

**JHFD**

**FINANCIËLE DIENSTVERLENING**

**RAPPORT**

**INZAKE DE GECONSOLIDEERDE JAARREKENING 2020  
Liberia Rivercess Mission Project**

**op verzoek en in opdracht van het Stichtingsbestuur**

**Stichting Ben-Nyoh Liberia**

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**Particulars of the organisation**

naam	Stichting Ben-Nyoh Liberia
RSIN nummer	855.695.286.
KvK inschrijfnummer	64504794.
email adres	<a href="mailto:secretaris@ben-nyoh.nl">secretaris@ben-nyoh.nl</a>
website	<a href="http://www.ben-nyoh.nl">www.ben-nyoh.nl</a>
<u><i>boardmembers</i></u>	
secretaris	Clazien de Booij
voorzitter	Roel Keppel
penningmeester	José Reijnhout
lid	Marjolein Kiefte
lid	Wil Reijnhout

Ben-Nyoh Liberia is opgericht op 6 november 2015 en een ANBI stichting zonder winstoogmerk. De stichting dient voor minimaal 90% het algemeen belang van de gemeenschap in Liberia. Bestuursleden kunnen niet over het vermogen beschikken alsof het hun eigen vermogen is en ontvangen geen vergoeding voor hun werk. Gegevens worden gepubliceerd op de website. Bij eventuele opheffing zal het resterende stichtingsvermogen worden overgedragen aan een ANBI geregistreerde instelling met soortgelijk doel. Stichting Ben-Nyoh Liberia is ingeschreven in het handelsregister van de Kamer van Koophandel

Van  
Johannahof C.J.Bos  
afdeling Financiële Dienstverlening  
Aan  
Stichting Ben-Nyoh Liberia  
Hertzogstraat 25  
1782RM Den Helder

Julianadorp 15 maart 2021

## Opdracht

In gevolge uw opdracht heb ik gecontroleerd en opgemaakt de jaarrekening 2020 van Stichting Ben-Nyoh Liberia en haar Rivercess Mission Project te Liberia en breng met dit rapport verslag uit van mijn bevindingen. Als basis van de jaarrekening heeft gediend de door uw administratief medewerker overlegde bescheiden, welke door mij nader zijn uitgewerkt.

De winst- en verliesrekening over 2020 sluit met het volgende resultaat					
in Liberia	US\$	9350,01	€	8.284,06	gemiddelde dollarkoers 1,1286752
in Nederland			€	-12.760,39	
gecombineerd			€	4.476,33-	

Voor vragen kunt u altijd bij mij terecht

hoogachtend, ir. C. J. Bos

## GENERAL INTRODUCTION/ALGEMENE INLEIDING

The Liberia Rivercess Mission Project consists of the reconstruction and restart of a local missioncentre in cooperation with the local population. The centre includes a medical clinic, a school, a number of staffhouses, and a church. In the hands of ULIC leadership is an official leasecontract for the extensive plot of land on which these buildings have been established. The work has started in the year 2010 and is well underway now. *Het project bestaat uit de wederopbouw van een lokaal missiecentrum in samenwerking met de lokale bevolking. Het centrum omvat ondermeer een medische kliniek, een school, een aantal woonhuizen en een kerk. De leiding van ULIC beschikt over een officieel leasecontract voor het gebruik van het stuk land waarop dit alles is gebouwd. Het werk is in 2010 begonnen en er is inmiddels veel gebeurd.*

## GENERAL PRINCIPLES USED IN DRAWING UP THE ANNUAL ACCOUNTS

### ALGEMENE GRONDSLAGEN VOOR DE OPSTELLING VAN DE JAARREKENING

The appraisal and definition of results is based on historical costs only.

Unless specifically stated the entrees of assets and liabilities on the balancesheet have all been made at their nominal values. Revenues and working expenditures are attributed and charged to the year of operation. Profits are taken into account only if realised within the year of operation.

Losses and risks have been taken into the accounts only and insofar these have become known timely (before drawing up the records)

*De beoordeling en definitie van resultaten is uitsluitend gebaseerd op historische kosten.*

*Tenzij specifiek vermeld, zijn de voorraden van activa en passiva op de balans allemaal gemaakt tegen hun nominale waarde.*

*Inkomsten en werkkuitgaven worden toegerekend en ten laste van het boekjaar gebracht.*

*Winsten worden alleen in aanmerking genomen indien gerealiseerd binnen het jaar van exploitatie.*

*Verliezen en risico's zijn alleen in de boekhouding opgenomen en voor zover deze tijdig bekend zijn geworden (alvorens de administratie op te stellen)*

## PRINCIPLES FOR THE APPRAISAL OF FIXED ASSETS

### GRONDSLAGEN VOOR DE WAARDERING VAN ACTIVA

#### Material fixed assets/materiele vaste activa

Material fixed assets are valued at their purchasing price minus cumulative depreciation.

Depreciation is based on the economical life expectancy of the item and calculated on the basis of a fixed percentage of the bookvalue. Depreciation starts from the very moment an item starts being used.

*De materiële vaste activa worden gewaardeerd op de aanschaffingsprijs, verminderd met de cumulatieve afschrijvingen. De afschrijvingen worden gebaseerd op de geschatte economische levensduur en worden berekend op basis van een vast percentage van de boekwaarde.*

*Er wordt afgeschreven vanaf het moment van ingebruikname.*

#### Stock or Supply/Voorraden

Stocks like medicines and farmproducts will be valued either at purchasing price or at the accumulated costs of labour and direct inputs used.

*Voorraden zoals medicijnen en landbouwproducten worden gewaardeerd tegen aankoopprijs danwel tegen de som van voor de produktie ingezette directe arbeids- en inputkosten*

#### Claims/Vorderingen

Claims have been entered in the accounts at nominal value but sometimes reduced if deemed necessary owing to the risk of being irrecoverable

*Vorderingen worden opgenomen tegen nominale waarde, maar indien noodzakelijk geoordeeld, soms in waarde verminderd in verband met het risico van oninbaarheid.*

## Analytic summary of the consolidated statement of accounts 2020

	€	Year 2020 in Euro	%
<b>Turnover or Netto-omzet</b>			
General and earmarked donations for Rivercess Mission		47839,44	66,4
Donations for Gappeter General and Bible school		24145,05	33,5
in Netherlands generated bankinterest,		5,51	0,0
in Liberia generated bankinterest,	US\$ 42	37,21	0,1
<b>Totalling this years turnover</b>		<b>72027,21</b>	<b>100,0</b>
<b>Result Netherland side/decrease of Ben Nyoh Foundation Reserves this year</b>		<b>12760,39</b>	<b>17,7</b>
<b>Total funding made available for projects</b>		<b>84787,60</b>	<b>117,7</b>
<b>Costs paid in the Netherlands</b>			0,0
Banking- and valutatransfercosts paid in NL	€ 183,70-		-0,3
Administration, website, incidental costs NL	€ 198,32-		-0,3
Support Gappeter 2Tim2:2 Bible school Project	€ 8.323,00-		-11,6
Support Gappeter Mission Project	€ 17.805,82-		-24,7
International Valutatransfers Gappeter	€ 71,37-		-0,1
<b>Spent in Netherlands this year</b>		<b>-26582,21</b>	<b>-36,9</b>
<b>Made available for spendings at Rivercess Mission Project</b>		<b>58205,39</b>	<b>80,8</b>
	in U.S.\$		0,0
	65.694,98	<b>RCM Project</b>	<b>spendings</b>
		€	
average rate 2020 € 1,00 equals		1,1286752	0,0
Depreciationcost mission buildings and facilities	-13903,24	-12318,19	-17,1
Housing & water+electr.facilities maintenancencost	-4140,00	-3668,02	-5,1
Transport, motorcycle,travelxpencereimbursements	-800,00	-708,80	-1,0
Mission general-, missionsfarm- and securitycosts	-1905,00	-1687,82	-2,3
Salaries Missionemployees and guards	-4500,00	-3986,98	-5,5
Salaries Clinicemployees	-10110,00	-8957,40	-12,4
Salaries Schoolteachers	-10800,00	-9568,74	-13,3
Schoolcosts training, stationary,transport,sch.farm	-1525,00	-1351,14	-1,9
Cliniccost, medicins and registrations	-3800,00	-3366,78	-4,7
Jethro Foundation pastortraining	-3500,00	-3100,98	-4,3
Bank-,moneytransfer- admin.- and internetcosts	-1362,82	-1207,45	-1,7
<b>Rivercess Mission Expenditure</b>	<b>-56346,06</b>	<b>-49922,30</b>	<b>-69,3</b>
<b>Result Liberian side (a surplus)</b>	<b>\$ 9.348,92</b>	<b>€ 8.283,09</b>	<b>11,5</b>
exchange rate anomaly	\$ 1,09	1,1286752 € 0,97	
Result Liberian Statement of accounts	\$ 9.350,01	€ 8.284,06	

**Analytical summary of the consolidated financial position and liquidity**

M.b.v. onderstaande kengetallen kan een inzicht worden verkregen in de liquiditeitspositie.

**Summary of the combined Dutch and Liberian Balancesheets 2020**

Average exchangerate in 2020	1 Euro =	1,128675	closing balance 2020	
<b>ASSETS or activa consolidated</b>	US\$	€		%
Old Ladies House	5431,81	4812,55		3,7
Houses Mission staff	44958,70	39833,16		30,7
Clinicbuilding	25743,00	22808,16		17,6
Schoolbuilding	7594,09	6728,32		5,2
Churchbuilding	4331,63	3837,80		3,0
Roads and workshop	898,54	796,10		0,6
Afterdelivery Maternity ward	18870,00	16718,72		12,9
Interest in MAF-800meter airstrip	94,26	83,51		0,1
Schoolfarms perennial coconutstrees	755,00	668,93		0,5
Hospitalfarm perennial crops	317,17	281,01		0,2
Electricity generating- and waterfacilities	9793,38	8676,88		6,7
Schoolbooks,furniture and motorbike	4150,47	3677,29		2,8
Liquidities cash + bank in Liberia	3420,58	3030,62		2,3
Claim by Liberia RCM	400,00	354,40		0,3
Liquidities cash + bank in Netherlands		16628,23		12,8
Support advance for Jan 2021		665,88		0,5
<b>Total assets or activa</b>	<b>126758,63</b>	<b>129601,56</b>		<b>100,0</b>
<b>LIABILITIES or passiva consolidated</b>				
<u>Liberia</u>				
Reserves of Liberia RCM project	116655,92	103356,50		79,7
Received advance Ben Nyoh Netherlands for Jan 2021	752,70	666,89		0,5
This years Liberia surplus to be added	9350,01	8284,06		6,4
<u>NL</u> General reserves		13965,31		10,8
Reserve for Travel &Transport and Clinics Farm		6927,80		5,3
Reserve for Schreuder Foundation Sponsored Activities		3380,59		2,6
Reserves for School and SchFarm(52.68) at RCM		2845,86		2,2
Reserves for Gypeter Mission		497,31		0,4
Reserve for Gypeter Project 2Tim2:2		576,31		0,4
Reserve for Jethro Pastor Training		1367,50		1,1
Reserve for Overhead and Exchangerate Differences		31,81		0,0
Reserve Haëlla Foundation		462,01		0,4
This years deficit to be substracted		-12760,39		-9,8
<b>Total liabilities or passiva</b>	<b>126758,63</b>	<b>129601,56</b>		<b>100,0</b>

Uit de liquiditeit, oftewel de de verhouding tussen kortlopende vorderingen en liquide middelen t.o.v. kortlopende schulden, blijkt in hoeverre de organisatie haar financiële verplichtingen op korte termijn kan voldoen.

# Ben Nyoh Liberia Mission Projects

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year 2020

## Financial position and liquidity( continued) at year ending

### Vervolg financiële positie en liquiditeit in euro

		at year ending	year beginning	difference	
Bank and cash money Lib	\$	3.420,58	\$ 3.206,40	\$ 214,18	€ 189,76
Bank and cash in Netherl combined		€ 16.628,23	€ 29.545,12		€ 12.916,89-

In the year 2020

**Combined liquidities of the organisation have changed with an decrease of € -12.727,13**

The following calculations may explain this decrease showing the different sources and destinations of the moneyflow

*De oorzaak hiervan blijkt uit onderstaande opstelling van herkomst en besteding*

	US\$	rate of exch 1,1286752	€
Yearresults Netherlands and Liberia combined			-4476,33
Depreciation buidings, facilities, books and other	13903,24		12318,19
Increase of debts Lib compared with last year ending	185,93		164,73
increase of claims in Liberia	-400,00		-354,40
Increase of claims in Netherlands			-156,50
<b>Operational availability of cash</b>			<b>7495,70</b>
RCM investments in			
schoolb,books and furni	-1700,00		
schoolfarm perr crops	-755,00		
schoolbuilding extension	-1500,00		
afterdelivery ward	-18870,00		
<b>Deduction of this years total investments</b>	<b>(22.825,00)</b>	<b>in euro</b>	<b>-20222,82</b>
Resulting in the afore mentioned decrease			<b>-12727,12</b>

For more detailed explanation you are welcome to contact me  
Voor het verstrekken van nadere toelichting ben ik gaarne bereid

phone: 0031(0)223 531364

ir. Cor J. Bos

Geconsolideerde jaarrekening  
**Consolidated statement of accounts**  
van het jaar 2020  
**of the year 2020**



# Ben Nyoh Liberia Mission Projects

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The administrations of the Netherlands and the Liberia Rivercess Mission have been added together  
We have used this years average generated rate of exchange €1,00 equal 1,128675

Year 2020	Balancesheets	Ben Nyoh	RCM Liberian side	
Possessions/Bezittingen:	US\$	EURO	EURO	US\$
<b>Assets or Activa of RCM Liberia</b>	01-01-20	opening	closing	31-12-20
Old Ladies House	6035,35	5347,29	4812,55	5431,81
Staf- and guesthousquarters	49954,11	44259,06	39833,16	44958,70
Clinic building	28603,85	25342,85	22808,16	25743,00
Schoolbuilding	6854,55	6073,09	6728,32	7594,09
Churchbuilding	4812,92	4264,22	3837,80	4331,63
Roads	94,91	84,09	67,27	75,93
Afterdelivery maternity ward		0,00	16718,72	18870,00
MAF Airstrip on RCM leased lands	117,82	104,39	83,51	94,26
<b>SUBTOTAL BUILDINGS</b>	<b>96473,51</b>	<b>85475,00</b>	<b>94889,49</b>	<b>107099,42</b>
Schoolfarms perennial crops	0,00	0,00	668,93	755,00
Clinicfarms perennial crops (new)	453,10	401,44	281,01	317,17
Electr supply facilities	6841,48	6061,51	4849,21	5473,18
Watersupply facilities	5400,26	4784,60	3827,67	4320,20
Workshop	1028,27	911,04	728,83	822,61
Motorcycle	888,27	787,00	503,68	568,49
Schoolinventory & Books	2557,88	2266,27	2941,95	3320,51
Furniture guesth & clinic	373,52	330,94	231,66	261,47
<b>SUBTOTAL OTHER ASSETS</b>	<b>17542,78</b>	<b>15542,81</b>	<b>14032,94</b>	<b>15838,63</b>
Cash money Liberia	2839,00	2515,34	787,65	889,00
Bank account at LBDI	367,40	325,51	2242,97	2531,58
<b>SUBTOTAL LIQUIDITIES</b>	<b>3206,40</b>	<b>2840,85</b>	<b>3030,61</b>	<b>3420,58</b>
Claims, calamity loans to senior staff			354,40	400,00
<b>Total Assets RCM Liberia</b>	<b>117222,69</b>	<b>103858,65</b>	<b>112307,44</b>	<b>126758,63</b>
<b>Assets or Activa of Ben Nyoh Neth.</b>		opening	closing	<b>Netherland side</b>
Bankaccount NL at ING		6275,36	6352,96	
Savingsbankaccount ING		23269,76	10275,27	
Advancepayments		509,38	665,88	
<b>Totaal Assets Ben Nyoh Netherland</b>		<b>30054,50</b>	<b>17294,11</b>	<b>0,00</b>
<b>Grosstotal Assets L+N</b>		<b>133913,15</b>	<b>129601,55</b>	
<b>Liabilities or Passiva of RCM Liberia</b>	<b>US \$</b>	<b>Begin 01-01-2020</b>	<b>End 31-12-2020</b>	<b>Liberian side US\$</b>
General Reserves RCM proj	117563,75	104160,83	103356,50	116655,92
Advance payments for jan 2020	566,77	502,16	666,89	752,70
Last years result Liberia (deficit)	-907,83	-804,33	0,00	
This years result Liberia (surplus)			8284,06	9350,01
<b>Total Liabilities RCM Liberia</b>	<b>117222,69</b>	<b>103858,65</b>	<b>112307,44</b>	<b>126758,63</b>
<b>Liabilities or Passiva of BenNyoh Netherland</b>		opening	closing	<b>Netherland consolid</b>
General Reserve Netherlands		8169,27	3747,83	13888,92
Last years result (deficit)		-4421,44		
Reserves Travel/Transport		7229,14	7229,14	6927,80
Reserves Gaypeter 2Tim22		2984,77	2984,77	576,31
Reserve Gaypeter Mission		138,87	138,87	573,14
Reserve School RCM		3217,47	3217,47	2793,18
Reserve Schreuder Stichting		4170,66	4170,66	3380,59
Reserve Jethro		1533,95	1533,95	1367,50
Reserve Haela (en Antonius)		7000,00	7000,00	462,01
Overhead,Transfercost and Currencyrate diff		31,81	31,81	31,82
Reserve SchoolCoconutfarm				53,23
This years result (deficit)			-12760,39	-12760,39
<b>Total Liabilities Ben Nyoh Netherland</b>		<b>30054,50</b>	<b>17294,11</b>	<b>17294,11</b>
<b>Grosstotal Liabilities L + N</b>		<b>133913,15</b>	<b>129601,55</b>	

Resultatenrekening  
Statement of accounts 2020

Revenues/baten	subtotals	Dutch side in euro €
General Donations for Gaypeter Mission		€ 8.666,00
Donations for Gaypeter Timotheus Bibleschool		€ 15.479,05
General Donations for Rivercess Mission		€ 10.716,50
<u>Donations earmarked for:</u>		
Schoolplan Rivercess Mission	€ 7.783,00	
Schoolfarm	€ 1.075,00	
Jethro Foundations Pastortraining	€ 3.000,00	
Mission Clinic	€ 7.714,94	
Medicins for Misson Clinic	€ 1.350,00	
Schreuder for Schoolinvestments (not buildings)	€ 5.000,00	
Antonius Hospital for Afterdeliviry Maternity Ward	€ 11.200,00	
Subtotal earmarked donations 2020	_____	€ 37.122,94
Bank interest earned		€ 5,51
<b>Total revenue, totale baten</b>		<b>€ 71.990,00</b>
<b>Working expences Liberia in Liberia</b>	euro	
Support Gaypeter Mission via Western Union		€ 17.805,82-
Support Gaypeter Mission via ULIC LBDI Buchanan acc		€ 971,36-
Support Gaypeter Moneytransfer cost LBDI Ulic		€ 71,37-
Support Gaypeter 2Tim2:2 via Western Union		€ 7.351,64-
RCM General costs	€ -8.634,82	
Schreuders Schoolcosts Program	€ -5.661,80	
RCM Schoolplan	€ -8.025,47	
RCM Schoolfarm	€ -1.021,77	
RCM Clinics costs	€ -9.828,52	
RCM Clinic medicin costs	€ -2.492,88	
Jethro foundations pastortraining	€ -3.096,30	
Haëlla Foundation special projects	€ -1.503,92	
Antoniusshove Maternity ward	€ -16.693,48	
Transportation in Liberia	€ -176,93	
Bankcosts of internat currencytransfer	€ -1.032,26	
Support RCM sent to LBDI- <b>Buchanan</b> account		€ 58.168,15-
<b>Subtotal of Support sent to Liberia Projects</b>		<b>€ 84.368,34-</b>
<b>Working expences Liberia in the Netherlands:</b>		
Bankkosten ING	€ -169,59	
Bankkosten Nld valuta transferWU Schoolplan	€ -14,11	
Administratiekosten en website	€ -101,52	
Incidentele kosten	€ -96,80	
<b>Subtotal Liberia-expences in the Netherlands</b>		<b>€ 382,02-</b>
<b>Total working expences</b>		<b>€ 84.750,36-</b>
<b>Yearresult (deficit) Ben Nyoh Foundation Holland</b>		<b>€ 12.760,36-</b>

## Resultatenrekening Statement of accounts 2020

	Liberian side		
	in U.S.dollar	RATE	in Euro
<b>Revenues/Baten</b>	U.S.\$	1,1286752	€
Support Ben Nyoh Foundation Netherlands through LBDI	63814,07		56538,91
LBDI interest saving	42,00		37,21
Support received via Western Union	1840,00		1630,23
<b>Total revenue, totale baten</b>	U.S.\$ <b>65696,07</b>		<b>€ 58.206,35</b>
<b>Working expences</b>	\$	RATE	€
Depreciation of assets	-13903,24	1,1286752	-12318,19
Salaries clinic	-10110,00	'	-8957,40
school	-10800,00	'	-9568,74
mission employees and guards	-4500,00	'	-3986,98
Maintenance buidings & roads	-2175,00	'	-1927,04
Maintenance/fuel electr/water gen. Facilities	-1965,00	'	-1740,98
Vehicle, motorcycle and travelexpences reimbursement	-200,00	'	-177,20
school/coconutfarm preparation maintenance daylabour	-300,00	'	-265,80
Clinics costs medicines & registrations	-3800,00	'	-3366,78
missionfarm preparation maintenance daylabour	-400,00	'	-354,40
Churchsupport outreach		'	0,00
School costs not salary(training,stationary and transport)	-1225,00	'	-1085,34
Administration and internet	-180,00	'	-159,48
Bank- and transercosts LBDI Buchanan	-1182,82	'	-1047,97
Administative travel expences reimbursed	-600,00	'	-531,60
Mission and clinic general costs	-1505,00	'	-1333,42
Jethro Foundation pastortraining	-3500,00	'	-3100,98
<b>Workingexpences Total/ Lasten</b>	U.S.\$ <b>-56346,06</b>		<b>-49922,30</b>
<b>Yearresult 2020 RCMproject</b>	U.S.\$ <b>9350,01</b>	<b>surplus</b>	<b>€ 8.284,06</b>

## Summary of the investments and depreciation of assets at Rivercess Mission site

If converted into Euro from US-dollars 2020 (average realised exchange rates)

1 euro equals US\$ 1,12867523

description of item	start value	investments	no of	depreciation	ann	end value
	1 jan 2020	this year	months used	this year	% b.v.	31 dec 2020
	US\$	US\$		US\$		US\$
<b>BUILDINGS, ROADS AND FARM</b>						
Old ladies house	6035,35			603,54	10	5431,81
Houses Mission staff	49954,11			4995,41	10	44958,70
Clinic building	28603,85			2860,85	10	25743,00
Schoolbuilding	6854,55	1500,00	6	760,46	10	7594,09
Churchbuilding	4812,92			481,29	10	4331,63
Acces roads on compound	94,91			18,98	20	75,93
Afterdelivery/maternity ward	0,00	18870,00	0		10	18870,00
Clinics farm perennial crops	453,10			135,93	30	317,17
Schoolfarm coconut perennial crops	0,00	755,00			30	755,00
Airstrip for MAF	117,82			23,56	20	94,26
<b>FACILITIES</b>						
Electric facilities,generator and solar	6841,48			1368,30	20	5473,18
Waterfacilities	5400,26			1080,06	20	4320,20
Workshop	1028,27			205,66	20	822,61
<b>MEANS OF TRANSPORT</b>						
motorcycle	888,27			319,78	36	568,49
<b>INVENTORY</b>						
furniture guesth and clinic, mosq net	373,52			112,05	30	261,47
schoolbooks and -furniture	2557,88	1700,00	4	937,37	30	3320,51
<b>TOTAL US\$</b>	<b>114016,29</b>	<b>22825,00</b>		<b>13903,24</b>		<b>122938,05</b>

Depreciation has been applied on the basis of bookvalue. As soon an asset starts being used so wear and tear do Therefore depreciation should start immediately and the percentage should be rated according to the number of months used.