



## Annual Report 2020

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# 1 Foreword

Dear reader,

This document gives an overview of the work that Jacana foundation realized in 2020.

In 2020 Jacana faced a lot of unexpected challenges due to the Corona pandemic. We had to stick to all kind of rules to keep people safe for the virus. Practically it meant that we adjusted group activities, made groups smaller so that social distancing was possible and made sure that people wear face-masks. During every meeting Jacana provided hand washing facilities. At virus peak, access to offices was limited and some staff was asked to work from home as much as possible. Luckily a lot of Jacana's work is focusing on individual small-scale entrepreneurs.

Something new for Jacana was providing emergency relieve. Some donors made it possible that we could provide hand washing facilities and soap refills at strategic places in Chipata and Lundazi. In cooperation with Ministry of Health, the trained EMD water entrepreneurs provided water to most health centres in the whole Eastern province, because water and hand washing are the first steps needed to slow down the spread of the virus.

Jacana started a renewable energy pilot. In this pilot some entrepreneurs were trained in designing and implementation of solar systems for household and businesses, others were trained in the selection and installation of submersible (solar) pumps.

Last but not least we started the construction of Jacana Business Centre. After a slow start we could do a lot of work in 2020 and we think that we can move into the new office in 2021.

All this work is thanks to donations of private people and donor organization who believe in the work of Jacana. We like to thank everybody on behalf of small scale entrepreneurs.



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. Besides their official 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 rainy season. Zambia has 6 months with no rain at all. In October 2016 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 its first 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.

In 2020, 50,551 people were provided with water by the trained water entrepreneurs. This number is higher than other years, because Jacana provided health centres and schools with water in the beginning of the Covid-19 Pandemic.

In the past few years Jacana focused mainly on affordable access to water. Now drillers and pump producers are experienced, it is time for Jacana to scale this up to other areas and diversifying our support to other sectors.

## 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 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.

Affordable credit facilities are not always available and accessible in Zambia. Jacana helps small-scale 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 2020

The focus of Jacana is training and guidance of small scale entrepreneurs. That can be any entrepreneur with an existing business. Jacana supports entrepreneurs who already manage a business for at least 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 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. Also COVID-19 requires us to work with individuals or groups of very limited sizes. Therefore there is not one single way Jacana support entrepreneurs.

This chapter explains Jacana's work in 2020 using a few examples: the stories of Bester Sakala, manager Lundazi and a trained and guided small-scale entrepreneur: Martha Banda.





## 4.1 Story, Martha Banda, small scale farmer and beekeeper

Martha Banda is a business woman age 47; she did not finish school but went up to grade 9. She is a single mother with a son who is in grade 12 and she is also looking after her old parents, Martha is staying at her father's farm in the village called Chibuye B in Kagunda area, 25 km from Chipata under chief Chinyaku.

Martha's business has improved from the time (2019) she acquired knowledge on how to run a successful business through business, financial and marketing training by Jacana, she indicated that before she could not tell whether she was making profit or loss but now she is able to calculate all her profit and loss through bookkeeping. During the business training her focus was on expanding her orange sales.

Martha was an excellent participant in the business training and she was one of the eight who got a partly sponsored pump. She indicated that the pump has helped her to expand her citrus business because before she used to fetch water far away from the trees, which affected the production. The pump has not just helped her expand the business, it is also used for the household and several community members use her pump as well. Martha is a proud pump owner; she maintains her pump and allows community members to use it for free.

After the business training, Jacana also trained Martha in organic farming. She said that this helped her to save costs, because there is no need buying fertilizer. Martha also mentioned that composed manure improves soil fertility and this makes the soil go back to its original state as compared to fertilizer which destroys the soil if used for a longer period of time.



She was also trained in grafting and budding of fruit trees. Martha said this was a beneficial training as it is not easy to raise trees from the start especially the citrus trees as most of them gets affected and ends up drying. With grafting and budding technology, trees can be raised easily; also this method makes the citrus trees to start bearing fruits faster since the top plant used is already a matured plant.



The flowers in orange trees need to be pollinated. Therefore Martha was also selected to participate in a beekeeping training and she indicated that the training was an eye opener as she can now add beekeeping to her business. Before the training, most bees were just killed during the harvest of honey. Now with protective suits and a deeper understanding people and bees work together. Martha had 1 traditional bee hive before training. Jacana helped her with one top-bar hive and recently Martha made 13 additional hives following the top-bar principal.



Martha, when asked for her future plans indicated that she wants to expand also in piggery production, she is already keeping some pigs at the farm but facing challenge to build a suitable piggery structure. She also wants to be a trainer so that she can support more community members to be successful business owners and also she would like to expand her beekeeping business so that the honey she will be producing can be sold at a higher level market.

Just like Martha Jacana trained and guided many other small-scale entrepreneurs in 2020 see paragraph “4.3 Activities & results of 2020 in numbers” page 12:





## 4.2 Story, Bester Sakala, manager Jacana in Lundazi

*Jacana supports small-scale entrepreneurs. To do this successfully and to be able to scale-up our activities, we need qualified and dedicated managers. This story explains how local manager Bester Sakala grew within Jacana to become the first branch manager.*

My name is Bester Kusowa Sakala. I come from a Catholic family. My dad is a retired Entomologist in the Ministry of agriculture and my mother a housewife. I have 4 brothers and happen to be the last born. I did my primary and secondary school education in Chipata, Zambia. In September 2016 I graduated with a bachelors' degree in Agroforestry (Natural resources management) from The Copperbelt University, Zambia.

Before and after I graduated from the University, I did several part-time jobs with different institutions; both government and private. In early 2017, I started a job as insurance sales. I later decided to volunteer at Msekera Agriculture Research Station, before I joined Jacana on August 1<sup>st</sup> 2018.

When I heard of a job opening at Jacana Business Empowerment in Chipata, I immediately sent an application; my desire to face new challenges and learn new things prompted me to apply for the job. Having had done a part-time job at Jacana in the past, I developed the interest to learn and grow in the 'Technical field' somewhat different from my profession.

When I started at Jacana as a Field officer, I was responsible for the monitoring of technical works; borehole drilling and quality control of installed pumps. I used to manage petty cash bookkeeping, inventory control, organizing and assisting in facilitating business training for different entrepreneurs,

offering agricultural extension advice on a variety of agricultural challenges to smallholder farmers and making videos of beneficiaries for the website, among others.

Fast forward to 2019, Jacana opened a new Smart centre in Lundazi and I assumed a new role as a project manager. Managing the Lundazi office in the first year was an enriching experience for me, it was a significant transition in my carrier, from being under close supervision to being under minimal supervision; this allowed me the chance to grow my capabilities and leadership qualities. This role of project manager provided me with a platform to exercise my managerial skills and coordinate a team of hardworking individuals.



As project manager of Lundazi SMART Centre my roles include: daily monitoring and guidance of staff; I spearhead the weekly and day-to-day planning of the project implementation activities. Together with the office assistant, I monitor and guide different project beneficiaries in their businesses and monitor SMART tech installations for quality control. Am the custodian of all organization property and the main communication link both internal and external; I represent Jacana foundation at different platforms such as D-WASH committee stakeholder meetings at the district level, in which Jacana is a member. I manage project financial books and carrying out monthly reporting on project finances. I am also responsible for reporting project progress to the head office in Chipata and assist in preparing the yearly project reports to the donors. Additionally, I assist in project proposal writing. I also handle human resource matters: thus approval of staff leave, preparation of salaries and staff performance appraisals et cetera.

In this role as the project manager, I have had several successes: organizing and starting a new smart centre in a new district. Additionally, making a good selection of entrepreneurs for water was a big success. Impressively, the self-supply results for boreholes and pumps in the first year were more than we had projected. The many families that we reached in the first year and provided clean and safe water both for domestic and business use cannot be overemphasized.



The project in Lundazi does not only have a focus on water and entrepreneurship capacity building, Jacana has been promoting organic farming and agroforestry among its beneficiaries. In 2020 I was involved in the selection, training, and guidance of local trainers in organic farming and agroforestry. These trainers later trained other farmers in their respective communities.

No success without challenges! In my early days in the new office, I had challenges in communicating and teaching individuals who can't communicate in English and Nyanja. However, within 2 months of interactions with the locals in Lundazi, I learned how to communicate and teach in 'Tumbuka'. The bumpy roads that I had to endure during the initial project implementation were quite a challenge.

After two years of managing the project in Lundazi, the Bester Sakala today is different from the Bester Sakala a few years back: I represent Jacana more confidently to stakeholders and my leadership qualities have significantly improved; for the past two years, I have coordinated a team of highly motivated individuals at Jacana. Having been working in a technical field for a few years now, I have come to enjoy technical work. The guidance I have received from Jacana has certainly made me a better person today, both at a personal and professional level; I look at situations from a broader perspective than before.

Looking in the future, I see myself managing even bigger projects in different portfolios. One can never learn enough! I look forward to continuing to learn new things and acquiring new skills. Advancing my education and acquiring a higher degree is also something I intend to do. Starting a family is also something I am considering for the future.



## 4.3 Activities & results of 2020 in numbers

### 4.3.1 Business training

In 2020, Jacana trained in total 172 entrepreneurs in business, financial and marketing skills.

The manual for this training is available at <https://jacana.help/resources/business>.

Business training in 2020	Male	Female	Total
Beekeepers	93	39	132
Water using entrepreneurs	26	12	38
General entrepreneurs	1	1	2
Total	120	52	172







### 4.3.2 Skills training

Jacana developed manuals on several subjects. All are free accessible at <https://jacana.help/resources>.  
Summary of technical skill training in numbers:

Technical skill training 2020	# Trained
Local beekeeper trainers	4
Beekeeping	132
Local organic farming trainers	8
Organic farming	106
EMAS pump production	11
Electrical (solar) pump selection	8
Solar system design	3
<b>Total</b>	<b>272</b>

#### 4.3.2.1 Beekeeping

- Expert Frank Leenen (PUM Netherlands) trained 4 beekeeper trainers.
- The four beekeeping trainers trained 132 beekeepers from four areas around Chipata. The beekeepers got theory in the basics of beekeeping, making a business plan and calculating the cost price of 1 kg of pure honey. After the training the beekeepers who were equipped with a bee suit were guided in the field for two times.



#### 4.3.2.2 Organic farming training

- Initially Jacana trained 23 farmers in Chipata district in compost and compost tea making, field preparation, crafting and budding trees and organic pesticide use.
- Later Jacana trained 8 experienced farmers to be trainers of organic farming and agroforestry.  
We also learned a lot from them and developed together a manual on organic pest-control using local plants.
- The 8 trainers trained 83 farmers in their own area.



#### 4.3.2.3 EMAS pump training

In Lundazi 7 drillers and 4 welders were trained in the production and installation of EMAS pumps.

#### 4.3.2.4 Electrical (solar) pump selection and installation

There are a wide range of electrical (solar) pumps on the local market. There is however a gap between what a customer needs and what shops are trying to sell. It is very common that customers buy pumps hugely oversized capacities, which will never be utilized. Good for the shopkeeper you might argue but bad for the pocket of the customer. Jacana believes that a happy customer is a returning customer who will even promote your products. That is way we believe there is reason to train people how to select electrical pumps professionally. With the experience of the SMART Centre group and donor Marie-Stella-Maris, Jacana got the chance to fill the market gap and introduce small very affordable pumps which serve the needs of many customers.

In 2020, Jacana developed a manual and trained the first 8 people in selection and installation of electrical (solar) pumps, including the production and installation of affordable pump protection equipment. They learned how to select the most suitable pump according to customer needs and properties of the well or borehole. Sizing of pipes, electrical wiring and solar panels were also part of this training.

#### **4.3.2.5 Solar system design**

Just like pumps, there is also a wide range of solar equipment available on the local market. There are however no shops that seem to assist customers with providing profession and honest solar system design. Also in this sector Jacana believes that a happy customer is a returning customer who will even promote your products. That is way we believe there is reason to train people how to design solar systems according to the needs of the customer and advice the customer is selection of available solar equipment.

As a pilot Martijn Schootstra (PUM Netherlands) and Jacana trained three electricians in designing and installation of solar systems.

#### **4.3.3 Manual drilling and pump installation.**

In 2020 the manual drilling activities continued. The assignments for the manual drillers (trained by Jacana) came from Jacana and private customers. Since October 2018, EMD (cooperative owned by manual drillers) coordinates all the manual drilling activities in Eastern province of Zambia. NGO's, government or private customers go directly to EMD to order boreholes and pumps.

In the beginning of 2020 corona hit the world. Jacana acted immediately and provided funding and capacity to make sure each health centre in Eastern province of Zambia would get water and hand washing facilities. The trained drillers succeeded in providing water for 21 rural clinics and an additional 10 schools in a time frame of a few months. Unfortunate not all health facilities are constructed at places where access to ground water is feasible, drilling attempts at 10 health centres were unsuccessful.

For Jacana this proves that local capacity building of small-scale entrepreneurs works.

50,551 People got access to water in the year 2020 thanks to the work of our trained water entrepreneurs.

More details about pumps, including locations and pictures see: <https://jacana.help/mwater>

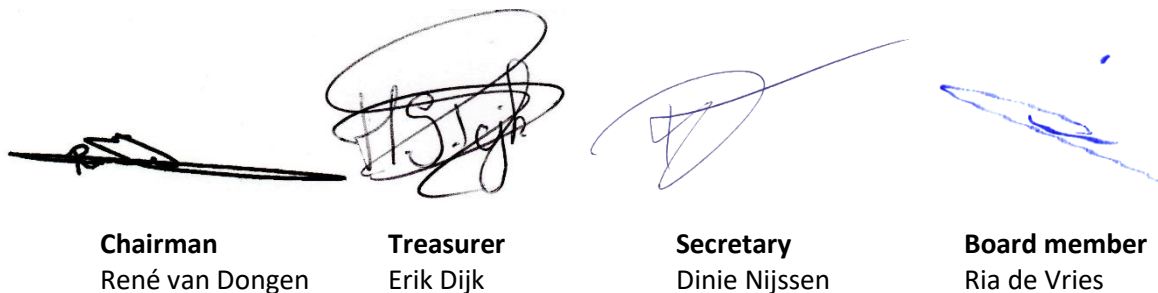
## 5 Organisation

### 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. Ria de Vries joined the board in March 2020. The board is responsible for funding, strategy, policy, budget and yearly planning.



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

### 5.2 Board 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>



## 6 Way forward

For the past five years, Jacana's focus has been mainly on water for entrepreneurs, because most small-scale entrepreneurs in Zambia are farmers and there is no drop of rain in Zambia for six months. We have trained entrepreneurs who bring water to people and we have trained many farmers in particular in expanding agricultural activities. With access to water they were able to expand their business.

We noticed that a solution for one entrepreneur generates demand for other entrepreneurs, for example if we look at the beekeepers. It started with water for farmers, a number of those farmers wanted to specialize more in beekeeping. As a result, Jacana started training trainers for beekeepers. Beekeepers need good equipment, such as hives, smokers and protective suits. We therefore searched for a number of entrepreneurs who could fill the equipment-gap. In short, there is a demand for diversity.

That is why Jacana wants to focus a bit more on diversity in the coming years without trying to explore all kinds of different fronts. We plan to make a logical and manageable selection of a range of sectors. Therefore we mainly focus on innovative developments and customer demand.

One of these new innovative developments is “renewable energy”. A start has already been made in 2020.

In the next five years, Jacana plans to start an additional SMART Training centre in a new district.

The new office and business centre will be a collection of activities of all kinds of entrepreneurs, including Eastern Manual Drilling Cooperation (EMD) and Eastern Beekeeping Cooperation (EBC). For the last group, we are planning to build a food processing unit where honey can be pressed and wax separated.

In addition, there will remain room for new entrepreneurs who have an interest in a space for further growth or guidance in other areas, such as management, marketing, production, etc.

## 7 Financial report 2020

All amounts are in Euro.

### 7.1 Balance sheet at 31 December 2020

After allocation of results.

	31-Dec-20	31-Dec-19
<b><u>Assents</u></b>		
<b>- Tangible fixed assets</b>		
Vehicles	11,722	14,659
Computer equipment	673	436
	<b>12,395</b>	<b>15,095</b>
<b>-Current assets</b>		
Receivables	0	0
	<b>0</b>	<b>0</b>
<b>- Cash and cash equivalents</b>		
Bank account	28,007	72,605
Saving account	21,667	21,667
	<b>49,674</b>	<b>94,272</b>
<b>Total assets</b>	<b>62,069</b>	<b>109,367</b>
<b><u>Liabilities</u></b>		
<b>- Equity</b>		
Reserves	56,832	99,500
Funds	5,237	9,867
	<b>62,069</b>	<b>109,367</b>
<b>- Short term liabilities</b>		
Undue payments	0	0
Insurances to be paid	0	0
	<b>0</b>	<b>0</b>
<b>Total liabilities</b>	<b>62,069</b>	<b>109,367</b>

## 7.2 Income and expenditure statement 2020

	2020			2019		
<b>Income</b>						
General entrepreneurs donations	4,360			21,046		
Bee related donations	9,948					
Water related donations	119,117			217,218		
Building related donations	59,275					
<b>total income</b>	<b>192,700</b>			<b>238,264</b>		
<b>Expenses</b>						
Sent for project						
General entrepreneurs	17,261			52,545		
Beekeepers	17,276					
Water entrepreneurs	134,635			124,096		
Support for partner organisations	70,708			0		
<b>Total project costs</b>	<b>239,880</b>	100%		<b>176,641</b>	99%	
Cost of generating income	684	0%		0	360	0%
Management and administration	585	0%		0	1,525	1%
<b>Total expenditure</b>	<b>241,149</b>			<b>178,526</b>		
<b>Result current year</b>	<b>-48,449</b>			<b>59,738</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

	2020
<b>Vehicles</b>	
Book value at the start of year	14,659
Investments	0
Depreciation	-2,937
Book value at the end of year	<b>11,722</b>
<b>Computer equipment</b>	
Book value at the start of year	436
Investments	300
Depreciation	-63
Book value at the end of year	<b>673</b>
Total purchase price	15,095
Total investments	300
Total depreciation	-3,000
Book value at the end of year	<b>12,395</b>

### 7.3.3.2 Equity

	2020
<b>Equity</b>	
<b>Reserves</b>	
Opening balance	83,508
Added/deducted	-39,072
Balance at the end of the year	<b>44,436</b>

### 7.3.3.3 Funds

	2020
<b>Funds</b>	
Opening balance	9,867
Added/deducted	-4,630
Balance at the end of the year	<b>5,237</b>

### 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 2020</b>	Janana NL	Jacana Zambia	(*) From Jacana NL to Zambia	Total Jacana NL & Zambia	Budget total 2020
<b>Income</b>					
General + beekeepers	14,308	31,310	28,269	<b>17,349</b>	97,000
Water sector development	119,117	106,672	95,258	<b>130,530</b>	146,000
Building (*)	59,275	59,580	70,548	<b>48,306</b>	0
<b>Total income</b>	<b>192,700</b>	<b>197,561</b>	<b>194,075</b>	<b>196,186</b>	243,000
<b>Expenditures</b>					
Transferred to Zambia (**)	194,075		-194,075	<b>0</b>	
Purchase of fixed assets	300	0		<b>300</b>	6,500
Tools	2,477	1,694		<b>4,171</b>	8,000
Personel & insurance	30,720	37,720		<b>68,440</b>	69,000
Expert & training	0	5,592		<b>5,592</b>	29,500
Transport	1,134	20,677		<b>21,811</b>	21,600
Materials	5,738	112,811		<b>118,549</b>	70,000
Audit	0	0		<b>0</b>	7,000
Others	6,705	1,314		<b>8,019</b>	31,400
<b>Total expenditures</b>	<b>241,149</b>	<b>179,809</b>	<b>-194,075</b>	<b>226,883</b>	243,000

(\*) Funds for building are transferred via Wilde Ganzen and part of it is still parked at Wilde Ganzen and will be transferred to

(\*\*) 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. The organisation is growing and more space is needed. Board and management decided to start building the Jacana Business Centre which was not in the strategic plan.

### 7.3.4.2 Distribution in more detail

NL 2020 Distribution	Spent for projects				Others		Total
	General entrepreneurs	Bee-keepers	Water entrepreneurs	Building	Cost of generating income	Management and administration	
Transfer to Zambia	12,438	15,831	95,258	70,548			194,075
Personnel	3,714	1,406	25,600				30,720
Insurance	991		4,685				5,676
Promotion			295		149		444
Travel			1,134				1,134
Materials	40	39	5,260	159		240	5,738
Tools	77		2,400				2,477
General expenses	1		3		535	345	884
Project allocation 2021							0
Depreciation							0
<b>Total</b>	<b>17,261</b>	<b>17,276</b>	<b>134,635</b>	<b>70,707</b>	<b>684</b>	<b>585</b>	<b>241,148</b>

Zambia 2020 Distribution	Spent for projects				Others		Total
	General entrepreneurs	Bee-keepers	Water entrepreneurs	Building	Cost of generating income	Management and administration	
Project subsidies from NL	12,438	15,831	95,258	59,580			183,107
Commitment fees & other income	2,150	891	11,414	0			14,455
<b>Total income</b>	<b>14,588</b>	<b>16,722</b>	<b>106,672</b>	<b>59,580</b>	<b>0</b>	<b>0</b>	<b>197,561</b>
Personnel	403	5,822	22,362	7,083			35,670
Insurance	0	49	1,909	92			2,049
Promotion	0	88	1,632	5			1,725
Transport	579	2,248	15,348	2,502			20,677
Materials and tools	1,777	9,729	71,462	31,538			114,506
General expenses	-1,861	893	5,160	991			5,183
Depreciation							0
<b>Total expenses</b>	<b>898</b>	<b>18,828</b>	<b>117,873</b>	<b>42,211</b>	<b>0</b>	<b>0</b>	<b>179,810</b>

(\*) General expenses also include pay back of loans therefore could be actually income instead of expenses

### 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)

	2020	2019
<b>Income</b>		
Jacana NL	183,107	119,656
Other like community contribution	14,455	19,187
<b>Total income</b>	<b>197,561</b>	<b>138,843</b>
<b>Expenses</b>		
Personnel and insurance (*)	37,720	14,351
Accommodation and office rent	5,404	7,559
Promotion	1,725	1,105
Transport	20,677	13,450
Tools and materials	114,506	52,428
General expenses (**)	-221	42,838
<b>Total expenses</b>	<b>179,810</b>	<b>131,731</b>
Allocated to projects Zambia	17,751	-131,731
<b>Total allocated</b>	<b>17,751</b>	<b>-131,731</b>
<b>Result current year Jacana Zambia</b>	<b>0</b>	<b>0</b>

(\*) Personnel costs mentioned above is for 11 employees. Other personnel costs were paid by Janaca NL and mentioned in the paragraph personnel cost (NL).

(\*\*) General expencies also include pay back of loans therefore could be actually income instead of expenses



#### 7.3.4.5 Personnel costs (NL)

	2020	2019
Salaries	30,720	20,325
Insurance	5,676	5,377
Other personnel costs	0	0
<b>Total personnel costs</b>	<b>36,396</b>	<b>25,702</b>

The number of staff is two volunteers who's contracts have been adjusted in Nov 2019. Both of them are working in Zambia.