completed 1st year 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	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 t Suzen: 1sr yr. RN Staff: short courses on counselling skills	Manager: distance learning for BA in HR management Eunice: 3 rd yr. RN Suzen: 2 nd yr. RN Staff: short course on training of trainers in GBV, microcredit
Organisational Capacity Building				Strategic Planning Seminar	Strategic Planning Seminar Land Purchased	New headquarters: plan approved, funding secured	New headquarters construction finished	Solar energy installed
Organizational Growth	Expenses CHF 38,348	Expenses CHF 54,938	Expenses CHF 22,351	Expenses CHF 21,890	Expenses CHF 25,806	Expenses CHF 37,595	Expenses CHF 58,043	Expenses CHF 34,482