



Annual Report 2021

Content

1	Foreword.....	3
2	History.....	4
3	Goal and vision.....	5
3.1	Goal.....	5
3.2	Vision.....	5
4	Activities & results of 2021	6
4.1	Story, Realization of Jacana Business Centre.....	7
	“The story of George Banda”	7
4.2	Story, Douglas Mudenda, manager Jacana in Petauke.....	10
4.3	Activities & results of 2021 in numbers	14
4.3.1	Business training	14
4.3.2	Skills training	15
4.3.3	Manual drilling and pump installation.....	17
5	Organisation.....	18
5.1	Board report Jacana Netherlands	18
5.2	Board Zambia	18
6	Way forward	19
7	Financial report 2021	20
7.1	Balance sheet at 31 December 2021	20
7.2	Income and expenditure statement 2021	21
7.3	Accounting policies	22
7.3.1	General.....	22
7.3.2	Accounting policies for the valuation of assets and liabilities	22
7.3.3	Notes to the balance sheet	23
7.3.4	Notes to the income and expenditure statement	24

1 Foreword

Dear reader,

This document gives an overview of the work that Jacana foundation realized in 2021.

Still the Corona pandemic was an issue in 2021, but luckily it did not disturb too much of the activities.

The most important activities of the year 2021 were finishing Jacana Business Centre and start Petauke SMART training centre.

Jacana Business Centre was build with a team of in total 19 people. Some got the opportunity to follow bricklaying and plastering course at TEVETA Technical College. Of course not everything went according to plan and there were a lot of hurdles to overcome, but in June 2021 Jacana staff could move into the new building.

When this project was finished the realization of Petauke SMART training centre started. It was a huge job to get the office running, but in September the first training started under good guidance of the manager Douglas Mudenda.

All this work and more 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 the two SMART centres succeeded providing water for 21 rural clinics and an additional 10 schools in a time frame of a few months.

In 2021 7,777 people were provided with water by the trained water entrepreneurs.

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 2021

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.

Jacana started in 2015 in a one room office in Chisamba in Central Province with three employees. Jacana shifted in 2016 to Chipata, Eastern province. During 5 years, from 2016 till 2021, Jacana had an office and workshop in the private house of the director and started realizing that the office space was not enough anymore. Next to that Jacana wanted to diversify the activities and more office and workshop space is needed for different projects. For example at the moment Eastern Manual Drilling Co-operative are using office space and Eastern Beekeepers Co-operative started processing honey under Jacana's guidance. In 2021 Jacana finished the new office. A lot of people worked very hard realising the building.

When the building project was finished a new SMART training centre in Petauke was realised.

This chapter explains Jacana's work in 2021 using a few examples: the story of building Jacana business centre and the start of a new SMART training centre in Petauke.



4.1 Story, Realization of Jacana Business Centre

“The story of George Banda”

One of the goals of building Jacana Business Centre was to give young entrepreneurs the chance to learn under guidance of an experienced constructor. In total 19 people helped constructing the building. In this story we highlight the story of one of the workers: George Banda. He started as casual worker and ended up supervising the construction of the road.

George was born in Chipata in a family with four boys; he is 32 years old and is father of two children. He and his wife live in Magazine area in Chipata City. George went to school up to grade 9.

Before George started working for Jacana he was a casual worker, meaning that he took all the work he could get. He was invited by a friend to work at Jacana construction site from the very first beginning. Based on George's story, we look at how Jacana business centre was built.

Jacana bought a plot of 1.8 ha. The first step was to fence a part of the plot, 70x70 meters. George was one of the constructors who helped building the fence. It was his first time to construct a fence and he learned a lot. At that time supervisor, Collin Chahula, already mentioned that George was a serious hard worker and always on time at work and following the instructions.

While constructing the fence Jacana found out that one of the bridges leading to the plot was collapsed. There were two options: waiting for the government to repair and delay the building activities (trucks could not reach the office anymore) or build a bridge by ourselves. Jacana chose the last option. George was part of this team. Again it was something he never did before, under guidance of the supervisor they constructed a bridge and work at the plot could continue.

Rik, Director Jacana, saw that George was a serious and hard worker and asked him what he wanted to learn. George really loved to learn more about bricklaying and plastering. To motivate George and two other workers and give them the opportunity to develop, Jacana sent them to TEVETA course for bricklaying and plastering. Every week George went to school for two days and he practiced at the construction site. Together with the experienced bricklayers he worked on the office building and toilets.

George showed big progress and the supervisor and Director asked him if he wanted to learn a new way of flooring, which is not seen in Zambia yet. George showed great interest and he was given a manual how to use this new technology. According to his own words: “this was a very complicated manual and he doubted if this technology could work”. George started to practice this new flooring technology in the workshop, where he was allowed to make some mistakes. With the help of the supervisor he succeeded and after that he floored all the buildings with this new technology.



When the building was ready one of the visitors asked about this way of flooring. He wanted this floor in his garage so that the floor would not crack when vehicles were driving over it. George was asked to do the flooring at this customer.



George became an all-rounder, next to flooring he was also helping with painting the office.

When the construction was ready and Jacana team occupied the offices, George was asked to construct a road through the swamp leading from the main road to the office. George was the supervisor of the road construction team and he managed to construct the road. He made his way through the swamp with his workers. He encountered many unexpected problems, but George took the initiative to solve them in a professional way.

George is an example that with honest and hard work you can achieve what you want. He has obtained his officially recognized TEVETA certificate in plastering and bricklaying.

George appreciated that he was encouraged to follow his dream and that the supervisor and Jacana saw his potential and gave him the opportunity to learn a profession.

After the Jacana business centre and the road were ready, George went on as a bricklayer. He also got jobs through the Jacana building supervisor to floor an office building.

The dream of George is to start his own construction company. The following step in this process is that Jacana gives him the opportunity to follow business, financial and marketing training. This training will be important, because this gives him the opportunity to organise his ideas and see if they are viable. Jacana will guide him after the training to realise his dream.



4.2 Story, Douglas Mudenda, manager Jacana in Petauke

My name is Douglas Mudenda. I was born in Siasuntwe Village, Siavonga District of Southern Province in Zambia. I am a second born in a single-parent-headed family. My father passed on when I was just 3 (three) years old. As a young man, I grew up in a community where scarcity and misfortune were the order of the day and I saw first-hand the pain and suffering caused by poverty. I grew up in rural and remote places in Kalomo District, Southern. Later, we moved to the capital, Lusaka, where I did most of my education.

In January 2015, I went to Natural Resources Development College (NRDC) where I did my Higher National Diploma in Water Engineering. In addition, from 2018 to 2021

Throughout my professional career, I have been passionate about developing innovations and technologies that facilitate addressing the challenges of water scarcity, especially in rural areas. When water is scarce, people are often forced to rely on drinking water sources that may not be safe. To address this challenge, my final year school project research at college was based on finding workable interventions and solutions to dealing with the challenges of water inadequacy, especially in rural Zambia, by developing simple and sustainable water-lifting mechanisms. The idea I had was to adopt the technology of a Rope Pump which has been in existence for so many years. *Rope pumps* are modern low-cost water pumps used for small communal systems, self-supply and domestic use. It can be

produced with materials that are available in local hardware stores and so simple that the users can maintain it and do simple repairs.

To begin with, I presented the project research proposal to the College Department of Water Engineering at Natural Resources Development College and it went through. Immediately, I began working on desk data research on what individuals and organizations have had already done on Rope Pumps. As I was working on desk data research online, I came across Jacana Business Empowerment Website.

At that time, Jacana was already training and guiding entrepreneurs for water in the production of Simple, Market based, Affordable and Repairable Technologies (SMART) like locally made Rope Pumps



and manually drilling. I got interested in their work and subscribed to the organisation's monthly newsletter so that I receive updates on what they were doing. Two months subsequently, I gathered materials for my project notably, GI pipes, PVC pipes, used tires, etc. and Jacana assisted me with an easy-to-follow technical [manual](#) on Rope Pump production, and I produced over 5 pumps. The [manual](#) made my project very successful. To try if the pumps were working according to the projection, I installed them on selected wells in Mutendere compound just closer to the College. The pumps were very efficient and helped a lot of people in the neighbourhood, especially since that time Mutendere was not privileged with a municipal water supply. Many families in Mutendere have now access to water for household use and for income generation activities.

Before and after my graduation, I worked with several institutions; both government, private and non-governmental organizations.

In July 2021, through the monthly newsletter updates, Jacana advertised for a job opening at a newly opened SMART centre in Petauke District, Eastern part of Zambia. The organization was looking for a technical field officer to be responsible for logistics, implementation, monitoring, evaluation, and reporting of water projects under guidance of a Dutch volunteer. I got interested and promptly I submitted my application letter showing interest in the job. My desire to face new challenges, grow my career, and learn new things prompted me to apply for the job. A few weeks later, I received a phone call from the director notifying me they have invited me to attend interviews for the job I applied for in Petauke. Afterward, I asked for a few days leave from work and started off to Petauke the next day. Finally, after three days of exhausting travelling from the north, I arrived in Petauke and went straight into the interview. After a day I received a phone call from the director of Jacana, informing me I have qualified for the job as a technical field officer. I was thrilled and filled with excitement because finally; I

was going to do something that I have ever loved and was passionate about and also to face new challenges and grow my career.

On 1st September 2021, I reported for work and I was so delighted to join the two volunteers who were working there at that moment. At that time, the SMART Centre office was not fully furnished. A lot of work was to be done before we could officially begin training water entrepreneurs. We worked on several things, such as connecting water to the office, painting, building a workshop for the technical training, electrical wiring in the workshop, cleaning, and purchase of office furniture and other materials.



One of my roles as a technical field officer was to train and guide Entrepreneurs for Water in the production of Simple, Market based, Affordable and Repairable Technologies (SMART) like locally made pumps and drilling equipment, manually drilled boreholes and installation of pumps, and also most significantly to training entrepreneurs and beneficiaries in business skills. The first business training of entrepreneurs for water gave me a chance to be trained as a ‘trainer’ in the process. The training improved my leadership capabilities, knowledge, skills, understanding, attitude, motivation, and capabilities imperative to conduct similar capacity-building training in future.

While the business training was ongoing, the two volunteers who were managing the new SMART Centre, left Jacana foundation. Despite that, everything went as scheduled. After a week, the business training was done and I assumed a new role of project manager. Moving from the closely supervised role of a Technical Field Officer to managing a SMART Centre for the first time was an augmenting experience for me. It was a substantial advancement in my career and this provided me the chance to develop my proficiencies and management qualities.



After the business training, we focused on technical training and guiding of water entrepreneurs in manual drilling, pump production, and borehole siting. Assisting and guiding trainees during technical training was one of the most thrilling experiences in my career, it helped me exercise my technical skills and that was something I loved most. Firstly, 4 welders were trained by a local trainer, Gideon Phiri, on how to make pumps and drilling tools. After the training, each welder received a jig-set so that each pump is made exactly the same and spare parts can be exchanged easily. After training each welder was assisted with materials of making 5 pumps in their own workshop as one way of supporting them. Two weeks after, the technical training of 8 drillers kicked off, the training was facilitated by Moses Banda and partly assisted by Nash Moono and Ackson Nyirenda. To obtain more experience and learn different drilling challenges, drillers drilled and installed pumps at their own homes. This was done under the guidance of the local trainers. In addition, 4 entrepreneurs were also trained to find the best suitable place for drilling a borehole using Vertical Electrical Sounding (VES) equipment. They were also trained on how to make the VES equipment. The good part is that when the equipment breaks they can repair it themselves.

After six months of hard work, the water entrepreneurs in Petauke have been trained and are now currently drilling boreholes and installing pumps independently without supervision. Through their resilience, hard work, and commitment, we met the target for year one, six months before the deadline, which was an excellent start for the project. We are very optimistic that this project will empower and help meet the needs of a lot of small-scale entrepreneurs who lack water for expanding their business and household use.



4.3 Activities & results of 2021 in numbers

4.3.1 Business training

In 2021, Jacana trained in total 109 entrepreneurs in business, financial and marketing skills. The manual for this training is available at <https://jacana.help/resources/business>.

Business training in 2021	Male	Female	Total
Beekeepers	7	1	8
Water using entrepreneurs	48	35	83
SMART entrepreneurs	18	-	18
Total	73	36	109



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:

Business training in 2021	Male	Female	Total
Beekeepers	7	1	8
Agriculture training	22	16	38
VES training	17	1	18
Manual drilling training	8	0	8
Pump construction training	4	0	4
Total	58	18	76

4.3.2.1 Beekeeping

A group of 8 beekeepers were trained in 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 were guided in the field. They all got partly sponsored bee suits, smoker and bee hive.



4.3.2.2 Agriculture training

38 farmers were trained and guided by Jacana:

Training and individual guidance was in the following practical hands on activities;

- Compost manure making, which they made and used in their individual gardens.
- organic pest management,
- tree nursery site selection,
- tree and lemon nursery establishment,
- land preparation,
- sowing and planting out vegetable and tree seedlings,
- agroforestry multipurpose tree seed collection,
- demo plot making and planting of maize and legume crops.

4.3.2.3 VES Training

In total 18 people were trained in borehole siting using affordable locally made VES (Vertical Electrical Sounding) equipment. The participants came from Lundazi, Chipata, Petauke and one came from Southern Province.

4.3.2.4 Manual drilling training

In Petauke 8 entrepreneurs were trained in manual drilling and pump installation. The training took 3 weeks and the drillers drilled a borehole at their house to get more experience and promote their work from home.

4.3.2.5 Rope pump production training

In Petauke 4 welders were trained in production of drilling equipment and rope pump. The training lasted in total 3 weeks.

4.3.3 Manual drilling and pump installation.

In 2021 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 total 7,777 people got access to water in 2021. In total 102 water points were installed, 82 were sponsored by Jacana and 20 were bought privately.

In 2021 Jacana started to install partly sponsored solar pumps

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



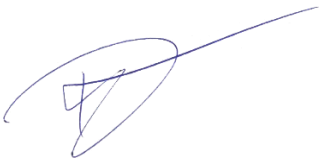
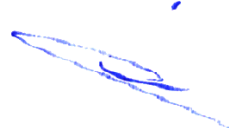


5 Organisation

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. The board is responsible for funding, strategy, policy, budget and yearly planning.

			
Chairman René van Dongen	Treasurer Erik Dijk	Secretary Dinie Nijssen	Board member Ria de Vries

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

5.2 Board Zambia

On the 1st 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. Ms. Elizabeth Chipeta left the board and in her place Mrs. Mwai Phiri joined the board.

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:

Mr. Benedicto Phiri:	Chairperson
Mr. Anderson Zulu:	Treasurer
Ms. Josephine Matibini:	Board member
Mr. Brian Kalindi:	Board member
Mrs. Mwai Phiri:	Board member
Mrs. Dinie Nijssen:	Secretary

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

6 Way forward

In 2021 the focus was mainly on finishing Jacana Business Centre and starting up Petauke SMART training centre. Jacana realized that there is more next to water projects. Jacana started find funds for a solar designing and installation project. End of 2021 the money was raised to train solar entrepreneurs, the manual was written and training and guiding of the entrepreneurs will start in 2022.

Eastern Manual Drillers (EMD) hired a part-time Jacana interim manager to manage their Head Quarters. In 2022 EMD will employ a full time local manager and Jacana will only advice EMD if necessary.

Eastern Beekeepers Co-operative (EBC) is doing a pilot project to see if the processing of honey is a viable business. In August 2022 it must be clear how EBC will go forward.

Jacana introduced in 2021 affordable solar pumps and the demand is so big that new designers and installers need to be trained in 2022.

More and more general entrepreneurs find their way to the new business centre. In 2022 Jacana will organize business, financial and marketing trainings, the most promising entrepreneurs will be guided.

7 Financial report 2021

All amounts are in Euro.

7.1 Balance sheet at 31 December 2021

After allocation of results.

	31-Dec-21	31-Dec-20
<u>Assents</u>		
- Tangible fixed assets		
Vehicles	9,169	11,722
Equipment	610	673
	9,779	12,395
- Current assets		
Receivables	11,250	0
	11,250	0
- Cash and cash equivalents		
Bank account	47,006	28,007
Saving account	21,633	21,667
	68,639	49,674
Total assets	89,668	62,069
<u>Liabilities</u>		
- Equity		
Reserves	79,391	56,832
Funds	10,277	5,237
	89,668	62,069
- Short term liabilities		
Undue payments	0	0
Insurances to be paid	0	0
	0	0
Total liabilities	89,668	62,069

7.2 Income and expenditure statement 2021

	2021		2020	
Income				
General entrepreneurs donations	29,931		4,360	
Bee related donations	7,937		9,948	
Water related donations	126,088		119,117	
Building related donations	30,055		59,275	
total income	194,011		192,700	
Expenses				
Sent for project				
General entrepreneurs	46,518		17,261	
Beekeepers	6,223		17,276	
Water entrepreneurs	82,238		134,635	
Support for partner organisations	35,330		70,708	
Total project costs	170,310	100%	239,880	100%
Cost of generating income	272	0%	684	0%
Management and administration	613	0%	585	0%
Total expenditure	171,195		241,149	
Result current year	22,816		-48,449	

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

	2021	
Vehicles		
Book value at the start of year	11,722	
Investments	0	
Depreciation	-2,553	
Book value at the end of year		9,169
Computer equipment		
Book value at the start of year	673	
Investments	0	
Depreciation	-63	
Book value at the end of year		610
Total purchase price	12,395	
Total investments	0	
Total depreciation	-2,616	
Book value at the end of year		9,779

7.3.3.2 Equity

	2021	
Equity		
Reserves		
Opening balance	44,436	
Added/deducted	18,966	
Balance at the end of the year		63,402

7.3.3.3 Funds

	2021	
Funds		
Opening balance	5,237	
Added/deducted	5,040	
Balance at the end of the year		10,277

7.3.4 Notes to the income and expenditure statement

Management and costs of generating income are both less than ½% of the expenditures and of the total income in 2021, which is 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.

Compared to annual budget 2020	Janana NL	Jacana Zambia	(*) From Jacana NL to Zambia	Total Jacana NL & Zambia	Budget total 2021
Income					
General + beekeepers	37,868	0	6,800	37,868	117,400
Water sector development	126,088	21,869	97,398	147,957	176,800
Building	30,055	22,344	24,849	52,399	0
Total income	194,011	44,213	129,047	238,224	294,200
Expenditures					
Transferred to Zambia (*)	129,047		-129,047	0	
Purchase of fixed assets	2,553	24,849		27,402	8,100
Tools	263	74,020		74,282	10,000
Personnel & insurance	34,968	37,720		72,688	86,000
Expert & training	0	0		0	36,800
Transport	142	16,737		16,878	26,900
Materials	3,340	0		3,340	87,300
Audit	0	0		0	0
Others	23,699	19,935		43,634	39,100
Total expenditures	194,012	173,260	-129,047	238,225	294,200

(*) 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 2021 Jacana continues building the Jacana Business Centre, there was more focus on the water sector compared to general entrepreneurs.

7.3.4.2 Distribution in more detail

NL 2021 Distribution	Spent for projects				Others		Total
	General entrepreneurs	Bee-keepers	Water entrepreneurs	Building	Cost of generating income	Management and administration	
Transfer to Zambia	3,800	3,000	97,399	24,849			129,047
Personnel			25,577	3,270			28,847
Insurance			6,121				6,121
Promotion					272		272
Travel		141					141
Materials	3,307	33					3,340
Tools	262						262
General expenses	200	43	339	30			612
Others	22,816						22,816
Depreciation	2,553						2,553
Total	32,938	3,217	129,436	28,149	272	0	194,011

Zambia 2021 Distribution	Spent for projects				Others		Total
	General entrepreneurs	Bee-keepers	Water entrepreneurs	Building	Cost of generating income	Management and administration	
Project subsidies from NL	3,800	3,000	97,399	24,849			129,047
Commitment fees & other income	1,603	0	20,266	22,344			44,213
Total income	5,403	3,000	117,665	47,193	0	0	173,260
Personnel	1,395	85	9,749	10,067			21,296
Insurance	0	25	50	50			220
Promotion	0	0	48	0			48
Transport	2,256	144	9,882	4,455			16,737
Materials and tools	56	70	51,859	22,035			74,020
Fixed assets	0	0	0	50,633			50,633
General expenses	6,679	94	10,581	10,246			27,600
Depreciation	0	0	0	251			251
Total expenses	10,387	417	82,170	97,737	0	0	190,805

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
Income		
Jacana NL	129,047	183,107
Via Wild Gees	22,344	0
Other like community contribution	21,869	14,455
Total income	173,260	197,561
Expenses		
Long term investments	251	
Personnel and insurance (*)	21,421	37,720
Accommodation and office rent	6,700	5,404
Promotion	49	1,725
Transport	16,737	20,677
Tools and materials	74,020	114,506
General expenses (**)	21,245	-221
Total expenses	140,172	179,810
Tangible fixed assets Zambia	50,620	0
Allocated to projects Zambia	0	0
Total allocated	50,620	0
Result current year Jacana Zambia	-17,532	17,751

(*) Personnel costs mentioned above is for 17 employees. Other personnel costs were paid by Janaca NL and mentioned in the paragraph personnel cost (NL).

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

7.3.4.5 Personnel costs (NL)

	2021	2020
Salaries	28,847	30,720
Insurance	6,121	5,676
Other personnel costs	0	0
Total personnel costs	34,968	36,396

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