



## Annual Report 2022

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# 1 Foreword

Dear reader,

This document gives an overview of the work that Jacana foundation realized in 2022.

The strategic plan 2021-2025 speaks of:

*“...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 without trying to cover as much as we can. Therefore we mainly focus on innovative developments and customer demand...”*

The year 2022, diversity was on Jacana’s agenda. You can read all about the work Jacana did last year in this report.

Of course we want to thank for all 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.

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. 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 in November 2016 Jacana Foundation was established 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 in Chipata, where entrepreneurs in the water sector were trained and guided with the goal to stimulate self-supply. Self-supply 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 and in 2021 the third SMART training centre became reality in Petauke.

Jacana built a new head quarter office in Chipata in 2020 and 2021. And opened the Jacana SMART Centre in Petauke in 2021.

## 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.



## 4 Activities & results of 2022

Jacana's work in 2022 was done by a team of 17 staff members over three branches: Chipata, Lundazi and Petauke. The focus of Jacana is training and guidance of small scale entrepreneurs. In 2022 Jacana continued with the water program, but we also expanded our focus into other kind of businesses. For example building of affordable greenhouse tunnels, poultry feed design and production, solar pump selection and installation and design and installation of solar systems became available for beneficiaries in 2022.

Jacana motivates small-scale entrepreneurs to think outside of the box, be different while keeping demand in sight. We thought this should also apply for Jacana. That is why we introduced inspiration days for managers and field workers of all branches. The purpose of these days is to broaden our horizons on topics that are of interest to our beneficiaries. In 2022 Jacana had three of these sessions.

After two years of Corona, some staff members from different branches never met each other. It was high time to get to know each other better. As the picture above shows, all staff went to Luangwa National Park. We arrived in the evening in Mfuwe and had a dinner. The next day at 6 hours the safari drive started. Some of us never saw an elephant, a lion or an impala in the wild. It was a great success. We ended the trip with a lunch at a lunchroom that is managed by a local NGO.





## 4.1 Story of Frederick Phiri

This paragraph presents the story of Frederick Phiri to illustrate the impact of entrepreneurs trained and guided by Jacana.

Frederick is 23 years old and lives in Chipata with his father, mother, 3 brothers and 2 sisters. He is the eldest of 6 children. Frederick graduated Grade 12 (secondary school) in 2018. After that he did a 6-month course in social counseling in Lundazi. In this course, he learnt how to test and counsel people living with HIV/AIDS. After the course, Frederick decided not to pursue this further.

Frederick heard in 2019 that Jacana was starting Vertical Electrical Sounding (soil testing) training and he applied for it. After an interview, he was invited for the business, finance and marketing training. Frederick was active and motivated during this training and therefore he was selected for the technical training "borehole siting", HEP/VES analysis and building the HEP/VES machine with locally available materials.

### WHAT IS BOREHOLE SITING, HEP AND VES?

Before drilling a borehole, it is useful to find out the best location for the well

An important part of borehole siting is Horizontal Electrical Profiling (HEP) and Vertical Electrical Sounding (VES). These are methods of measuring electrical resistivity at different depths in the soil. These data help determine the best place to drill a borehole.



Fredrick first started working in Lundazi and moved to Chipata in October 2020. In the beginning, it was difficult for him to start up because of the corona crisis. He even managed a guesthouse for a while. After the corona crisis was reasonably under control, he built up his own client base for his company Fed Tech. He does HEP and VES measurements for drilling companies, Chipangali Council, private clients and Jacana. Fredrick has also done several measurements in Southern and Central Zambia. Clients often save thousands of euro's purely because Fredrick can advise them on which spot, which drilling method works and which method does not.

Frederick is also very valuable to Jacana. He is someone who does not give up after three attempts; he keeps on trying until he finds a good spot for clients to drill or invents an alternative for the client if drilling proves impossible.

When Jacana has training on soil testing and production of VES equipment, Frederick is an assistant trainer. Fredrick has also given a VES demonstration in Malawi. The VES entrepreneurs in Petauke and Lundazi occasionally ask Frederick for advice when they get a strange VES result or when the equipment needs maintenance.

A local drilling company had drilled three boreholes for a client using a machine and found no water. Frederick was eventually called in to do a VES measurement. After his measurement, the fourth borehole did give water. The company now engages him regularly and even recommends him to other companies.

After Jacana experienced Frederick's good commitment, him was offered another trainings: "Solar pump installation", "Solar design and installation and greenhouse tunnel construction".

He designed and installed a solar system for his grandparents in a village near Chipata after the "solar design and installation" training. After installation, there is a lot of interest in a similar system, but no orders have resulted from it yet. People indicate that they want to start saving before they can invest.





After the solar pump installation training, he made a mobile solar pump and went around farmers to show the model. He has already sold one mobile pump and two solar pumps. There is a lot of interest in the mobile pumps. He is continuing with marketing.

The training tunnel/hothouse construction has just ended, but he definitely wants to make an effort to sell these to farmers in the area.



In short Frederick is a busy entrepreneur and he does not shy away from working hard and learning a lot.

Frederick has reinvested the money he earns from the VES measurements in buying seeds and fertilisers, he supports his family financially and helps pay for school fees for his younger siblings. He has also bought a second-hand motorbike which makes him much more mobile and the VES equipment fits on his motorbike.

## Future

Frederick is very grateful to Jacana for giving him the opportunity to retrain and set up his own business. He still has many plans for the future.

- He wants to make his own VES device, now he is still borrowing the Jacana VES device. He is saving for the parts.
- Advertising his business through radio, approaching companies drilling wells with machines and his contacts with the Zambian water authorities who inspect all wells. Gives good results and he continues this.
- Further rolling out production and sales of mobile (portable) solar pumps.
- Design and installation of solar systems at private customers.
- Installation of tunnels/greenhouses.



## 4.2 Story of Jacana's inspiration days

No one wants to stand still in their development, including Jacana. To ensure that Jacana continues to develop as an organisation, Jacana's inspiration days started in 2022. Every quarter, one or two days are set aside in the diaries of the management and field workers. During these days, practical issues are discussed as far as the organisation is concerned, but in addition, there is always something practical to learn.

### May 2022

Jacana received funds from the AFAS foundation to start a five-year project. To get more knowledge on growing high value vegetables we visited two local farms dedicated to growing vegetables. We visited farmer Mr Mtonga and Chikowa Youth Development Centre. At both places, we learned a lot.

- At Mr. Mtonga's farm we saw how he intercropped ginger with HAS avocado trees. He does not grow a full field of ginger, but divides his farm land into portions. Other solutions we saw was growing vertiver grass between the vegetable beds. Vertiver grass is useful against erosion. He also grows fertilizer trees in between the vegetables.
- At Chikowa Youth Development Centre we learned a lot about how to grow vegetables and seedlings in the greenhouse/tunnel.





## August 2022

After three months we went for our second inspiration days. Also now we visited some interesting projects in the area. We went to visit Msekera Research Centre and Masupe Agro Forestry Centre, managed by ministry of forestry.

At Msekera Research Centre we saw all kind of ways for conservation farming and at Masupe Agro Forestry Centre we learned a lot about tree nursery and tree growing.



## November 2022

Jacana guided a lot of poultry farmers and discovered during the cost-prices training that feed is a substantial part of the running costs. Therefore this quarter we arranged poultry feed formulation training. We invited a trainer from Kitwe and he trained Jacana staff in production of poultry feed for broilers, layers and village chicken. Mr. Seke trained us and helped to develop a manual which we now use to train entrepreneurs.



The inspiration days are of importance for all three branches. A lot of information is shared, for example the manager of Lundazi, Bester Sakala, explained to us what agroforestry is and what we need to think about if we want to include it in our projects. Also, we get to know the strengths of each other and that makes it easier to contact one another with specific questions.

Of course, it is also important that we all share the same goals and speak the same language and this is certainly addressed during these inspiration days.



## 4.3 Activities & results of 2021 in numbers

### 4.3.1 Business training

In 2022, Jacana trained in total 260 entrepreneurs in business, financial and marketing skills. The manual for this training is available at <https://jacana.help/resources/business>.

Business training in 2022	Male	Female	Total
Solar entrepreneurs	7	2	9
Water using entrepreneurs (farmers)	157	82	239
SMART entrepreneurs	12	0	12
<b>Total</b>	<b>176</b>	<b>84</b>	<b>260</b>







### 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:

<b>Skills training in 2022</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
Solar design and installation training & guiding	12	2	14
Solar pump installation training & guiding	32		32
Rope pump production	4		4
Poultry feed formulation training	7	4	11
Tunnel construction training	4		4
Agro training and guiding	12	26	38
Piggery management training		8	8
Drillers refresher training	26		26
<b>Total</b>	<b>97</b>	<b>40</b>	<b>137</b>



#### 4.3.2.1 Solar design and installation training and guidance

A group of 14 (car) electricians were trained in Chipata. They learned how to design and install solar systems for households and businesses.



#### 4.3.2.2 Solar pump installation training and guidance

The entrepreneurs learned how to install solar pumps on open wells and boreholes. They learned how to select the best pump according to the local context and customer requirements. They also learned how to make mobile solar pumps. This pump fits in wells, scoop holes and streams and is mainly used by farmers for irrigation.







#### **4.3.2.3 Rope pump production and installation**

Four welders from different areas in the Northern part of Zambia were trained in rope pump production and 7 people were trained in solar pump installation.

#### **4.3.2.4 Poultry feed formulation training**

Jacana staff was trained in poultry feed formulation by Andrew Seke. After this Jacana and Mr. Seke made a manual and prepared the training for farmers who keep broilers, layers and village chicken.





#### 4.3.2.5 Tunnel construction training

With help from a professional tunnel builder in central Zambia, Jacana developed a more affordable tunnel using high quality materials. Jacana built test tunnels at each branch, fine-tuned the design according to findings and made a manual and video tutorial.

Four people were trained in construction of greenhouse tunnels. The training was done at a farm and the trained entrepreneurs quickly found their first not-sponsored customer.



#### 4.3.2.6 Agriculture training

38 farmers were trained and guided by Jacana in 2022.

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

- Organic fertilizer making
- tree nursery site selection,
- orange and avocado seedling establishment,
- land preparation,
- vegetable production.



#### 4.3.2.7 Drillers refresher's training

In all three branches the drillers got refresher training. The most important topic was borehole development. Jacana designed a new swabbing tool. During training the participants got the opportunity to make their own new swabbing tool and test it. The knowledge of other topics was also refreshed.



## 5 Organisation

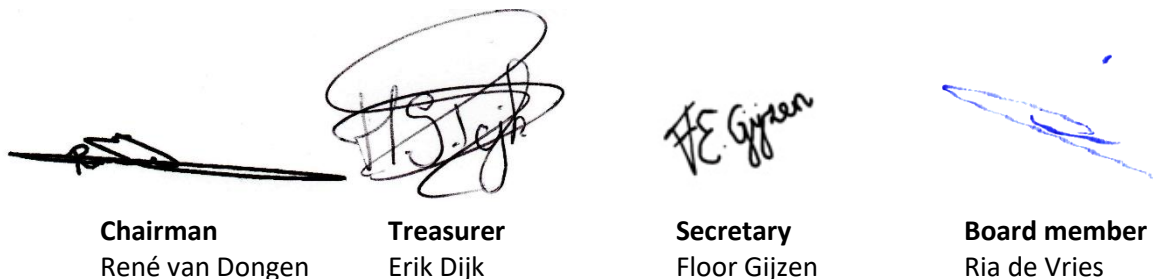
### 5.1 Board report Jacana Netherlands

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 recognized as a charitable organisation “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.

One of the founders (Dinie Nijssen) retired from the board in the Netherlands. At the end of 2022 the Jacana board in the Netherlands is formed by:



### 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 six 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:

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

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



## 6 Way forward

Jacana has evaluated the last 7 years and, thanks to many donors, has come to some wonderful conclusions. Jacana started small with business training and guiding entrepreneurs. After the first year, we specialised in providing water for small-scale entrepreneurs, from then on the ball really started rolling. Water turned out to be most important for farmers, but other questions came up. Much of those questions Jacana was able to answer substantively by training other “SMART entrepreneurs” to provide the requested products and services. Think of borehole siting, manual drilling, affordable pump production and installation, affordable tunnel construction, design and installation of solar systems, poultry feed production, beekeeping, affordable local honey processing, many agricultural methods, etc.

Jacana will, by 2023, offer people in rural villages a choice from the range of these affordable solutions that have been developed in recent years as a result of requests from previous project areas.

We will not deviate very far from our existing approach but focus a little more on individual demand.

Jacana will set up a “SMART market” in villages. At this market, SMART entrepreneurs, trained in the past, will offer their services and products.

Small-scale entrepreneurs from rural areas choose at the market the product or service which suits them best and develop a simple business plan under Jacana’s guidance. We visit each potential beneficiary to examine the feasibility of the plan. Since people in these villages do not have capital, Jacana will sponsor a portion of the chosen product or service. Finally, Jacana will check the quality of each delivered product.

For example a beekeeper has already traditional hives, but he wants to gain more knowledge. This beekeeper can subscribe to the beekeepers training and guidance. He follows the business training and pays a small commitment fee. For that he gets training in basic beekeeping and materials like bee suit, smoker, hive and a honey processing unit. The trainer will also guide him in the field.

Another example is a small grocery in the village who wants some lights so that people see better what to buy in the evenings. A solar entrepreneur will make a design and after payment of commitment fee the system will be installed.

It is also a good lesson for the entrepreneurs to learn how to market their products and services and also build their customer base and if they do a good job then word of mouth will help them reach more not sponsored customers for example in town.

Of course, we will also continue with our water programme, providing farmers with water so that they can expand their business because having no access to water stops all development.

Jacana will, continue to innovate on affordable solutions.

2023 will be an exciting year with new challenges, with the capable Jacana staff we are looking with great confidence to the future.

## 7 Financial report 2022

All amounts are in Euro.

### 7.1 Balance sheet 31 Dec 2022

After allocation of results.

	31-Dec-22	31-Dec-21
<b><u>Assets</u></b>		
<b>- Tangible fixed assets</b>		
Vehicles	6,616	9,169
Equipment	1,690	610
	<b>8,306</b>	<b>9,779</b>
<b>-Current assets</b>		
Receivables	0	11,250
	<b>0</b>	<b>11,250</b>
<b>- Cash and cash equivalents</b>		
Bank account	98,164	47,006
Saving account	21,633	21,633
	<b>119,797</b>	<b>68,639</b>
<b>Total assets</b>	<b>128,103</b>	<b>89,668</b>
<b><u>Liabilities</u></b>		
<b>- Equity</b>		
Reserves	117,826	79,391
Funds	10,277	10,277
	<b>128,103</b>	<b>89,668</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>128,103</b>	<b>89,668</b>

## 7.2 Income and expenditure statement 2021

	2022		2021	
<b>Income</b>				
General entrepreneurs donations	5,597		29,931	
Solar related donations	19,629		7,937	
Water related donations	314,781		156,143	
<b>total income</b>	<b><u>340,007</u></b>		<b><u>194,011</u></b>	
<b>Expenses</b>				
Sent for project				
General entrepreneurs	18,384		46,518	
Solar project	18,511		6,223	
Water entrepreneurs	241,038		82,238	
Support for partner organisations	67,911		35,330	
<b>Total project costs</b>	<b><u>345,844</u></b>	100%	<b><u>170,310</u></b>	100%
Cost of generating income	338	0%	272	0%
Management and administration	475	0%	613	0%
<b>Total expenditure</b>	<b><u>346,657</u></b>		<b><u>171,195</u></b>	
<b>Result current year</b>	<b><u>-6,650</u></b>		<b><u>22,816</u></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

	2022
<b>Vehicles</b>	
Book value at the start of year	9,169
Investments	0
Depreciation	-2,553
Book value at the end of year	6,616
<b>Computer equipment</b>	
Book value at the start of year	610
Investments	1,143
Depreciation	-63
Book value at the end of year	1,690
Total purchase price	9,779
Total investments	1,143
Total depreciation	-2,616
Book value at the end of year	8,306

### 7.3.3.2 Equity

	2022
<b>Equity</b>	
<b>Reserves</b>	
Opening balance	63,402
Added/deducted	24,486
Balance at the end of the year	87,888

### 7.3.3.3 Funds

	2022
<b>Funds</b>	
Opening balance	10,277
Added/deducted	0
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.

<b>Compared to actual budget 2022</b>	Jacana NL	Jacana Zambia	(*) From Jacana NL to Zambia	Total Jacana NL & Zambia	Budget total 2022
<b>Income</b>					
General + Solar	84,961	24,752	67,724	<b>109,713</b>	140,300
Water sector development	255,046	30,891	162,312	<b>285,937</b>	211,300
<b>Total income</b>	<b>340,007</b>	<b>55,643</b>	<b>230,036</b>	<b>395,650</b>	351,600
<b>Expenditures</b>					
Transferred to Zambia (*)	230,036	0			
Purchase of fixed assets	1,143	0		<b>1,143</b>	9,500
Tools	198	1,136		<b>1,334</b>	11,700
Personel & insurance	34,180	50,379		<b>84,559</b>	100,800
Expert & training	0	3,416		<b>3,416</b>	43,100
Transport	1,852	26,861		<b>28,713</b>	31,500
Materials	21,039	151,867		<b>172,905</b>	102,200
Others	58,208	52,020		<b>110,228</b>	45,800
<b>Total expenditures</b>	<b>346,656</b>	<b>285,678</b>	<b>0</b>	<b>402,298</b>	354,600

(\*) 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.

### 7.3.4.2 Distribution in more detail

NL	Spent for projects			Others		
2022 Distribution	General entrepreneurs	Solar entrepreneurs	Water entrepreneurs	Cost of generating income	Management and administration	Total
Transfer to Zambia	10,864	16,500	202,672			230,036
Personnel	2,673	1,284	23,328			27,285
Insurance	347	1,164	5,474			6,985
Promotion	102	41	925			1,068
Travel	1,852	0	0			1,852
Materials	20,398	518	123			21,039
Tools	0	64	134			199
General expenses	749	0	394	1,277	1,151	3,572
Other (*)		-2,744	57,366			54,622
Depreciation	0	0	0			0
Total	36,985	16,827	290,415	1,277	1,151	346,656

(\*) 100 solar panels in stock

Zambia	Spent for projects			Others		
2022 Distribution	General entrepreneurs	Solar entrepreneurs	Water entrepreneurs	Cost of generating income	Management and admin	Total
Project subsidies from NL	10,864	16,500	202,672			230,036
Community contribution and other income	20,202	100	35,341			55,643
Total income	31,066	16,600	238,013	0	0	285,679
Personnel	1,719	2,650	44,662			49,030
Insurance	4,764	0	0			4,764
Promotion	0	16	957			974
Transport	11,056	140	15,666			26,861
Materials and tools	36,623	9,963	106,417			153,003
Fix assets	0	0	0			0
General expenses	20,455	6,000	24,591			51,046
Depreciation	0	0	0			0
Total expenses	74,616	18,768	192,293	0	0	285,679

### 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 income and expenditures of Jacana Zambia can be broken down in: (in EURO)

	2022	2021
<b>Income</b>		
Jacana NL	230,036	129,047
Via Wild Gees	30,891	22,344
Other like community contribution	24,752	21,869
<b>Total income</b>	<b>285,679</b>	<b>173,260</b>
<b>Expenses</b>		
Long term investments (land/building)	0	251
Personnel and insurance (*)	53,794	21,421
Accommodation and office rent	19,755	6,700
Promotion	974	49
Transport	26,861	16,737
Tools and materials	153,003	74,020
General expenses (**)	31,291	21,245
<b>Total expenses</b>	<b>285,678</b>	<b>140,423</b>
Tangible fixed assest Zambia***	77,349	50,633
<b>Total allocated</b>	<b>77,349</b>	<b>50,633</b>
<b>Result current year Jacana Zambia</b>	<b>-77,348</b>	<b>-17,796</b>

(\*) 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)

	2022	2021
Salaries	27,285	28,847
Insurance	6,985	6,121
<b>Total personnel costs</b>	<b>34,270</b>	<b>34,968</b>

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