



## Annual Report 2018

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# 1 Foreword

Dear reader,

2018 was an interesting year for all entrepreneurs trained and guided by Jacana. It has again been proven that supporting small entrepreneurs pays off. For example, this year five beekeepers have taken the first steps to form a business group and the drillers are united in a cooperative (Eastern Manual Drilling).

It is and remains the main goal of Jacana that small scale entrepreneurs in any sector can expand their own businesses and thereby create better living conditions for themselves and their families. Sometimes support by Jacana is still necessary, but the trained entrepreneurs increasingly implement the principles of the business training.

For us it was a great honour to win the Jobena award 2018/2019. It confirms that we are on the right track with offering help to self-development and embedding our projects in the local context.

In this annual report we will highlight some entrepreneurs and use their stories to explain Jacana's work in 2018.

Our work would not be possible without organisations and individuals that believe in our approach. On behalf of the entrepreneurs, we would like to thank everybody for your contribution and support.



Dinie Nijssen  
Director Jacana Foundation Zambia

## 2 History

Rik and Dinie worked in Africa for seven years before they started to think about establishing their own foundation. Next to their jobs in Africa they guided small scale entrepreneurs who asked for help; not money but skills. Rik and Dinie experienced that with a small input they could create a great impact. That is why they realised their dream, starting Jacana with the intention to guide and train small scale entrepreneurs.

In April 2015, Stichting Jacana was founded in the Netherlands and since then it focuses on its work in Zambia. In the first year, Jacana trained and guided all kind of entrepreneurs with various businesses in Chisamba and Lusaka. During that time it was proven that with a little bit of guidance the entrepreneurs could expand their businesses. The content of the guidance needed differed per entrepreneur. Many entrepreneurs needed guidance in bookkeeping, marketing and management skills. Experts were found when Jacana could not deliver the expertise.

In October 2015 the first steps in the realisation of the Jacana SMART training centre was made. The concept of locally produced Simple, Market based, Affordable, Repairable Technologies (SMART), like rope pumps, manually drilled boreholes and ground water recharge systems fitted perfectly in the strategy of Jacana. Jacana conducted a survey in five provinces. Eastern Province happened to be the best place to start a SMART training centre. In July 2016 Jacana's office moved to Chipata and the preparations of the SMART Centre started.

In 2017 and 2018 the main focus of Jacana was the establishment of the SMART training centre that stimulates a self-supply approach. This means that private people buy boreholes and pumps without any kind of subsidy.

In 2018, two bigger water supply projects were completed and more than 6000 people got access to water. A great success of 2018 was the establishment of EMD (Eastern Manual Drilling Cooperative Limited). Now, all drillers are organized in this cooperative and work is streamlined.

## 3 Goal and vision

### 3.1 Goal

The goal of Jacana is to support small-scale entrepreneurs in Zambia who want to expand their business, so that they can grow economically and create better living conditions for themselves and their environment.

- Poverty reduction: Strengthening and supporting of small-scale entrepreneurs results in extra jobs and the development of the local economy. The guided entrepreneurs will be role models for other people in their neighbourhood.
- Sustainability: The Zambian entrepreneurs ask for support and that makes them owners of their own growth process. Jacana guides the entrepreneurs, but does not take over responsibilities. That is how Jacana guarantees the independency of Zambian entrepreneurs.
- Knowledge exchange: Besides training in writing a business, financial and marketing plan, Jacana also facilitates knowledge exchange between Zambian entrepreneurs and local or foreign experts if necessary.

### 3.2 Vision

The reason for these goals is that many small entrepreneurs in developing countries do not get the chance to expand their businesses. Many of them are lacking skills and knowledge. Jacana performs a role in providing this missing knowledge and skills. Through tailor-made guidance, Jacana helps them to analyse their financial situation and make business plans. Jacana also links them to experts and organisations that can support them in their specific field of expertise.

Credit facilities are not always available and accessible in Zambia. Jacana helps small entrepreneurs in planning their expansion based on available cash flow and/or in the preparation of the loan application to existing finance institutions.



## 4 Activities & results of 2018

The main focus of Jacana is training and guidance of small scale entrepreneurs. That can be any entrepreneurs with an existing business. Jacana is supporting entrepreneurs who already manage a business for two year. We believe that these entrepreneurs show perseverance and are motivated to grow their business. By telling the story of Gideon and the emergence of EMD, Jacana explains a few of the activities executed in 2018.

### 4.1 The story of welder Gideon

Gideon is 42 years old, is married and has four children age: 8, 16, 18 and- 19. The oldest child is in grade 12 and wants to go for further studies when she graduates in 2019. The second one is in grade 11, the third one is in grade 9 and the youngest is in grade 2. Gideon himself stopped after grade 11, not completing secondary education. He lives in Chipata at Roadboard Extension in a four bedroom house.

Gideon started working as a barber in his own barbershop when he was 16 years old. According to Gideon: “the investment was little, the profit reasonable”. During his time as a barber, he also helped his friend who was a welder and through this friend he learned how to weld. He stopped as a barber about 10 years ago and started full time as a welder in his own workshop.

He still owns the barbershop, but it is managed by different people. He wants to give other people the chance to build a small income to realise their dreams. For example his brother worked in the barbershop to earn money to pay for his study. The same happened with his brother in law and his son. Often, we see that extended family requests money from small scale entrepreneurs to solve their





problems. It's not in the Zambian culture to neglect these requests, but this money is often required to continue the business for example to buy stock or replace machinery. Gideon found an excellent way to help his family and friends without giving money.

Besides the barbershop, he and his wife started a grocery shop. This business failed because of competition of the big shops in town. But they managed to survive and adjusted their plans like good entrepreneurs do.

Two years ago, Gideon was selected among other welders to be trained in the production of rope pumps and drilling equipment. **Gideon was immediately interested and decided to accept the offer. Together with six other welders, he was trained in business, financial and marketing skills. During this training Jacana saw that he was seriously looking for new opportunities to expand his welding business.** That is why Jacana selected Gideon for the technical training of three weeks. He was trained by Henk Holtslag and Brighton Kaniki in the production of rope pumps and drilling equipment and the installation of pumps.

After the technical training Gideon was given the opportunity to produce 5 rope pumps and display them at his welding workshop for marketing purposes. Close to his workshop Gideon installed one rope pump for the community. This was also meant to attract new customers.





Now we are almost two years further and together with Gideon we are looking back at how Jacana changed his life.

The business training helped him especially in bookkeeping. He taught his wife how to keep books and together they have an overview of profits and losses. As Gideon says: “there should be profit”. Gideon bid on a tender, which also required him to make a business profile. With the knowledge he gained and without external help, Gideon completed the tender and won it.

The technical training helped him of course in producing rope pumps and installation of pumps, a whole new business. He is very happy that he got the chance to gain new knowledge. He also learned a lot about safety, for example how to use the grinder, how to use electricity and how important it is to protect the eyes. Yet, we believe there is still room for improvement on safety measures on the Zambian work floor.

At this moment a great deal of his profit is coming from rope pump production and this profit really changed his life.

- He could build a house and keeps 200 chickens. As Gideon says: “when the chicken business is not good anymore I can always rent out the house to people and get an income from that, but for now the chicken business is very profitable”.
- He started to build a wall fence around his house to keep his 28 village chickens safe.



- He bought 50 iron sheets and is moulding blocks for building a complete new house. He also bought 30 bags of cement.
- He is paying the school fees for his children. Especially the eldest needs a lot of money because she is in a boarding school and does exams for grade 12.
- Before he produced rope pumps, Gideon worked with very old local machines. With the profit he got from the rope pumps he could buy a new drilling machine, a modern welding machine, two big grinders and two small grinders.

In 2018 Gideon sold 37 pumps of which 21 to manual drillers from EMD (see next chapter) and 16 to customers that directly approached him.

He has three helpers. They work part time for him; they help him when he has big assignments. One of the workers is seriously interested in learning how to produce rope pumps. Gideon is his teacher and, in the future, this worker could start his own workshop.



What does the future bring? In 2019 Gideon wants to put a sign board in front of his workshop. He will be trained by Henk Holtslag to become a trainer in the production of rope pumps and drilling sets.

<b>Pumps produced and sold by Gideon</b>	<b>2017</b>	<b>2018</b>	<b>Total until 31 Dec 2018</b>
<b>Sponsored pumps</b>	6	21	27
<b>Not sponsored pumps</b>	4	16	20
<b>Total pumps sold by Gideon</b>	<b>10</b>	<b>37</b>	<b>47</b>
<b>People getting water from Gideon's pumps</b>	<b>550</b>	<b>2,035</b>	<b>2,585</b>

Source: <https://jacana.help/mwater>.

These numbers keep growing since Gideon makes a profit and his customers are happy to invest. Remember there are more welders like Gideon with similar stories.



## 4.2 The story of Eastern Manual Drilling Cooperative (EMD)

Jacana trained, monitored and guided 14 well diggers for the last two years to become manual drillers. These well diggers normally dug wells to a depth between 5 and 24 metres depending how deep the water level was. They went physically into the well and took out loads of sand. There was always the risk that the well could collapse, but these well diggers kept on trying to reach water for families, because the need for water was and still is high.

The 14 well diggers were trained in business and technical skills. The business training took 3 days and the entrepreneurs made their own business, financial and marketing plan. They thought about their future clients, the needs of their future clients, their finances and how to market the drilling activity. This was still theory, but after the technical training of three weeks the real work started for them. In 2017 eight drillers and in 2018 six additional drillers started the manual drilling business.

The difference in capabilities between the drillers is big. Some of them cannot read or write, but this does not say much about their working attitude. Everybody tries with all their means to keep the business running. Pleasant results were seen, but also fall backs. Yet, with support of Jacana most of them are growing their business skills.

In 2018 WARMA (the Zambian Ministry of Water) announced that every driller in the country should have a driller's license. This policy was introduced especially for the machine drilling companies who were drilling boreholes randomly everywhere in the country, but also manual drillers have to obey these new regulations. The government wants to control this business to protect groundwater, which is of course a good thing. The machine drillers need to pay 20,000 ZMK/year (about 2,000 €/year) for a license and manual drillers 2,000 ZMK/y (about 200 €/y). This is a lot for one individual. Jacana invited WARMA officials to join a drilling training.



This helped WARMA to understand not only the technology but also the kind of people they are dealing with. The technical drilling training from the SMART training centre is recognised by WARMA. WARMA advised the drillers to form a business and pay for one licence. During a meeting, facilitated by Ms. Chipeta (lawyer and board member of Jacana), the pro's and cons of a range of business types were explained to the drillers. They decided for a cooperative, because it has all the benefits of a commercial business and is a form best known to them. Agricultural cooperatives are already present in rural areas and some drillers are member of one of them already.

In September 2018, Easter Manual Drilling Engineering Cooperative Society Limited (EMD) was established. The drillers formed a board, statutes, regulations and appointed a manager, Pious Nyirongo, who went to Lusaka to register the cooperative and acquired WARMA licence.

The first important step was to promote EMD, because the goal of EMD is to attract as many private customers as possible. In October EMD did a promotion on the radio, TV and other platforms and the response from the public was overwhelming. The phone rang throughout the month at least every 5 minutes and even until deep in the night people were calling to inquire about EMD services; this was good for the business, but one would hardly rest. Despite the overwhelming response no customer showed up with money at the EMD office that first month. This was an awful experience, owing to the fact that EMD spent money on promotion. It was forgotten that you cannot plant today and harvest tomorrow. Patience is really an important virtue in business. The month of November was different the harvest began. People started showing up at the EMD office for real business and all 14 drillers who also are the only shareholder/owners of EMD were and still are very busy. EMD is now drilling across the country from Eastern, Southern to Northern Province.

Since the start of EMD (Oct till Dec. 2018) the drillers drilled 12 partly sponsored boreholes for Jacana and 11 privately bought boreholes. All drillers are occupied and there is even a manageable waiting list.



## 4.3 General information

### 4.3.1 Business training

In 2018, Jacana trained different groups in business, financial and marketing skills. A group of general entrepreneurs from Chipata town was trained and entrepreneurs who want to use water for business were selected and trained in business skills. The most promising entrepreneurs were selected for a partly sponsored pump. In Khova Ward 11 women groups were selected for a partly sponsored pump. These women groups want to generate income with the pumps by farming vegetables throughout the year. Every woman group sent their treasurer and one other person to attend the business training.



Business training in 2018	Male	Female	Total
Water using entrepreneurs	23	11	34
Entrepreneurs who don't use water	6	2	8
Women groups	4	16	20
Total	33	29	62

### 4.3.2 Technical training

In April 2018 Jacana conducted a technical training. 8 new drillers were trained by Laban Kaduma, trainer from Tanzania and Elias Muzumala, trainer from Malawi. They were trained in Shipo drilling, Mzuzu drilling and installation of pumps. During this training three Jacana drillers were assisting. The goal is to train them to become future manual drilling trainers in Zambia.



Drilling training in 2018	Male	Female	Total
Drillers trained	8	0	8
Follow up for trained drillers from 2017	4	0	4
Assistants trained	3	0	3



### 4.3.3 Manual drilling and pump installation.

In 2018 the manual drilling activities continued. The assignments for the manual drillers came from Jacana and private customers. From October 2018 EMD coordinates all the manual drilling activities. NGO's, government or private customers go directly to EMD and order boreholes. In total 4,870 people got access to water in 2018.

Installed pumps in 2018 Pump installation	Partly sponsored			Not sponsored			Total
	Used by 1 family	Family owned community used	Community owned	Used by 1 family	Family owned community used	Community owned	
Rope pump on new manual drilled borehole	4	24	1	4	11	2	33
Rope pump on deepened well		4	1				5
Rope pump on not deepened dug well		9		4	2	1	13
Rope pump on machine drilled borehole		1		1			2
India Mark 2 pump on existing well			3				3
<b>Total pumps</b>	<b>4</b>	<b>38</b>	<b>5</b>	<b>9</b>	<b>13</b>	<b>3</b>	<b>56</b>
<b>People with improved access to water</b>	<b>20</b>	<b>2,090</b>	<b>1,250</b>	<b>45</b>	<b>715</b>	<b>750</b>	<b>4,870</b>

Source: <https://jacana.help/mwater>.

## 5 Organisation

### 5.1 Board report Jacana Netherlands

On 31st March 2015 Foundation Jacana in the Netherlands has been notarially founded and registered at the chamber of commerce (Kamer van Koophandel) under number 63033747 on 2nd April 2015. Foundation Jacana is also recognized as Algemeen Nut Beogende Instelling (ANBI) under Dutch tax law.

Jacana Netherlands has a board of four members who meet every quarter. Unfortunately John Vaessens, our treasurer passed away on Friday 30-3-2018. John created the financial training manual and worked from the beginning passionately, dedication and selflessness as treasurer of the Dutch Jacana board. Jacana humbly welcomes Erik Dijk who now fulfils the role of treasurer. The board is responsible for funding, strategy, policy, budget and yearly planning.

			
<b>Chairman</b> Laura Kurth	<b>Treasurer</b> Erik Dijk	<b>Secretary</b> Rik Haanen	<b>Board member</b> René van Dongen

Learn more about them at <https://jacana.help/about/team>

### 5.2 Jacana Zambia

On the 1<sup>st</sup> of October 2015, Jacana Foundation was registered in Zambia as an international NGO (nr: DRNGO 10/0517/15). The Zambian board has five Board Members who also meet quarterly.

The board is responsible for the oversight of:

- Execution of projects in Zambia according to donor requirements and realizing high quality for the benefit of small-scale entrepreneurs.
- Planning, developing and implementing the projects in Zambia.
- Correct spending of donor money.

Board members Zambia:

Benedicto Phiri:	Chairperson
Anderson Zulu:	Treasurer
Josephine Matibini:	Board member
Brian Kalindi:	Board member
Elizabeth Chipeta:	Board member
Rik Haanen:	Board member

Learn more about them at <https://jacana.help/about/team>

## 5.3 Staff Zambia

Dinie Nijssen:	Director Jacana
Rik Haanen:	Technical manager
Pious Nyirongo:	Trainer/field worker
Bester Sakala:	Trainer/field worker
Reuben Chulu:	General worker/watchman
Patrick Maunda:	General worker/watchman
Thressa Shumba:	Office attendant

*Learn more about them at <https://jacana.help/about/team>*

For the production of pumps and the drilling of boreholes for the Water for Zambia project, Jacana hires trained entrepreneurs.

In 2018, Laban Kaduma from Tanzania an expert in manual drilling was consulted for three weeks to conduct the technical drilling training in March. He was assisted by Elias Muzumala from Mzuzu SMART centre, Malawi, and Hastings Mbewe, Oswald Mwanza and Moses Banda from Jacana SMART centre.

## 6 Way forward

Jacana wants to continue expanding its work of the last years. The training of small scale entrepreneurs has been fine-tuned over the years and seems to be practical and appreciated. We see the effect of the work Jacana is doing and we would like to continue with it. In 2019, we start a new “Water for Zambia” project for three years in Lundazi and Chasefu Districts, two hour drive from Chipata. In short, the new project copies the water project which was successfully executed during 2017 and 2018 in Chipata.

On the other hand we realise especially in the water business that we as Jacana could do more for the people of Zambia who are lacking clean and safe water every day. We foresee that SDG 6.1: “achieve universal and equitable access to safe and affordable drinking water for all” is difficult to reach before 2030. The machine drilled boreholes with an imported pump placed by the Government for communities with more than 250 people within 500 meters from the pump is very important and should continue. But it will not solve the water problem in Zambia at large. Still a very big group of people who live in sparsely populated rural areas cannot be reached by this approach. Zambia’s average population density is 23 people/km<sup>2</sup>

That is why Jacana together with WaterAid wants to suggest an alternative approach to the Zambian Government. Jacana has experienced in the last two years that the affordable SMART water solutions support a lot of people living in sparsely populated areas. Some people still need support (partly sponsoring) in acquiring a water source and others can buy it themselves without any subsidy or support by the government (the so called self-supply approach).

Jacana and WaterAid want to scale up affordable water solutions and investigate what kind of subsidy could be a part of the solution. For this the government needs to be on board. At this moment, government subsidises fertilizer for rural farmers, which serves the same target group as Jacana for affordable pumps and boreholes. Maybe in future it is also possible to subsidise pumps for farmers through a similar process.

The coming five years Jacana and WaterAid will work closely together and signed a MoU. WaterAid is already in close cooperation with the government at national level. Jacana can deliver research and proof to develop plans for upscaling.



## 7 Financial report 2018

All amounts are in Euro.

### 7.1 Balance sheet at 31 December 2018

After allocation of results.

	31-Dec-18	31-Dec-17
<b><u>Assents</u></b>		
- <b>Tangible fixed assets</b>		
Computer equipment	489	63
	<b>489</b>	<b>63</b>
- <b>Current assets</b>		
Receivables	0	0
	<b>0</b>	<b>0</b>
- <b>Cash and cash equivalents</b>		
Bank account	12,877	13,940
Saving account	21,667	5,682
	<b>34,544</b>	<b>19,622</b>
<b>Total assets</b>	<b>35,033</b>	<b>19,685</b>
<b><u>Liabilities</u></b>		
- <b>Equity</b>		
Reserves	19,803	10,244
Funds	9,867	9,441
	<b>29,670</b>	<b>19,685</b>
- <b>Short term liabilities</b>		
Undue payments	5,363	0
Insurances to be paid	0	0
	<b>5,363</b>	<b>0</b>
<b>Total liabilities</b>	<b>35,033</b>	<b>19,685</b>

## 7.2 Income and expenditure statement 2018

	2018		2017	
<b>Income</b>				
General donations	19,402		14,621	
Specific project donations	72,587		46,616	
<b>total income</b>	<b>91,989</b>		<b>61,237</b>	
<b>Expenses</b>				
Sent for project				
General entrepreneurs	7,380		8,897	
Water entrepreneurs	72,135		64,584	
Support for partner organisations	0		0	
<b>Total project costs</b>	<b>79,515</b>	96%	<b>73,481</b>	95%
Cost of generating income	1,278	2%	2,241	3%
Management and administration	1,637	2%	1,759	2%
<b>Total expenditure</b>	<b>82,430</b>		<b>77,481</b>	100%
			-	
<b>Result current year</b>	<b>9,559</b>		<b>16,244</b>	

## **7.3 Accounting policies**

### **7.3.1 General**

Foundation Jacana is statutory located in Maastricht in the Netherlands. The activities of Jacana focus on combating poverty in the broadest sense of the word in the African continent by education of small business owners to enable them to expand their business and thus employ more people.

The financial statements have been prepared in accordance with the Dutch Accounting Standard for fundraising Institutions (RJ 650). This guideline requires that costs are allocated to costs of the organisations goals, costs of fundraising and cost of management and organisation

### **7.3.2 Accounting policies for the valuation of assets and liabilities**

The financial statements are stated in euro's.

Tangible fixed assets are carried at historical costs less depreciation calculated over their estimated useful life

Equity is divided into reserves where the board has separated part of the equity for specific goals and funds where the goals are specified by third parties.

The other assets and liabilities are stated at face value after deduction of provisions for bad debts.

Income is recognized in the year to which the item of income relates. Non-recurring items of income are recognized in the year in which they are received.

Costs of projects are broken down into our main projects. The cost of our partner organisation in Zambia represents the donations made to our partner organisation Jacana Zambia. The costs are further broken down in the notes to the income statement.

Costs of generating income include the cost of recruiting and maintaining relationships with sponsors and the cost of crowd-funding. The costs are measured at historical costs.

Costs of management and administration include the costs of the board of the foundation, the financial accounting function and all costs indirectly allocated thereto.

### 7.3.3 Notes to the balance sheet

#### 7.3.3.1 Tangible fixed assets

	<u>2018</u>
Computer equipment	
Book value at the start of 2018	63
Investements	499
Depreciation	<u>63</u>
Book value at the end of 2018	<u><u>499</u></u>
Total purchase price	987
Total investements	-499
Total depreciation	<u>-987</u>
Book value at the end of 2018	<u><u>-499</u></u>

#### 7.3.3.2 Equity

	<u>2018</u>
<b>Reserves</b>	
Opening balance	10,244
Added	<u>9,559</u>
Balance at the end of the year	<u><u>19,803</u></u>
<b>Funds</b>	
Opening balance	9,441
Added	<u>426</u>
Balance at the end of the year	<u><u>9,867</u></u>



### 7.3.4 Notes to the income and expenditure statement

Management and costs of generating income are both 2% of the expenditures and of the total income in 2018, which is almost similar to the year before.

#### 7.3.4.1 Compared to annual budget

Comparing income and expenditures to annual estimated budget as stated in the strategic plan presents the following figures in euro.

	Janana NL	Jacana Zambia	(*) From Jacana NL to Zambia	Total Jacana NL & Zambia	Budget total 2018
<b>Income</b>					
General entrepreneurs	19,402	2,137	6,735	<b>14,804</b>	43,000
Water sector development	72,587	56,308	44,815	<b>84,080</b>	65,000
<b>Total income</b>	<b>91,989</b>	<b>58,445</b>	<b>51,550</b>	<b>98,884</b>	108,000
<b>Expenditures</b>					
Transferred to Zambia (*)	51,550		-51,550	<b>0</b>	0
Purchase of fixed assets	499	0		<b>499</b>	3,000
Tools	957	488		<b>1,445</b>	3,500
Salaries	17,220	11,965		<b>29,186</b>	31,000
Experts & trainers	7,513	1,032		<b>8,545</b>	13,000
Transport	927	7,273		<b>8,200</b>	9,600
Materials	1,427	23,705		<b>25,132</b>	35,000
Others	2,337	13,982		<b>16,319</b>	12,900
<b>Total expenditures</b>	<b>82,430</b>	<b>58,445</b>	<b>0</b>	<b>89,325</b>	108,000

(\*) Funds transferred from Jacana NL to Jacana Zambia have been collected in NL (income), are expenditures in NL and are income again in Zambia. Looking at total income (NL + Zambia), these funds should not be added twice and are therefore subtracted in the total.

In 2018 Jacana focused most on the water sector than planned.

The overall income was 8% less than budgeted and the overall expenditures were 17% less than expected.

### 7.3.4.2 Distribution in more detail

NL	Spent for projects		Others		Total
	General entrepreneurs	Water entrepreneurs	Cost of generating income	Management and admin	
Project subsidies Zambia	12,667	38,883	0	0	51,550
Personnel costs	335	11,943	2,375	3,412	18,065
Promotion costs	67	2,753	0	71	2,891
Insurance	1,301	3,641	0	0	4,942
Travel costs	0	10	0	917	927
Materials and tools	132	11,922	0	272	12,326
General expenses	33	2,238	9	62	2,342
Project allocation 2019		9,559	0	0	9,559
Depreciation	0	0	0	498	498
<b>Total</b>	<b>14,535</b>	<b>80,949</b>	<b>2,384</b>	<b>5,232</b>	<b>0</b>

Zambia	Spent for projects		Others		Total
	General entrepreneurs	Water entrepreneurs	Cost of generating income	Management and admin	
Project subsidies	2,137	56,308	0	0	58,445
Personnel costs	607	9,774	1,032	553	11,965
Promotion costs	184	1,584	68	2	1,837
Insurance	656	613	149	0	1,419
Transport	140	7,099	34	0	7,273
Materials and tools	388	20,652	929	0	21,969
General expenses	450	10,605	9	2,918	13,982
Depreciation	0	0	0	0	0
<b>Total</b>	<b>4,561</b>	<b>106,635</b>	<b>2,221</b>	<b>3,473</b>	<b>0</b>

### 7.3.4.3 Allocation of costs

Project subsidies Zambia	Subsidies earmarked for separate projects are allocated to these projects the balance is allocated to the general support of our partner organization
Personnel costs	Are allocated based on hour's spent
Promotion costs	Are allocated to costs of generating income
Travel costs	Are allocated in accordance with the personnel costs
General expenses	Are allocated to costs management and administration
Depreciation	Are allocated to costs management and administration

### 7.3.4.4 Project subsidies Zambia

The expenditures of Jacana Zambia can be broken down in: (in EURO)

	2018	2017
<b>Income</b>		
Jacana NL	51,550	29,700
Wild Gees	5,945	32,467
Other like community contribution	950	4,673
<b>Total income</b>	<b>58,445</b>	<b>66,840</b>
<b>Expenses</b>		
Personnel (*)	11,965	9,908
Accommodation and office rent	1,419	2,229
Promotion	1,837	2,866
Transport	7,273	6,407
Tools and materials	21,969	26,384
General expenses	4,765	6,392
<b>Total expenses</b>	<b>49,228</b>	<b>54,186</b>
Allocated to projects Zambia	9,217	12,654
<b>Total allocated</b>	<b>9,217</b>	<b>12,654</b>
<b>Result current year Jacana Zambia</b>	<b>0</b>	<b>0</b>

(\*) Personnel cost mentioned above is for 5 employees. Other personnel costs were paid by Jacana NL and mentioned in the next paragraph.

### 7.3.4.5 Personnel costs (NL)

	2018	2017
Salaries	12,278	9,305
Insurance	4,942	7,699
Other personnel costs	0	0
<b>Total personnel costs</b>	<b>17,220</b>	<b>17,004</b>

The number of staff is two volunteers. Both of them are working in Zambia.