

JUMP \$START FUND

A MICRO-ENTERPRISE
DEVELOPMENT PROGRAM

October 2005

Building Strong Communities Through Micro-Loans and Business Technical Assistance

CLIENT SUCCESS — Ihor Yevchek's True Colors

By Kristina Gillis

Before coming to the United States in 2001, from Ukraine, Ihor Yevchek hadn't thought about starting a business—he worked for others.

Yevchek now has a painting business called Spectrum located in Federal Way. JumpStart Fund helped Yevchek secure a \$3,000 loan to buy start-up equipment. There are a seemingly endless number of supplies needed in the painting business; sprayers, ladders, buckets, and tape-hooks, Yevchek explains.

"I get the equipment, make some money, and pay back the loan," Yevchek says.

Yevchek works with other contractors and has completed a variety of projects. "Some big, some small, some one-stories, some two-stories," he says. Although his business is dependent on the weather, he is happy with the amount of work available.

He says the biggest challenge now is working for himself.

"The first step is slow and it's up and down," he says. His advice for other new business owners: "Don't quit too soon."

Yevchek is 27 years old and lives in Federal Way with his Ukrainian wife and their two daughters.

-Kristina Gillis is a communications major at University of Washington and is volunteering with JumpStart Fund. She is interviewing JumpStart clients and writing about their journeys to America and their experiences as business owners.

COUNTRY PROFILE — UKRAINIAN REFUGEES IN THE PUGET SOUND AREA

The Puget Sound area is home to approximately 9,000 Ukrainian refugees. According to the United Nations High Commission for Refugees, approximately 84,866 Ukrainians exited their country in 2004. Most cite religious persecution as their reason for immigrating or seeking asylum.

The majority of Ukrainian refugees in the Seattle area are Ukrainian Pentecostal Christians who come from rural areas in Ukraine. They have settled in many Seattle suburbs and small towns in the Puget Sound. There are also Ukrainian Jews who have settled in the Seattle and Bellevue areas.

Pentecostal and Baptist churches are active in Ukraine. Although they make up less than one percent of the population, Pentecosts and Baptists are now, in addition to Jews, the largest refugee group from the Ukraine.

Ukraine became an independent country in 1991 after the breakup of the Soviet Union and has since experienced an economic depression, poor harvests and fuel shortages. The country still faces environmental and health issues from the Chernobyl nuclear power plant explosion in 1986.

Sources: "2004 Refugee Trends." United Nations High Commission for Refugees. "Voices of the Ukrainian Community." EthnoMed.

Welcome Kelsey Jones-Casey — Americorps VISTA Volunteer

Kelsey recently completed a 6-month internship with World Relief's AIDS Orphans and Vulnerable Children Project in rural Burkina Faso (West Africa). This internship helped prepared Kelsey for her work with JumpStart Fund.

"After I returned from Burkina Faso I decided that I wanted to work with refugees in the United States. In Burkina, I had a difficult time learning a new language (Gourmantchema) and understanding a new culture," says Kelsey.

"My family members in Burkina were amazingly loving cultural brokers. They had patience with me, taught me vocabulary and explained the customs of Burkina. Without them, I would have been very lonely and frustrated.

"I would like to provide the same sort of care for newcomers to the United States. We often fail to reflect on the personal histories of the refugees in our communities. Not only have they experienced physical hardships and terror, but in coming to the United States they are deal with innumerable roadblocks: language, culture, stress, a disruption of family systems and 'life as they know it.'

"The JumpStart Fund serves refugees who have overcome many of those initial obstacles. They are resilient and determined to start anew with their small businesses. It is inspiring to see these businesses succeed, and the dedication the clients have to making them thrive."

-Kelsey earned her B.A. in International Relations at Wheaton College in Illinois. She will be pursuing different funding options, including grants, to support JumpStart Fund's mission. In addition, she will work on marketing outreach efforts and coordinate the volunteer program. Kelsey is hoping to continue studying issues of economic development, especially micro-lending to women.

JUMPSTART FUND INFO

The JumpStart Mission

JumpStart's mission is to help refugees in the Puget Sound area achieve self-sufficiency through business ownership so that they can contribute to the economic development of their communities.

JumpStart serves this mission by providing refugee entrepreneurs with micro-loans and business technical assistance to help them start, expand, or strengthen micro enterprises.

Many refugees are equipped with the skills necessary for entrepreneurship because they owned businesses in their home countries.

However, they are often unable to access traditional lending sources and need technical assistance to adapt to the American way of doing business.

JumpStart exists to serve these newcomer entrepreneurs.

Eligibility requirements:

- Be a refugee, asylee, or other qualifying newcomer
- Be at least 18 years old
- Reside in the Puget Sound area
- Have a viable micro-enterprise (or a viable plan to develop one)

Benefits provided:

Once enrolled in the program, each JumpStart client will receive assistance in completing a business plan and a loan application.

If approved by the JumpStart loan committee, the participant will receive a loan.

Loans are between \$500 and \$10,000, up to five years, and bear annual interest 8%. Interest-free financing arrangements are available for Muslim clients.

Participants will also receive business technical assistance to ensure the growth of their businesses and increase their ability to repay their loans.

JumpStart has assisted refugee entrepreneurs from:

Somalia	Ethiopia
Cameroon	Ukraine
Russia	Azerbaijan
Iran	Nepal

Businesses we've assisted:

deli shop	town car/limo service
janitorial service	cabinet maker
hair salon	commercial driving school
coffee stand	bakery
caterer	restaurant
child care	grocery store
tailor	short- and long-haul trucking
clothing shop	massage practice

JumpStart Fund

c/o Refugee Resettlement Office
1610 South King Street
Seattle, WA 98144

Phone: 206-323-3152

Fax: 206-322-7632

Staff

Director Greg Hope

VISTA Program Developer Kelsey Jones-Casey

JumpStart is managed by the Refugee Resettlement Office.

Volunteer Hours Third Quarter 2005: approx. 1,000 hours contributed

Volunteer Program Accomplishments October 2003 through September 31, 2005:

- 29 active volunteers
- service learning volunteers in the spring and fall quarters
- developed strong relationships with local colleges and universities: UW, SU, SPU, SCCC, BCC
- part-time volunteer coordinator hired in April to help manage the program
- volunteers working in integral parts of the program, including outreach, marketing, fundraising, and training

New volunteers:

- **Cathy Hsieh:** direct marketing assistance
- **Joanna:** direct assistance to Dawit
- **Maureen:** coordinating community outreach and researching potential referrals sources and community promoters
- **Margo:** office assistance
- **Christine:** final editing of the driving school curriculum
- **Koya:** working with the employment program and helping us organize our contacts and update the database
- **Kristi Borden:** brochures and flyers
- **8 service learning students:** from UW and SU will be working in teams to help us outreach to neighborhoods in the King County area
- **Jason:** helping coordinate the service learning students

Ongoing projects:

- **Sunil:** has been doing direct outreach in the central district
- **Martha:** cross cultural communication workshop October 20th
- **Monica and Wendy:** continue to work on the development of a case statement and fundraising research
- **Christie:** working on the newsletter and the JumpStart website
- **Sariya:** has been outreaching to SWAP meets
- **Senay:** is expanding on the market analysis section of the market research document
- **Chris, PS Reilly and Jimmy:** continue to act as the loan committee
- **Tony Oliver:** provides consistent pro-bono attorney assistance to the program

- **Melora:** is working with Mike to edit the market research document that was compiled last quarter by a team of volunteers
- **Li:** has finished up her work with us in the office and is now working with Joanna to provide direct financial planning assistance to Dawit
- **Kathy and Elizabeth:** have finished editing Mohamed's 15+ chapter driving school curriculum
- **Kristina:** has begun interviewing clients as part of her efforts to establish client profiles of all JumpStart clients for a press kit

VOLUNTEER SPOTLIGHT

Q & A with Barbara Leavitt

Barbara has been working directly with Mohamed, a JumpStart client, to help him start his business, First Pass Driving School.

Q. What interested you most about volunteering for JumpStart?

A. I have a strong interest in micro-enterprise lending programs and when I found out about JumpStart it seemed like an excellent opportunity to work with an incredibly worthwhile program and contribute my experience to the refugee community in Seattle.

Q. What exactly do you do in your volunteer work for JumpStart?

A. I work with JumpStart clients to evaluate their businesses and develop marketing programs to support their business objectives. This involves working with them to get an understanding of their business processes, who they are selling their products and services to, researching the market for their services and developing marketing strategies, tactics and materials to support their efforts. For example, I helped one client name his business and we're in the process of developing marketing materials for his business.

Q. Describe a memorable moment (event) you experienced while working with Mohammed.

A. I have been very impressed with Mohamed's focus and dedication in starting his driving school. He has great ideas and I'm very excited about the success of his school. It was great that Mohamed was able to connect with another JumpStart client, who has a sign business, to get the signs made for First Pass Driving School.

DONATE

JumpStart needs additional funding for its marketing and outreach efforts. If you are interested in making a cash or in-kind donation to JumpStart, please contact Greg Hope, Director, at 206 323 3152 ext. 101 or hotel2@mind-spring.com.

WISH LIST

- Used desktop or laptop computer for JumpStart volunteers.
- Brochure rack for flyers and brochures of other agencies serving micro-entrepreneurs.
- In-kind donations of dinners or other fun events for volunteers.

Q. What is your occupation/what do you do in addition to volunteering for JumpStart?

A. My background is in international technology and consumer products marketing. I'm the director of marketing for a technology company in Seattle. I also have a passion for sailing, trail running and traveling to off-the-beaten track destinations.

Q. What would you say to encourage others to volunteer?

A. Volunteering with JumpStart is an excellent opportunity to apply your experience to different types of projects and gain experience working with Seattle's international community. It's an excellent opportunity to gain cross-cultural experience and contribute to individuals determined to succeed through starting a new business or expanding the one they have. JumpStart clients are most appreciative and it's extremely rewarding to have the opportunity to work with them as well as other JumpStart volunteers.

Database Guru: Taylor

Taylor is finishing up the development of the JumpStart Database. Taylor has volunteered close to 300 hours with the program. Following a period of learning about the program, he put together a comprehensive database, which will contain all marketing records, fundraising contacts and volunteer activities. Taylor's commitment to the program and his perseverance with a complex project, has been incredible. Thank you, Taylor for all your hard work.

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