


**MICROJUSTICE4ALL**  
**DEN HAAG**

**ANNUAL REPORT 2014**



Document to which our  
permission letter dated  
20 November 2015 also refers.  
initials for identifications purposes: 

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# 1. Annual Report

Document to which our  
permission letter dated  
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## 1.1 General information

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### Incorporation

Stichting Microjustice4All (MJ4All) was incorporated on December 3th, 1996 by notarial deed. The foundation has its official seat in (2517 AN) Den Haag, at the Laan van Meerdervoort 70.

Stichting Microjustice4All is registered with the Chamber of Commerce, number 41160018 (RSIN: 805877447) and is a charitable foundation under Dutch Law ("ANBI").

### Objectives

MJ4All is an organization dedicated to legally empower the poor and excluded. By providing people with legal documentation MJ4All enables them to live under the shelter of the law and enjoy the protection and opportunities it affords, thus helping them to get out of the poverty cycle.

With the provision of legal documentation, awareness-raising activities, local capacity building and evidence-based lobbying, MJ4All aims to enable all people to participate in society and encourages them to be self reliant.

### The method

MJ4All performs an initial needs assessment in the targeted country, and opens offices in strategic locations, if possible in the branch offices of microfinance institutions (MFI's). Once the Microjustice4All country organization has developed its initial core services and has formed partnerships with public institutions, MFI's and NGO's, it assesses the possibility of adding more standardized legal services per the perceived needs of the population it serves.

## 1.2 Focus

Microjustice4All helps to set up local legal infrastructures (Microjustice Country Organisations) that provide services to obtain legal documents with a focus on:

1. Birth certificates and various civil documents to enable access to e.g. education, health care, social benefits, microfinance and voting;
2. Housing and land registration for property protection, access to collateral and investment opportunities;
3. Setting up businesses, cooperatives and other legal entities, and drafting contracts to increase income-generating activities and civil society participation;
4. Legal issues related to the above, mostly related to family law and inheritance matters.

### 1.3 The Board of Microjustice4All

At December 31<sup>st</sup>, 2014, Mrs. Patricia van Nispen tot Sevenaer is the sole Director of the foundation.

#### The Supervisory board

On 31 December 2014, the members of the Supervisory Board are:

Hans Blankenberg (1948), Chairman

Lawyer, international (development) cooperation, Netherlands ambassador (latest Ethiopia)

Kaarina Zimmer (1952), Secretary

Lawyer, former lecturer Institute of Social Studies The Hague, international corporate law, legal assistance to non-for-profit organizations and PUM expert

Tom Ottervanger (1950)

Practicing lawyer and professor at the University of Leiden, deputy justice at the Court of Appeal in The Hague

Marc Wesseling (1957)

Lawyer, financial services industry (African Equity Fund), lived for many years in African countries

Wim Stille (1948)

Sociologist, manager at Achmea Foundation (which has also funded MJ4ALL)

Karel Jansen (1949)

MBA/CPA/MTL, (international) auditor, controller, CFO, active in Micro Finance and PUM expert

The board members do not receive any compensation other than compensation for expenses incurred in the performance of their duties.



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## 1.4 Report on activities by the Supervisory Board

In 2014 the Supervisory Board had six meetings which were all attended by the Director. During these meetings the Supervisory Board discussed a wide range of issues, among others:

- A new Strategic Plan for the period 2015 – 2017;
- Annual Plan and Budget 2015;
- Current projects and programs and new activities in preparation;
- Staff: capacity, composition, recruitment;
- The modalities of the partnerships of MJ4All with the country organizations in the regions where the MJ4All family is active, including 'Framework Agreements' with the country organizations;
- Fundraising, both at central level and decentralized, on 'project basis';
- General developments in the world of microjustice and related areas;
- A wide range of administrative matters;
- Annual Accounts and the Annual Report for 2013.

The Supervisory Board approves the Annual Report 2014.

Finally the Board wants to thank the Director, the consultants and volunteers for all the excellent work they have done on behalf of MJ4ALL in 2014.

Hans Blankenberg, Chairman



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## 1.5 Report on activities by the director

Initials for identification purposes: *g*

2014 was a year in which we evaluated past activities in order to assess what is needed to expand Microjustice4All (MJ4All) worldwide, also in view of becoming the implementing organization of the proposed Sustainable Development Goal (SDG)<sup>1</sup>:

*"Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable and inclusive institutions at all levels"*

This assessment has resulted in the Strategic Plan 2015-2017, which was completed in October 2015. In this plan, the main objective of MJ4All is stated for the coming years:

*'The Microjustice global network helps marginalized people around the world to access and enjoy their rights through its approach and sound methodology and by being a practical, well-known and sustainable expert initiative.'*

In 2014, MJ4All has already started to work towards this goal. Firstly, the MJ4All methodology which has been developed over the last 18 years, has been written down in a new and updated handbook (which will be finished in 2015). The handbook has a focus on starting new MJ country organizations as well as support existing MJ country organizations.

Secondly, the existing MJ country organizations have professionalized, and an exchange of information between continents has been stimulated by MJ4All. Best practices have been exchanged. Thirdly, in the Strategic Plan 2015-2017, it is clearly defined that MJ4All will have a focus on becoming sustainable in the coming years. The focus will be on separating services for individuals for which the client has to pay, and more public functions as awareness raising and lobbying, for which donor funds will be needed. In this way, the service to clients can become self-sustainable.

Fourthly, MJ4All has set a goal in 2014 to become an expert initiative. MJ4All already has an extensive network, but will formalize its structure in a platform. The MJ4All country organizations will be able to benefit from the expertise of the platform.

In 2014 MJ4All has clearly defined its future and the aims and goals it wants to achieve. The Strategic Plan 2015-2017 will be implemented as of 2015.

For the country organizations, 2014 was a year of consolidation as well as expansion into new areas. The organizations consolidated in the sense that they professionalized, and became more organized and known to the public. The MJ4All country organizations also expanded to new areas of expertise, as well as addressing new target groups. In Rwanda as well as Kenya, a new focus on women was developed. Women are vulnerable in society, but are also often the economic backbone of the family. In Peru, the new target group of post-emergency clients was explored in the context of a project

<sup>1</sup> Synthesis Report of the Secretary-General on the Post-2015 Agenda, 4 December 2014

funded by the Humanitarian Innovation Fund, in order to create pilots for promoting MJ4All as a tool in humanitarian interventions. The MJ4All methodology originates in the post-conflict area of the Western Balkans, and is very well adapted to the needs of this target group.

The income of MJ4All in 2014 was €323.727. The budget of 2015 is around €532.000,-. The budget increase is due to an increased recognition of the new method of MJ4All, enabling a first expansion of the activities within the existing MJ4All country organizations, and development of the MJ4All toolkits, enabling a 'franchised' expansion to new countries as of 2016.


Overall, 2014 was a year of reflection and of looking ahead with the knowledge of almost 20 years of experience. We are very proud that we could present the Strategic Plan 2015-2017 with our plans for the future of MJ4All.

The Hague, November 16, 2015

Patricia van Nispen tot Sevenaer  
Founding Director Microjustice4All



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## 2. Financial Statements

### 2.1 Balance sheet

Assets		<u>December 31, 2014</u>	<u>December 31, 2013</u>
		€	€
Receivables and accrued income	2.4.1	32.455	72.352
Cash and cash equivalents	2.4.2	171.042	181.194
		<u>203.497</u>	<u>253.546</u>

Liabilities		<u>December 31, 2014</u>	<u>December 31, 2013</u>
		€	€
Reserves and funds			
Continuity reserve	2.4.3	39.123	126.364
Short term liabilities	2.4.4	164.374	127.182
		<u>203.497</u>	<u>253.546</u>



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## 2.2 Statement of income and expenditure

		2014 Actual €	2014 Budget €	2013 Actual €
<b>Income:</b>				
Income own fundraising	2.5.1	299.818	376.655	129.872
Interest income		569	-	3.909
Other income	2.5.2	12.350	-	101.770
<b>Sum of income</b>		<b>312.737</b>	<b>376.655</b>	<b>235.551</b>
<b>Expenditure on the objective</b>				
Legal Empowerment of the poor	2.5.3	275.719	364.388	247.917
Expenditures on fundraising	2.5.4	100.000	-	127.961
Other costs	2.5.5	24.259	30.314	825
<b>Sum of expenses</b>		<b>399.978</b>	<b>394.702</b>	<b>376.703</b>
<b>Deficit</b>		<b>-87.241</b>	<b>-18.047</b>	<b>-141.152</b>
<b>Appropriation of result</b>				
Withdrawal from continuity reserve		-87.241	-18.047	-141.152
<b>Ratio numbers</b>				
Expenditure on the objects as a % of total income		88,2%	96,7%	105,2%
Expenditure on the objects as a % of total costs		68,9%	92,3%	65,8%
Expenditure on fundraising as a % of income own fundraising		33,4%	0,0%	98,5%



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## 2.3 Explanatory notes

### General

#### Activities

The Activities of Stichting MircoJustice4All, having its legal seat at The Hague in the Netherlands is primarily consist of attracting donations for the international delivery of legal services to poor people in developing regions.

#### Related parties

Stichting Microjustice4All functions as the umbrella organization, the expert organization providing among others the following services to the MicroJustice4All Country Organizations. The Country Organizations are:

- Microjusticia Bolivia
- Microjusticia Peru
- Mircojusticia Argentina
- Mircojusticia Kenya
- Microjusticia Rwanda
- Mircojusticia Western Balkans



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In the Netherlands the foundation has the following related parties: Stichting Friends of Microjustice and Stichting Microjustice Internatioal Platform.

Stichting Friends of Microjustice aims to promote the interests of Stichting Mircojustice4All and to support her activities financially. In 2014 Stichting Mircojustice4All made a donation to the rotating fund of Stichting Friend of Microjustice for EUR 100.000,-.

Microjustice International Platform is the platform organization for the independent MJ4All Country Organizations. The Microjustice International Platform is currently in development, and its tasks are executed by Stichting Microjustice4All. There have been no (other) transactions with this organization.

#### General accounting principles for the preparation of the financial statements

The financial statements have been prepared in accordance with Guideline RJ650, which applies to Dutch fundraising organizations.

Valuation of assets and liabilities and determination of the result takes place under the historical cost convention. Unless presented otherwise, the relevant principle for the specific balance sheet item, assets and liabilities are presented at face value. Income and expenses are accounted for on accrual

basis. Profit is only included when realized on balance sheet date. Losses originating before the end of the financial year are taken into account if they have become known before preparation of the financial statements.

For the purpose of understanding, the classification of certain items in the financial statements has changed. The comparative figures have been adjusted accordingly. These adjustments have no effect on the equity and result of the previous financial year.

### **Translation of foreign currency**

Receivables, liabilities and obligations denominated in foreign currency are translated at the exchange rates prevailing at balance sheet date. Transactions in foreign currency during the financial year are recognized in the financial statements at the exchange rates prevailing at transaction date. The exchange differences resulting from the translation as of balance sheet date, taking into account possible hedge transactions, are recorded in the profit and loss account.

### **Estimates**

In applying the principles and policies for drawing up the financial statements, the directors of the entity make different estimates and judgments that may be essential to the amounts disclosed in the financial statements. If it is necessary in order to provide the transparency required under Book 2, article 362, paragraph 1, the nature of these estimates and judgments, including related assumptions, is disclosed in the notes to the relevant financial statement item.



### **Principles of valuation of assets and liabilities**

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### **Tangible fixed assets**

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Tangible fixed assets are presented at cost less accumulated depreciation and, if applicable, less impairments in value. Depreciation is based on the estimated useful life and calculated as a fixed percentage of cost, taking into account any residual value. Depreciation is provided from the date and asset comes into use.

### **Receivables**

Receivables are included at face value, less any provision for doubtful accounts. These provisions are determined by individual assessment of the receivables. Payments on projects that have been executed without having any contribution but for which contribution is likely are reported on an accrual basis.

### **Current liabilities**

Current liabilities are included at face value. Project related contributions for which the granting period does not match the annual reporting period are reported on an accrual basis.

### **Principles for determination of the result**

Revenues arising from the project related contributions are reported as long as the granting period matches the annual reporting period. Project related contributions received for which the activities have not yet been performed are reported on an accrual basis.

Operating costs arising from project activities are reported at face value and where as the project activities have been performed.

Services rendered in kind consist of contributions received for the execution of services for internal purposes (overhead costs). The contribution for these internal services are identical to the expenditures for these internal purposes.



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## 2.4 Notes to the balance sheet

### 2.4.1 Receivables and accrued income

	<u>31-12-2014</u>	<u>31-12-2013</u>
	€	€
<i>Receivables out of fund raising:</i>		
Cordaid Bolivia project	30.414	-
TMEA Uganda & Rwanda project	-	66.453
<i>Prepayments on projects</i>		
Liberty Kenya project - work advance	-	3.457
Rwanda project - work advance	-	776
Kenya project - work advance	412	205
<i>Other receivables and prepayments</i>		
Interest	140	833
Other prepayments	322	628
Other receivables	<u>1.167</u>	<u>-</u>
Bookvalue at December 31	<u><u>32.455</u></u>	<u><u>72.352</u></u>

### 2.4.2 Cash

The cash consists of bank deposits in different currencies (Euro and USD).

### 2.4.3 Continuity reserve

The continuity reserve be specified as follows:

	<u>31-12-2014</u>	<u>31-12-2013</u>
	€	€
Balance at January, 1	126.364	267.516
Result for the financial year	<u>-87.241</u>	<u>-141.152</u>
Balance at December, 31	<u><u>39.123</u></u>	<u><u>126.364</u></u>



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#### 2.4.4 Short term liabilities

The short term liabilities and accruals can be specified as follows:

	<u>31-12-2014</u>	<u>31-12-2013</u>
	€	€
Grants received in advance		
Advancements from EAF	-	62.586
Advancements from Allen & Overy	-	16.059
Advancements from Futur21 project	9.378	35.000
Advancement Cordaid project	53.372	318
Advancement POBB Rwanda project	69.621	-
Accounts payable		
Honoraria and personnel advanced	-	228
Creditors	1.627	-
Other costs to pay	30.376	12.991
	<hr/>	<hr/>
Bookvalue at December 31	<u>164.374</u>	<u>127.182</u>

#### 2.4.5. Assets and liabilities not recognized in balance sheet

Stichting Friends of Microjustice has a rotating fund of EUR 200.000,- which they use to finance the developments costs of Stichting Microjustice4All. This rotating fund is (partly) financed by Stichting Microjustice4All. In the coming years Stichting Microjustice4All will receive donations for the amount of rotating fund so they can further develop their activities.



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## 2.5 Notes to the Statement of income and expenditure

### 2.5.1 Income

The income out of own fundraising can be specified as follows:

	2014 Actual €	2013 Actual €
Achmea foundation (EAF Bolivia)	62.586	86.513
TMEA projects	57.081	-
Allen & Overy - Rwanda	16.059	13.283
Liberty - Kenya	15.750	25.268
Future21 project	25.622	-
Cordaid - Bolivia	45.402	-
Cordaid - Kenya	21.215	-
POBB Rwanda	17.396	-
HIF Kenya and Peru	207	-
Other organisations	-	4.808
Other donations	38.500	-
	<u>299.818</u>	<u>129.872</u>

### 2.5.2 Other income

The other income can be specified as follows:

	2014 Actual €	2013 Actual €
Trademark East Africa - Uganda & Rwanda	-	101.770
Realised exchange differences	10.609	-
Other income	1.741	-
	<u>12.350</u>	<u>101.770</u>



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### 2.5.3 Expenditure on the objective

	2014 Actual €	2013 Actual €
Achmea Foundation - Bolivia	16.057	86.513
TMEA projects	42.733	122.853
Allen & Overy - Rwanda	11.270	13.283
Liberty - Kenya	18.638	25.268
Future21 project	12.113	-
Cordaid - Bolivia	94.603	-
Cordaid - Kenya	61.965	-
POBB Rwanda	11.024	-
HIF Kenya and Peru	207	-
Other projects	7.109	-
	<u>275.719</u>	<u>247.917</u>

### 2.5.4 Expenditures on fundraising

	2014 Actual €	2013 Actual €
Costs of own fundraising		
Donation Stichting Friends of Microjustice	100.000	100.000
Other costs	-	27.961
	<u>100.000</u>	<u>127.961</u>



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### 2.5.5 Other costs

	2014 Actual €	2013 Actual €
Consultancies (personnel costs)	3.946	-
Travelling costs and expenses	716	-
Administration and Accounting	8.617	-
Housing	5.558	-
Office and other costs	2.445	-
Exchange rate differences	-	825
Other costs	2.977	-
	<u>24.259</u>	<u>825</u>

### 2.5.6 Explanation cost allocation

Destination	Objective	Expenditures on fundraising	Other costs	Total sum 2014	Budget 2014	Total sum 2013
Expenses	Legal Empowerment of the Poor	Own fundraising				
Donations	145.358			145.358	308.788	-
Consultancy fees / Personnel costs	99.268	-	3.946	103.214	55.600	169.388
Travel costs and training	17.058	-	716	17.774	5.315	12.582
Housing	718	-	5.558	6.276	8.400	11.888
Office, and other costs	13.317	100.000	14.039	127.356	16.599	182.845
Total sum	275.719	100.000	24.259	399.978	394.702	376.703



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## 2.6 Signing of the Annual Report

The Hague, November 16, 2015

Mrs. Patrica van Nispen tot Sevenaer



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### 3. Other information

#### 3.1 Appropriation of result for the financial year 2014

The negative result of € 87.241,- will be deducted from the continuity reserve of the foundation.

#### 3.2 Subsequent events

There are no subsequent events known, which may affect the information included in these financial statements, or in the presented balance sheet items and their valuations or in the explanatory notes.

#### 3.3 Audit

The foundation refers to the auditor's report set out below.



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## **Independent auditor's report**

To: the Supervisory Board and management of Stichting Microjustice4All

### **Report on the audit of the financial statements**

We have audited the annual accounts 2014 of Stichting Microjustice4All, The Hague, which comprise the balance sheet as at December 31, 2014, the statement of income and expenditure for the year ended and the notes comprising a summary of the accounting principles and other explanatory information.

### **Management's responsibility**

The management of the foundation is responsible for the preparation and fair presentation of the annual accounts in accordance with Guideline 650 of the 'Reporting Guidelines for Fundraising Organisations' as required by the Dutch Accounting Standards Board. Furthermore, the management of the foundation is responsible for such internal control as it determines is necessary to enable the preparation of annual accounts that are free from material misstatement, whether due to fraud or error.

### **Auditor's responsibility**

Our responsibility is to express an opinion on these annual accounts based on our audit. We conducted our audit in accordance with the Dutch Law, including the Dutch Standards on Auditing. This requires that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the annual accounts are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the annual accounts. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatements of the annual accounts, whether due to fraud or error.

In making those risk assessments, the auditor considers internal control relevant to the foundation's preparation and fair presentation of the annual accounts in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the foundation's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the management of the foundation, as well as evaluating the overall presentation of the annual accounts.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Opinion**

In our opinion, the annual accounts give a true and fair view of the financial position of Stichting Microjustice4All as at December 31, 2014, and of its result for the year then ended in accordance with Guideline 650 of the 'Reporting Guidelines for Fundraising Organisations' as required by the Dutch Accounting Standards Board.

### **Notification concerning the annual report**

We have read the annual report 2014 to assess whether the audited annual accounts are free from any inconsistencies or material misstatements. On the basis of our reading this annual report, we are of the opinion that the annual report is consistent with the information disclosed in the annual accounts and that the annual report contains all the information that is required to comply with Guideline 650 of the 'Reporting Guidelines for Fundraising Organisations' as required by the Dutch Accounting Standards Board. We did not conduct an audit or assessment of the information disclosed in the annual report.

Woerden, November 16, 2015

WGS Accountants B.V.

Original signed by drs. W.A.B. Spies RA

## Appendix – income and cost per project

Achmea foundation (EAF Bolivia)	2014		2013	
	€	€	€	€
Income		62.586		86.513
<i>Costs</i>				
Donations	-		-	
Consultancy fees / Personnel costs	11.118		68.361	
Travel costs and training	3.806		1.008	
Housing	-		10.088	
Office and other costs	1.134		7.056	
<i>Total costs</i>		16.058		86.513
		<u>46.528</u>		<u>-</u>
TMEA projects	2014		2013	
	€	€	€	€
Income		57.081		101.770
<i>Costs</i>				
Donations	24.336		-	
Consultancy fees / Personnel costs	17.154		73.057	
Travel costs and training	1.048		8.994	
Housing	-		634	
Office and other costs	196		40.168	
<i>Total costs</i>		42.734		122.853
		<u>14.347</u>		<u>-21.083</u>

**Allen & Overy - Rwanda**

	2014		2013	
	€	€	€	€
Income		16.059		13.283
<i>Costs</i>				
Donations	5.337		-	
Consultancy fees / Personnel costs	3.040		10.126	
Travel costs and training	2.318		916	
Housing	-		-	
Office and other costs	575		2.241	
<i>Total costs</i>		11.270		13.283
		<u>4.789</u>		<u>-</u>

**Liberty - Kenya**

	2014		2013	
	€	€	€	€
Income		15.750		25.268
<i>Costs</i>				
Donations	10.850		-	
Consultancy fees / Personnel costs	5.846		17.844	
Travel costs and training	1.843		1.664	
Housing	-		1.166	
Office and other costs	99		4.594	
<i>Total costs</i>		18.638		25.268
		<u>-2.888</u>		<u>-</u>

**Future21 project**

	2014		2013	
	€	€	€	€
Income		25.622		-
<i>Costs</i>				
Donations	8.178		-	
Consultancy fees / Personnel costs	2.660		-	
Travel costs and training	-		-	
Housing	-		-	
Office and other costs	1.275		-	
<i>Total costs</i>		12.113		-
		<u>13.509</u>		<u>-</u>

**Cordaid - Bolivia**

	2014		2013	
	€	€	€	€
Income		45.402		-
<i>Costs</i>				
Donations	61.000		-	
Consultancy fees / Personnel costs	28.675		-	
Travel costs and training	771		-	
Housing	-		-	
Office and other costs	4.157		-	
<i>Total costs</i>		94.603		-
		<u>-49.201</u>		<u>-</u>



**Cordaid - Kenya**

	2014		2013	
	€	€	€	€
Income		21.215		-
Costs				
Donations	29.000		-	
Consultancy fees / Personnel costs	23.875		-	
Travel costs and training	4.545		-	
Housing	-		-	
Office and other costs	4.544		-	
<i>Total costs</i>		61.964		-
		<u>          </u>		<u>          </u>
		<u>-40.749</u>		<u>-</u>

**POBB Rwanda**

	2014		2013	
	€	€	€	€
Income		17.396		-
Costs				
Donations	-		-	
Consultancy fees / Personnel costs	6.900		-	
Travel costs and training	2.683		-	
Housing	-		-	
Office and other costs	1.441		-	
<i>Total costs</i>		11.024		-
		<u>          </u>		<u>          </u>
		<u>6.372</u>		<u>-</u>

# HIF Kenya and Peru

	2014		2013	
	€	€	€	€
Income		207		-
Costs				
Donations	-		-	
Consultancy fees / Personnel costs	-		-	
Travel costs and training	-		-	
Housing	-		-	
Office and other costs	207		-	
Total costs		207		-