



## Annual Report 2019

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# 1 Foreword

Dear reader,

In 2017 and 2018 Jacana focus was mainly on the water sector because most small-scale entrepreneurs depend too much on the rainy season and have hardly any income during 6 months. In 2019 we were able to copy that experience to Lundazi and Chasefu district. Self-supply picked up faster than expected in this new project area. In the meantime, the Chipata office was able to diversify to entrepreneurs from other sectors.

Also interesting to see is that some previously trained entrepreneurs are now able to train and guide others, for example in manual drilling and mushroom growing.

In 2019 we started to see a local economy developing among the entrepreneurs we work with. Welders produce drilling equipment and pumps for drillers. Drillers provide water for farmers, some framers keep bees and need bee suits, smokers and hives which are made by tailors, tin workers and carpenters.

The diversity is necessary so that entrepreneurs can make and supply tools to each other, to avoid too much killing competition within the same sector and last but not least, it makes our work very interesting.

A handwritten signature in blue ink, appearing to read 'Rik Haanen', with a long horizontal stroke extending to the right.

Rik Haanen  
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. Experts were found when Jacana could not deliver the expertise.

Most small-scale entrepreneurs in Zambia are farmers who can only be productive during a small part of the year when it rains. Zambia has 6 months with no rain at all. In October 2015 the first steps in the realisation of Jacana SMART training centre, which focuses on affordable water, were made. The concept of locally produced Simple, Market based, Affordable, Repairable Technologies (SMART) fitted perfectly in the strategy of Jacana. After a survey in five provinces, Jacana's office moved to Chipata.

In 2017 and 2018 the main focus of Jacana was the establishment of the SMART training centre which trains and guides entrepreneurs in the water sector to stimulate self-supply. This means that farmers and families buy affordable boreholes and pumps without any kind of subsidy.

In 2019 a second SMART training centre was established in Lundazi. A three year water program started and the lessons learned in Chipata are implemented in Lundazi. By the end of 2019 more than 11.000 people were provided with water by the trained water entrepreneurs.

In the past few years Jacana had to focus mainly on water. Now drillers and pump producers are experienced, Jacana is diversifying its support again. In 2019 beekeepers started to organise themselves in a cooperative and oyster mushroom growers were trained.

## 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 communities.

- Poverty reduction: Strengthening and supporting of small-scale entrepreneurs results in extra jobs and the development of the local economy. The guided entrepreneurs are visible on markets and 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 2019

The focus of Jacana is training and guidance of small scale entrepreneurs. That can be any entrepreneur with an existing business. Jacana is supporting entrepreneurs who already manage a business for two years. We believe that these entrepreneurs show perseverance and are motivated to grow their business.

Instead of providing general support in bulk to a huge group, Jacana experienced that its work gains much more results if it is minimized and very well targeted to the specific needs of each individual entrepreneur. Although general bulky support from a logistic point of view is more efficient, it also overrules the individual's initiative, creative thinking, problem solving and destroys ownership.

Therefore there is not one single way Jacana support entrepreneurs. This chapter explains Jacana's work in 2019 using the stories of Moses, Adrinah a mushroom cultivator and the beekeepers.



# Moses Super Slim Solar pump

**Worldwide available  
Do it yourself**

\$ 100 including panel  
11 bar 180 L/h  
12 V 60 W  
40 mm

**Ideal for narrow  
tube-wells with  
little yield.**



**Inventor:  
Moses Banda  
Chipata, Zambia**

## 4.1 Story, Moses Banda: driller, welder and trainer

Moses is 37 years and finished grade 12. He is married and has four children. Before he was approached by Jacana he was a farmer and he produced mud bricks together with a colleague (Osward, who was also a well digger). His farming land is 8 ha and he shares the land with a brother and sister.

Before Jacana started the manual drilling program in Chipata, a few pilot boreholes were drilled. This was done with the help of Moses and Osward at the end of 2016. Jacana wanted to test if it was possible to drill manually in Chipata. After this pilot Moses qualified himself for the business and technical training. Moses was trained to produce rope pumps in April 2017. In early years his father taught him how to weld. He performed well as a pump producer. Moses saw opportunities in drilling and started as a helper of his friend Osward who was trained as driller. After gaining some experience, Moses approached Jacana asking if he was also allowed to produce his own drilling equipment and start drilling boreholes just like his friend. This was approved, because of his positive attitude. Moses produced his own drilling equipment and Jacana SMART Centre provided some fine-tuning training in manual drilling. At the moment he is producing pumps and is drilling boreholes manually.

Moses proved to be a motivated and technical qualified entrepreneur and that is why Jacana selected him for the “train the trainer” drilling program. He started in May 2018 assisting trainer Laban Kaduma. In May 2019 Moses facilitated as trainer (together with Hastings) a group of 8 new drillers in Lundazi under supervision of Laban Kaduma.

Moses is now a qualified trainer in manual drilling. The training is recognized by WARMA (Ministry of Water).

Moses invests the money he earns from drilling, welding and training activities in rearing chickens and he is now in the process of building a bigger poultry house so that he can expand from 50 to 100 and in the future to 200 chickens. He is also saving some of his income for later use.

In 2019 EMAS founder Wolfgang Buchner trained a few drillers in EMAS drilling and EMAS pump production and a few other locally made affordable water technologies. Moses was the host for Wolfgang and his team, the entire training was done at his house also because soil structure was more suitable there. During the training boreholes with very narrow casing pipe (50 mm) were drilled. Moses tested a 40mm car fuel pump in that narrow borehole and it worked. The pump is directly solar powered, widely available in any car-part shop and very affordable. This invention can help many people who cannot afford an expensive submersible pump or who have water sources that supply water very slowly. In 2020 Moses and Jacana will test several types of fuel pumps and try to improve the design.

<b>Work of Moses Banda</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>Total</b>
<b>Pumps produced and sold</b>	5	8	0	<b>13</b>
<b>Boreholes drilled</b>	4	15	10	<b>29</b>
<b>Drillers trained</b>			9	<b>9</b>
<b>People getting water thanks to Moses</b>	<b>83</b>	<b>1,798</b>	<b>275</b>	<b>2,156</b>

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





## Farmer Adrinah Zulu

### 4.2 Story, Adrinah Zulu mushroom cultivator

Adrinah is a widow and mother of two children. Next to her own children she takes care of 8 orphans. Sending all the children to school cost a lot of money and Adrinah is very active in providing money for the children's benefit. She works as a matron at Chipata college of education. At her house in Chipata she has a vegetable garden and she sells vegetables at the market. This was not enough for Adrinah, she is a woman who looks forward, she is a real business woman. In Mutenguleni (a village near to Chipata) she has another piece of land. Her parents and sister are living there and Adrinah plans to go there in 2022. In the meanwhile she started farming on this piece of land. Unfortunately she had not enough water to farm throughout the year. With the partly sponsored pump she can farm throughout the year and earn some extra money to send the children to school.

Next to farming, she wanted to start cultivating oyster mushrooms and for this she needs every day at least 60 liters of water. The pump will help her enormously, but before she can start she needed some knowledge on mushroom cultivation.

Jacana found a trainer, Bernadette Phiri, who was guided by Jacana in mushroom cultivation in 2017. Jacana found 5 other interested people who wanted to start mushroom cultivation and planned a training for two days. The first day the group was trained in the theory of mushroom growing and practical and the second day they worked on a business plan and the cost calculation of 1kg of oyster mushrooms.





After this training Adrinah built a small mushroom house at her place in Chipata and she started constructing a bigger one in Mutenguleni. She is now selling oyster mushrooms to friends and neighbours. In future when she knows all the do's and don'ts of mushroom growing, she plans to expand again.





### 4.3 Story, Eastern Beekeepers Cooperative

In 2017 five farmers wanted to expand their businesses in beekeeping and attended Jacana's business training. Next to keeping bees, these farmers grow crops, vegetables and keep livestock. They made their own business plan and tested their most critical assumption in that plan. That is when they discovered that there is a great demand for honey on the local market. The farmers realised that they did not have the basic knowledge about beekeeping and wanted to learn about the bee colony and how to harvest honey.



Jacana invited a PUM expert, Frank Leenen, from the Netherlands to train these beekeepers. It was such a big success that Frank came back a year later to train another 11 beekeepers. The group of beekeepers discussed the advantages and disadvantages of working together and registered "Eastern Beekeepers Cooperative (EBC)".

The Zambian bee (*Scutellata*) is a very defensive and at times aggressive bee and harvesting honey without protective clothes causes problems. None of the beekeepers had protecting suits and as a result they asked others to harvest their honey. Too much fire was used during harvest, which disturbed the bees, destroyed hives and honey had a strong taste and smell of fire. Checking or maintaining the hives was not done.

Some existing local tailors wanted to expand their business in sewing bee suits. Belinda Nshindano was selected as the most promising tailor. She has two tailors working for her and when she has too much work she hires more. With the help of Jacana she trained two women from a village near to Chipata. At the end of 2019 she produced 22 good quality bee suits.

More organisations showed interest in the work of Belinda and she got an order of 200 new bee suits for the next year.

A local tin worker, who produced pots, canes metal boxes etc., expanded in the production of smokers for the beekeepers. In 2019 he made 11 high quality smokers and got an order of 100 for next year.

Bee hives are produced by a carpenter who already produces top bar hives of good and constant quality for many years.

As a result, all beekeeping equipment is now locally made and of proper quality.

Currently honey is the only bee-product that is sold and it processed by the individual beekeeper. But the first 11 beekeepers do believe that they can do more when they work together and have formed “Eastern Beekeepers Cooperative”. Their number is expected to grow in the next year.

Jacana is planning to support and guide the cooperative in more professional processing of their honey.







## 4.4 General information

### 4.4.1 Business training

In 2019, Jacana trained in total 112 entrepreneurs in business, financial and marketing skills. In total 81 entrepreneurs were trained in Lundazi and Chasefu, where Jacana opened a new SMART training centre. In Chipata 51 entrepreneurs were trained in business skills.

Business training in 2019	Male	Female	Total
Water using entrepreneurs	51	33	84
Entrepreneurs who don't use water	28	0	28
<b>Total</b>	<b>79</b>	<b>33</b>	<b>112</b>



#### 4.4.2 Skills training

- In April 2019 Jacana conducted a technical training in the SMART training centre in Lundazi. 9 new drillers were trained by Hastings Mbewe and Moses Banda from Chipata under supervision of Laban Kaduma from Tanzania. They were trained in Shipo drilling, Mzuzu drilling, pump installation, tanks construction and ground water recharge. James Mkataba and Gideon Phiri trained 4 welders under supervision of Henk Holtslag.
- Wolfgang Buchner from Bolivia trained 5 drillers and 1 welder from Chipata in EMAS drilling. Later Rik Haanen trained 8 drillers and 4 welders from Lundazi in EMAS pump technique.
- Ray McKee and Randy Jones from USA trained 7 people in borehole siting using affordable locally made VES (Vertical Electrical Sounding) equipment. Later Rik Haanen, created a manual and trained an additional 4 in Lundazi and 6 in Chipata.
- Beekeeping training: Expert Frank Leenen (PUM Netherlands) trained 11 new beekeepers in the basics of beekeeping.
- Organic farming training: Keeping bees and pesticides is not a good combination and that is why some of the beekeepers requested for an organic farming training. That is why Jacana invited Elias Saliuya, Zambian organic farming trainer, to train 11 people in the basics of organic farming.
- Mushroom cultivation training: Some farmers started growing oyster mushrooms but faced different problems and asked for training. In 2017 Jacana guided Bernadette Phiri in expansion of her oyster mushroom business. With guidance of Jacana she trained the mushroom cultivators.



- Bee suits tailoring training: Belinda Nshindano an experienced tailor trained 5 people in sewing bee suits.

Skill training 2019	Trained
Drillers trained	9
Borehole siters trained	17
Welders trained	4
EMAS drilling trained	18
Organic farming training	11
Mushroom cultivation training	8
Bee suits tailoring training	5
<b>Total</b>	<b>72</b>

#### 4.4.3 Manual drilling and pump installation.

In 2019 the manual drilling activities continued. The assignments for the manual drillers came from Jacana and private customers. Since October 2018, EMD coordinates all the manual drilling activities. NGO's, government or private customers go directly to EMD and order boreholes. At the end of 2019, 11,022 people got access to water thanks to the work of our trained water entrepreneurs. In 2019 alone they served 4,027 people.

Installed pumps in 2019	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	46	0	3	18	0	33
Rope pump on hand dug well	2	4	0	2	5	1	13
<b>Total pumps</b>	<b>6</b>	<b>50</b>	<b>0</b>	<b>5</b>	<b>23</b>	<b>1</b>	<b>46</b>
<b>People with improved access to water</b>	<b>33</b>	<b>2,464</b>	<b>0</b>	<b>28</b>	<b>732</b>	<b>770</b>	<b>4,027</b>

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

## 5 Organisation

### 5.1 Board report Jacana Netherlands

On 31st March 2015, Foundation Jacana in the Netherlands was 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. The board is responsible for funding, strategy, policy, budget and yearly planning.



**Chairman**  
René van Dongen

**Treasurer**  
Erik Dijk

**Secretary**  
Dinie Nijssen

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
Dinie Nijssen:	Board member

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

## 5.3 Staff Zambia

In October 2019 Dinie Nijssen stepped down as director and Rik Haanen took it over from her. In January 2019 Jacana opened a branch in Lundazi for the duration of the water project..

Rik Haanen:	Director Jacana
Dinie Nijssen:	Resource manager
Pious Nyirongo:	Trainer/manager Chipata
Reuben Chulu:	General worker/watchman Chipata
Patrick Maunda:	General worker/watchman Chipata
Sarah Banda:	Office attendant Chipata
Yvonne Magodi:	Officer Chipata
Bester Sakala:	Trainer/manager Lundazi
Moses Zimba:	Officer Lundazi
Vinious Kamanga:	General worker/watchman Lundazi
Isaac Gondwe:	General worker/watchman Lundazi

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

Jacana consults experts for technical trainings and all the other trainings. In 2019 Jacana consulted:

- Moses Banda and Hastings Mbewe from Chipata for the technical drilling training in Lundazi under supervision of Laban Kaduma from Tanzania.
- Gideon Phiri from Chipata and James Katamba from Tanzania for technical rope pump production training in Lundazi under supervision of Henk Holtslag from the Netherlands.
- Bernadette Phiri from Chipata for the oyster mushroom training.
- Wolfgang Buchner for the EMAS drilling training.
- Ray McKee and Randy Jones From USA for the VES training.
- Frank Leenen for the train the trainer beekeeping training.
- Elias Saliuya for organic bee friendly farming training.

As of now, future business skills, drilling and rope pump production training can be facilitated by local Zambian trainers.

## 6 Way forward

Jacana aims to continue its work of the last years. We see the effect of our work and we would like to continue with it. The business training of small-scale entrepreneurs has been fine-tuned over the years and seems to be practical and appreciated.

In 2019, Jacana started 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 in Chipata. This project will continue in 2020 and 2021.

Jacana experimented in 2019 with promoting different type of pumps. Because different people have different needs. We worked together with Rent to Own, Kickstart and Davis and Shirtliff, who all offer different types of pumps and services. Response has been positive and Jacana wants to expand this corroborative approach.

From 2020 Jacana is planning to build Jacana business centre. As Jacana we see that many entrepreneurs fail to expand because of lack of skills and business knowledge. Jacana wants to create a centre where entrepreneurs can be trained in business skills, but also where people can come for knowledge sharing and business guidance. Some entrepreneurs do not have office or workshop space for their activities. Jacana can provide this office and or workshop space in the business centre. There are already two cooperatives that will use the facilities of the business centre: Eastern Manual Drillers and Eastern Beekeepers Cooperative. The centre will start small and grow according to the needs and available funding.

The office will be build by small scale entrepreneurs, like masons, carpenters, electricians and plumbers under guidance of an expert. These local entrepreneurs will be guided during the whole building period so that they can use the newly learned skill after the building activities and probably can expand their businesses or work together as a group and contract other bigger building activities and deliver quality to their future customers. Jacana will hire a building expert for the building period who can guide the builders in building skills.

In 2020 Jacana plans to train 100 local beekeepers in basic beekeeping skills. All these newly trained beekeepers can become a member of the cooperative and process the honey for free. As a payment for processing they leave the wax at the processing plant and the cooperative will try to sell the wax on the international market.

## 7 Financial report 2019

All amounts are in Euro.

### 7.1 Balance sheet at 31 December 2019

After allocation of results.

	31-Dec-19	31-Dec-18
<b><u>Assents</u></b>		
<b>- Tangible fixed assets</b>		
Vehicles	14,659	
Computer equipment	436	489
	<b>15,273</b>	<b>489</b>
<b>-Current assets</b>		
Receivables	0	0
	<b>0</b>	<b>0</b>
<b>- Cash and cash equivalents</b>		
Bank account	72,605	12,877
Saving account	21,667	21,667
	<b>94,272</b>	<b>34,544</b>
<b>Total assets</b>		<b>35,033</b>
<b><u>Liabilities</u></b>		
<b>- Equity</b>		
Reserves	78,878	19,803
Funds	9,867	9,867
	<b>88,745</b>	<b>29,670</b>
<b>- Short term liabilities</b>		
Undue payments	0	5,363
Insurances to be paid	0	0
	<b>0</b>	<b>5,363</b>
<b>Total liabilities</b>	<b>88,745</b>	<b>35,033</b>

## 7.2 Income and expenditure statement 2019

	2019		2018	
<b>Income</b>				
General donations	21,046		19,402	
Specific project donations	217,218		72,587	
<b>total income</b>	<b>238,264</b>		<b>91,989</b>	
<b>Expenses</b>				
Sent for project				
General entrepreneurs	52,545		7,380	
Water entrepreneurs	124,096		72,135	
<b>Total project costs</b>	<b>176,641</b>	99%	<b>79,515</b>	96%
Cost of generating income	360	0%	1,278	2%
Management and administration	1,525	1%	1,637	2%
Total expenditure	<b>178,526</b>		<b>82,430</b>	
Result current year	<b>59,738</b>		<b>9,559</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

	2019
<b>Vehicles</b>	
Book value at the start of year	0
Investments	14,659
Depreciation	0
Book value at the end of year	14,659
<b>Computer equipment</b>	
Book value at the start of year	499
Investments	178
Depreciation	-63
Book value at the end of year	436
Total purchase price	499
Total investments	14,837
Total depreciation	-63
Book value at the end of year	15,273

### 7.3.3.2 Equity

	2019
<b>Equity</b>	
<b>Reserves</b>	
Opening balance	19,803
Added	59,075
Balance at the end of the year	78,878

### 7.3.3.3 Funds

	2019
<b>Funds</b>	
Opening balance	9,867
Added	0
Balance at the end of the year	9,867

### 7.3.4 Notes to the income and expenditure statement

Management and costs of generating income are both 1% of the expenditures and of the total income in 2019, which is almost similar to the year before.

#### 7.3.4.1 International comparison and transfers

Stichting Jacana in the Netherlands is the funding organisation for Jacana foundation in Zambia, figures in euro.

<b>Compared to annual budget 2019</b>	Jacana NL	Jacana Zambia	(*) From Jacana NL to Zambia	Total Jacana NL & Zambia
<b>Income</b>				
General entrepreneurs	21,046	12,075	10,000	<b>23,121</b>
Water sector development	217,218	7,112	109,656	<b>114,674</b>
<b>Total income</b>	<b>238,264</b>	<b>19,187</b>	<b>119,656</b>	<b>137,795</b>
<b>Expenditures</b>				
Transferred to Zambia (*)	119,656		-119,656	<b>0</b>
Purchase of fixed assets	14,837	3,460		<b>18,297</b>
Tools	2,505	1,407		<b>3,912</b>
Salaries	20,325	14,351		<b>34,676</b>
Experts & trainers	8,363	4,064		<b>12,426</b>
Transport	0	10,278		<b>10,278</b>
Materials	1,014	51,021		<b>52,036</b>
Others	11,825	54,083		<b>65,908</b>
<b>Total expenditures</b>	<b>178,526</b>	<b>138,663</b>	<b>-119,656</b>	<b>197,533</b>

(\*) 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 2019 Jacana focused most on the water sector and less on general entrepreneurs than planned.

### 7.3.4.2 Distribution in more detail

NL 2019 Distribution	Spent for projects		Others		Total
	General entrepreneurs	Water entrepreneurs	Cost of generating income	Management and administration	
Project subsidies Zambia	10,000	109,656			119,656
Personnel costs	705	25,027	2,185	800	28,717
Promotion costs		173		147	319
Insurance	689	4,689			5,377
Travel costs					0
Materials and tools	7,330	10,149	179	700	18,357
General expenses		976		1,409	2,385
Project allocation 2020	5,363	0			5,363
Depreciation				63	63
<b>Total</b>	<b>24,086</b>	<b>150,669</b>	<b>2,364</b>	<b>3,118</b>	<b>59,075</b>

Zambia 2019 Distribution	Spent for projects		Others		Total
	General entrepreneurs	Water entrepreneurs	Cost of generating income	Management and administration	
Project subsidies	10,000	109,656			119,656
Personnel costs	3,613	13,124		3,412	20,149
Promotion costs	17	1,202		0	1,219
Insurance		42		66	107
Travel costs	1,876	7,960		3,614	13,450
Materials and tools	1,256	51,075		96	52,428
General expenses	5,000	13,633		13,669	32,302
Depreciation					0
<b>Total</b>	<b>21,762</b>	<b>196,692</b>	<b>0</b>	<b>20,857</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)

	2019	2018
<b>Income</b>		
Jacana NL	119,656	51,550
Wild Gees	0	5,945
Other like community contribution	19,187	950
<b>Total income</b>		<b>58,445</b>
	138,843	
<b>Expenses</b>		
Personnel (*)	14,351	11,965
Accommodation and office rent	7,559	1,419
Promotion	1,105	1,837
Transport	13,450	7,273
Tools and materials	52,428	21,969
General expenses	42,838	4,765
<b>Total expenses</b>		<b>49,228</b>
	131,731	
Allocated to projects Zambia	7,112	9,217
<b>Total allocated</b>	<b>7,112</b>	<b>9,217</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)

	2019	2018
Salaries	20,325	12,278
Insurance	5,377	4,942
Other personnel costs	0	0
<b>Total personnel costs</b>	<b>25,702</b>	<b>17,220</b>

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