



Kenya

# Verkaart foundation

educating girls, developing communities!



**Verkaart Foundation Business Plan 2022 – 2027**

**Educating girls, develops communities**

## **Summary**

For young women in Kenya, receiving a decent education is not a guarantee, especially for those less fortunate. The Verkaart Foundation supports women's education since 1992. My parents Jan and Ans Verkaart started the foundation.

The result is strong independent women, who can make a difference over time.

These well-educated women become the role models of the future. They don't marry and have children at young age. They will have smaller families and due to education, the next generation will be better off. Young women are able to secure jobs and become financially independent.

## **Donors**

The Verkaart Foundation, through a group of longstanding donors, have made this possible; to give the less fortunate young women a good education, that sets them up to achieve better in life and make a difference, not only to their families but also their community. We are always active to expand this group of donors. We are in contact with several foundations, companies and private donors. Many people join us in Kenya to experience firsthand the impact of our projects.

## **Education**

The Verkaart Foundation developed 4 boarding schools with a capacity of over 5000 girls. We aim each year to have as many of the girls attending sponsored by the foundation. The girls receive their education at a high level and because of boarding facility they are safe and well taken care of. Girls who really perform well options are there to attend university and college. The foundation also provides sponsorships for girls who can attend poly-technics school.

## **Building and sustainability**

Since 1992 the Verkaart Foundation has been active with building facilities to support better health and education in Kenya. We began with 72 primary schools and 10 medical posts.

Later we started building boarding schools for secondary education for girls. Currently, we provide the schools with large water storage facilities which allows the schools to have their own educational program in agriculture and supply food for the schools. Beside that we have water shops that provide purifies drinking water.

We have also invested in solar panels. With these sustainability projects with water and sun they are able to produce their own bread and provide more variety in what the girls are able to eat,

which is healthier for them as well.

## **Handicapped**

In addition to educating young women, we also take care of a group of children that are rejected by society and not able to take care of themselves.

We support over 150 mentally and physically challenged at our school for the handicapped. Next to the support and care, the school works to develop skills so they can survive in society on their own or with less assistance.

They learn skills such as farming, carpentry, hair dressing or simple production skills.

## **Support the foundation and see for yourself**

All these words pale in comparison to the experience of seeing for yourself the benefits of our work. We encourage all donors and potential donors to join us in Kenya and experience the impact that their donations make on these young people. Over the years more than one thousand donors and people interested in our work joined us in Kenya.

On these trips we accommodate people in a lovely hotel at the beach and experience the beauty of Kenya; including wildlife, culture and the beach, as they wish. We also organize many events/challenges to raise money and awareness for the foundation. These events/ challenges include; 7-day mountain bike challenges, climbing Kilimanjaro, climbing Mt. Kenya and golf events in Kenya and the Netherlands.

As a foundation we have invested over \$ 25 million in Kenya's education since 1992.

**Hans Verkaart**

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## 1. Preface

The foundation has achieved a lot since 1992 in the field of education, sanitation, health care and sustainability in the area of Kwale County, Coast Province, Kenya.

In the beginning we put up 72 primary schools out of 200 in Kwale County. We also built 10 medical posts, dispensaries. Dispensaries nowadays are independent of the foundation are profitable.

Since 2004 we started to develop boarding schools for secondary education for less fortunate young women. We also started in those days the support of disabled kids, a poly technical school and albino's.

The foundation has a complete fresh board with a lot of ambition and positive energy to write the next chapter. This business plan will give you an insight in the ambitions for the years to come; 2022-2027.

## **2. The start of the Verkaart Foundation.**

In 1992 Jan and Ans Verkaart started supporting education in Kwale County, Coast Province. Kenya. A province located south of Mombasa till the borders of Tanzania, where people mainly live as farmers.

In the first 15 years we achieved a lot with the support of many donors and the unbelievable energy of the two founders. They started a foundation and built a strong and reliable network in Kenya.

Here we give you a few numbers:

72 primary schools

500.000 trees planted

10 dispensaries

4 boarding schools

2 poly technical schools

1 school for the handicapped

Schools have been built at governmental land and every child at primary school planted 10 trees. Trees that could be sold over time and provide money to maintain the school buildings. All the school equipment has also been provided by the foundation.

With all these investments the Foundation had a huge impact on labour, like constructors, teachers and medical staff. The primary schools were over time directed to another foundation. And our Foundation specialized their interest in educating girls at our boarding schools. We also still support the schools for the physically and mentally challenged.

Jan and Ans Verkaart brought many donors to the projects as we still do. Donors and people with interest in our work can still experience the beauty of our work. Because of this interaction we were able to raise a lot of money and several other foundations followed their example and stated for example Dutch Dental Care, a foundation that has two dental clinics in Kenya and has several outreaches every year in Kwale County.



### **3. Where do we stand.**

#### **3.1 Women's education**

In 2010 Hans Verkaart, the son of the founders, took over and became the chairman of the Foundation. In the late nineties he was already pretty much involved with the work of his parents

In those days the capacity at the boarding schools had been expanded to 2500. Nowadays the total capacity is over 5000. Schools are able with the help of Kenyan government to put up new structures and the Verkaart Foundation isn't needed anymore in this field, which might be considered as a huge success. Though the Foundation still supports schools with large water projects and solar

projects, founded by the Dutch Our Energy Foundation.

The Foundation has her focus completely on the education of less fortunate young women. Still a lot of youngsters can't pay for boarding school and for proper education that's preferred. Without this education young women are ment to follow there parents and won't have many changes in live to become more successful. By education in a boarding school young women are safe, won't be married and have kids at a young age. They get community sense, are aware that small families are better manageable, raise the next generation in a better way and might end up as strong and (financial) independent.

### **3.2 Alumni.**

A nice example of our results is the Alumni group. A group of young women that attended our projects and nowadays successful in live. They never forgot where they came from and feel the urge to give support where they can. Financially they already do their share by supporting family members and their community, but they support the foundation by coming back to the boarding schools several times a year to give inspirational and motivational training. Young women in Kenya need to get more sense of future options and the Alumni play an important role in that.

### **3.3 Physically and Mentally Challenged.**

The Foundation also still puts a lot of interest in the school for the physically and mentally challenged. Nowadays it's more common that parents are not longer ashamed of having disabled children. That why more children attend this school and the school is expanding. But because the government doesn't cover the whole field that's needed for proper care for these vulnerable. So support is still needed. Because of the long time support by the Foundation, this school is considered the best in a larger region. Many others don't get that little extra support. This bring few challenges with it, while the capacity of the school is limited, but people still want their kids at this school. Government at this point also stimulates the school to except more.

As one of the success criteria is seeing is believing, the foundation is still happy the invite any person interested in our work. So we still go twice a year with larger groups of donors and donors to be.

## **4. Five Projects**

The Foundation supports five projects:



Three boarding schools for secondary education

- Franz Josef Mamba Secondary School ☐
- KIngwede Secondary School ☐
- Kwale Girls Secondary school

A Poly Technical school to be attended after secondary

A school for the physically and mentally challenged

#### **4.1 The boarding schools for secondary education.**



Due to regulations by the Kenyan Government, every youngster has to attend secondary education. This has led to an enormous increase of the numbers at our schools. That means that schools are too crowded at this point. A compliment has to be made to the schools, Board of Management and the school teams how they handle this. All of them found funds to put up more classrooms and dorms, but they are not yet there. Classes can be stuffed with up to 65 girls and dorms

are also too full. Over time, with plans that are there, schools will overcome this challenge. We, in the past, the Verkaart Foundation founded the boarding school, because lack of funds in Kenya, now Kenyan society can take own responsibility.

The Foundation in the past also put up libraries, kitchens, dinning's, sanitary facilities, wash facilities, teacher homes and homes for matrons.

The schools have a system where in four years you can go through secondary school. No one can fail a year so for every one school takes four years. That means that some young women will end up with low marks, but than still you can attend a poly technical school do other courses. Young women with a mean grade of C/C+ and higher can attend university.

To be accepted by the organization, we expect the girls to have a certain level to guarantee a chance at success. That's also meaning that the youngsters already have a intrinsic motivation. Now and than we also except girls with lower marks when we know that she attended a primary school in a very poor region and changes at quality education were very small. Our employee in Kenya, miss Serah Mukami and the principles of the schools are responsible to make those decisions. The girls will be taken in by the schools from all over Kenya, but in general of course mainly from Kwale county. All primary schools know the Verkaart Foundation and advise girls to apply for a sponsorship if they think a kid deserves this opportunity. The girls are all from poor families, often single mothers or even already orphan.

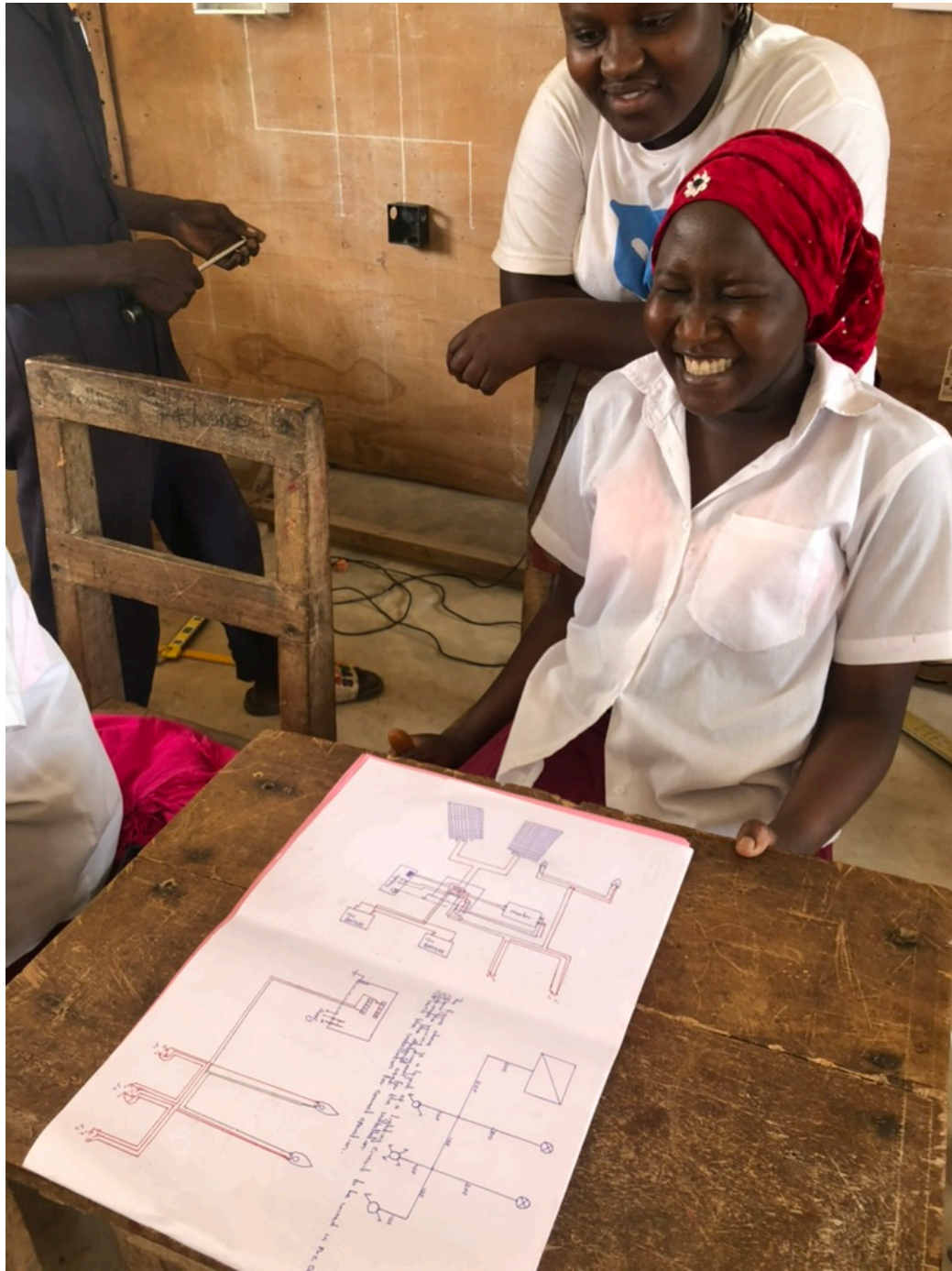
Girls that excepted at our schools get a descent bed, good sanitation and three meals a day. For many of the girls this feels like a hotel. Many of them didn't have three meals a day on a regular bases and didn't have a bed at home. Beside this kind of care, there is also medical care, dental care and eye care.

To support the girls in their new environment schools have matrons and other ways to socially support young women in growing up, like at one of our schools they have voluntary weekly open forums, where things can be discussed of any topic.

Because of the expansion of the three schools we still support the capacity is almost 3500 and still growing. Although the Verkaart Foundation has a goal of sponsoring as many as we can, today there are a lot of self paying girls at our schools. We still support a lot and are still an important partner of our schools. Our manager Serah Mukami, in Kenya, for instance, is a Board of Management member at one of our schools.

## 4.2 Poly Technics with boarding facilities for young women

In the early 2000<sup>th</sup> the Foundation started to support 2 poly technical schools. Beside water storage and a bore hole, also several classrooms and dorms have been built. In those days the poly technic was mend for young people with technical scales. Nowadays it's a follow up after secondary schools.



We are talking about:

- The Poly Technic School in Kilulu
- The Poly Technic School in Kinango

Youngsters can follow courses of 2 and 3 years in:

- Masonry
- Electrician
- Welding
- Carpentry
- Car mechanics
- Plumbing
- ICT
- Tailoring

All technical courses give great job opportunities. After their internship most youngsters will keep their job and get a job contract. There is huge shortage of technical skilled in all types of businesses.

Since the polytechnic transferred from a secondary to post secondary education, we started to support the Kilulu school with boarding facilities. Part of the dorm has been build by the government, but we finished the building, amongst electricity installed by the students themselves. Nowadays every year we take in 10 new young women and we are aiming for more.

#### **4.3 Boarding School for the physically and Mentally Challenged**

Since 2004 the Foundation made the decision that not only young women should get more attention, though with educating them we can develop communities, but disabled children were also not privileged and needed support.

The school that we support is located in Kwale, the capitol of Kwale County.

In those days parents often felt ashamed and that wasn't in favor of the kids living conditions. In cases they were kept at home, not to be seen by other people. Things changed for the better and nowadays parents are proud, when their kid can attend our school. The government pays for subject teachers, but not for teachers who can teach the kids technical scales within their capabilities. And for sure they have. So the foundation pays for those teachers.



To prepare the youngsters when they enter their 18<sup>th</sup>, we also put up a half-way home to prepare them as much as possible at an independent live. They learn how to clean the house, to cook, to do groceries and take care of them selves. They even learn how to make small money to provide themselves an independent live. Parents had no idea what was possible and at a yearly event for parents the youngsters make them very proud.

To take care of the kids we also pay for matrons.

Because of the success of a great team principle included the school became very popular. From a wide region parents want to bring in their kids. School is now facing several challenges because of that.

## 5. Project Facilities

### 5.1 Green projects

All schools face challenges when it comes to cost control. For years food prices are rising, also drinking water, electricity and cooking are expensive.

We support the projects with knowledge how to reduce cost and control day to day school expenses. But we also started agricultural projects, water storage and lately solar projects. The guarantee of water and electricity delivery is very uncertain and makes water even more expensive. Having no electricity for longer time can also bring security issues. We provided schools with bread backing facilities to reduce cost as well.

In 2016 we started with sustainability projects that has been rolled out over 5 years.



## **5.2 Water Facilities and Drinking Water**

Schools of ours are not connected at the Kenyan water company, except for Kwale Girls and the handicapped. For those two counts that on a regular basis they face challenges because water delivery just fails. The water supply comes from mount Kilimanjaro and the piping system is already very old and not well maintained. Elephants looking for water can easily damage pipelines and set large regions on water shortages.

This has led to several water storage projects. As we speak we have a pond at Kwale girls of 2 million liters, a pond at the handicapped of one million liters, a pond at Franz Josef of 4 million liters and a tank at Kilulu Poly Technic with a capacity of 100.000 liters. Franz Josef and Kilulu also have boreholes to provide them with water and Kingwede has a good functioning well.

But that was not enough, because this provided schools with water for cooking, washing, sanitation, gardening, but still drinking water was a challenge. So we came up with the idea to connect gutters to roofs and through a pipe systems connected to large water tanks, imported from the Netherlands. At Kwale girls we have 2 tanks of 150.000 liters, at the handicapped one tank of 300.000 liters and at Franz Josef we have 2 tanks of 200.000 liters. At Kwale girls, Franz Josef and the handicapped this fresh water will be pumped through a water shop with purifying facility, on which a UV-light and that provides school with pure drinking water of high quality.





### **5.3 Solar Energy.**

Not long ago even two of our schools were not connected to the electricity network. Beside that electricity companies in Kenya face a lot of shut downs for several reasons. So all the schools need expensive generators. And that is also very costly and an environmental issue due to high petrol consumption.

So the Foundation feels very privileged to learned to know the Dutch organization Our Energy Foundation. They are active in Kenya amongst other areas to provide projects with solar energy.

After doing a small try out at Kale Girls they invested in a large project at Kingwede and the handicapped. Both schools are 98% off grid in general. To make possible the Our Energy Foundation also invested in Led lights for less consumption and we invested in laptops with low energy consumption as well.

Management, training and maintenance are still issues that need attention. With the help of Green Link in Nairobi and let by our Dutch partner this hopefully improves.

The next step we are aiming for is to get solar energy at our poly technical school, so we can also implement design, construct and maintain of solar energy in the electricity course. If maintenance and management at our projects improves the other schools might also be set on solar energy.

To cut budgets who also supported the schools to start baking their own bread. For this every project has it's own bread baking facilities. They bake over 600 loaves per day. This leads to a cost reduction of course but we also advice schools to use less sugar in bread and tea. Sugar is among other food products very expensive. Schools have been able to cut sugar consumption up to 60% now.

## **6. Fund raising**

After the realization of 4 boarding schools less fortunate young women could get a sponsorship. We started to sponsor the young women for a 4 years education at all for of our schools, but nowadays we have them at three of our schools. The fourth school is of course still function and doing well, but not any longer related to our Foundation.

Since 4 years now we also support young women at our poly technical school.

Women who attend poly technics practically get job guarantees.

For almost 20 years now the Foundation has many private donors, business donors, but we also look for collaboration with other foundations, which have funds and are looking for responsible ways to invest in development.

Where in the beginning mainly funds were needed for putting up structures, nowadays the main budget goes to the education of young women. Our capacity at our schools is big enough to support many more. But there will always be a certain need of upgrading, especially in the field of green projects, so we also accept donations of parties that have interest to support a project. That's why the Foundation has a wish list for future investments.

Over the years also several Dutch High Schools supported our projects and visited the projects many times. Live changing experiences for the Dutch youngsters, but also our students in the schools are very excited, because of the interaction between peers.

Through the years the Foundation raised money by organizing a lot of events in Kenya and in the Netherlands. We bike, climb Kilimanjaro, play golf and organize meetings.

### **6.1 Women for women**

The fact that we have focus on the education of young women, we are working on building a network of women in the Netherlands. The women's networks can help us get more visibility and can lead to more ways of raising money.

### **6.2 Kenyans for Kenyans**

The next step in our work should be making our support less important. That means that developing countries can take over the support that we provide. Much for the better already happened in Kenya. So our work does matter. The best examples are that (financially) maintaining schools is completely in the hands of the school boards. The Foundation limits itself only to paying school fees and doesn't interfere anymore in building activities. The teaching levels really improved. Schools even have open forums for young women with issues. And much more can be mentioned.

As the middle class in Kenya is growing, more Kenyan should be able to start taking over our work. It already happens at a larger scale, where companies already copy our example. But over time more should be possible. For this we have contacts with the Dutch Embassy and try to set up networks in Kenya with

business hubs.

### **6.3 Private donors**

Many private donors support the Foundation already for many years. Where individuals start to support a 4 years education, they continue to do so when one has graduated and start a new 4 years sponsorship. In the Netherlands people can get a tax refund, so the net costs for sponsoring can be considered as very affordable. The sponsorship goes for € 595 (in 2022) and for that the students attend a boarding facility. The Kenyan government pays the school fees although schools always have to pay for several teachers, because the government does provide enough.

If a private donor wishes, we connect you to a student. By also visiting the projects you can build a personal bond. For young women in Kenya, especially the orphan ones, this can be very precious. They want to see you as a parent. Donors also get a personal letter from the student and we can share school results of the exams. Visiting our projects will be under guidance of our Foundation. We'll take care of your whole visit, hotel included.

Of course, if donors don't have the intention to visit and just want to support education in Kenya, you can just support the Foundation and we make sure that another will be supported.

### **6.4 Business donors**

Through the years the Verkaart Foundation has been supported by many business owners, but also by many other professionals. We still have business owners supporting us and they are of huge impact on our total budget. To reach our goals, we'll always be active in our networks to interest business people. For those interested, they are also invited to come along and see for themselves the impact of our work. We can organize business trips, but business owners can also join with (part of) their employees.

Several entrepreneurs have their own foundations through which they support projects. The Foundation is actively searching for those companies and tries to interest them for the work that we do.

### **6.5 (Dutch) High Schools.**

Dutch High School have been very important to the foundation for over 20 years now. Schools can start a partner program with the Verkaart Foundation. Dutch school raise money with Kenya related projects in the Netherlands and visit our

Kenyan schools with students. The way individual schools fill in their commitment and fundraising differ. The fact that they come over with groups of students in their (late) puberty is very important. Experiencing, at that age, what life's about of students of your own age, in a complete different part in the world, is life changing. Especially the realization that people are that happy and strong, no matter what their back grounds are, with latterly hardly any possessions is remarkable.

The Segbroek College from The Hague joins our foundation already for over 20 years. More than 400 students have had the privilege to join. In 2023 the Grotius College from Delft considers starting to support and to join our program.

### **6.6 National Funds.**

Many national funds support smaller privately held foundations. So far, the Verkaart Foundation didn't succeed to get those foundation interested in the work that we do. Although we have a CBF status, it didn't lead into partnerships. It's our goal to find connection with those funds to get a more sustainable income for the foundation.

### **6.7 Events.**

The foundation has a variety of events to raise many. The main event we organized many times now, is our mountain bike challenge in Kenya. Every year groups up to 80 cyclists join us for an event of 6 days cycling, project visits included. We cycle up to 500 km. all dirt roads and demanding. Participants find donors and raise up to € 150.000, = a year. With the same principles we organize climbing Kilimanjaro.

Next to that we organize golf tournaments in the Netherlands and in Kenya.

All this enlarges the visibility of the foundation and our work.

### **6.8 Women networks.**

Because the foundation has her focus on educating women, we are looking for connection with women networks. The idea of women for women, the foundation can also work on her visibility and make sure that the foundation gets a wider spread recognition. From there, more organizations, companies and private sponsors can be found. Though we were in contact with several networks, we didn't succeed in partnerships. Not in the first place we want women networks to raise money for the foundations, but it feels strong if more women recognize our work and help us build our network.

## **7. Finance**

### **7.1 Budget (wishes)**

The foundation aims to raise around € 300.000, = per year, but without needs to expand the organization we can easily spend more.

Finding the budget is an ongoing process during the year.

For that we actively search for funds amongst the following parties:

Private donors

Business donors

Other funds and foundations

Beside that we also organize fund raising events and try to collaborate with schools who want to start a partnership and raise money for us.

With the funds we support education of women at three boarding schools in Kwale County. We also support education of women at the poly technic school in Kilulu and a boarding facility for mentally and physically challenged in Kwale town.

### **7.2 Spending the budget**

Around 90% of the budget goes to the boarding schools, another 5% goes to the poly technic and 5% goes to the handicapped kids.

Every year the foundation looks at her cash flow position and decides how many new young women we can take in. Due to obligations from the start for 4 years education, the foundation is conservative with the intake. For the year 2023 the intake will be 100 girls.

To run the operation in Kenya the foundation employs one manager, Serah Mukami. Of course next to that we have transport costs, internet and mobile phone costs. This in total is around 5% of the total budget.

### **7.3 Accountability**

On a yearly basis our annual reports have been made by an external treasurer. The foundation publishes this financial report at their website.

Next to that the foundation also presents an annual report as CBF proposes.

Organization in the Netherlands.

The board of the Verkaart Foundation has 4 members:

The chairman,

The treasurer,

The secretary,

Marketing and promotion member

All those members work on a voluntary basis.

The chairman is first contact for donors and responsible for new contacts.

The treasurer is responsible for annual financial reports, incoming and outgoing payments.

The secretary is responsible for the administration, especially concerning the women administration in Kenya.

The marketing and promotion member is responsible for the website, newsletters, and visibility at social media.

All members have as a general task that we look after new ways of income and new supporters of the foundation.

## **7.4 Integrity**

The Verkaart Foundation is fully aware of the work that it does and takes integrity very seriously. For that reason, none of the board members can make (financial) decisions on their own. We go by the principles of “two pairs of eyes”.

Furthermore, the foundation transfers money straight to the beneficiaries, schools in the first place and our organization in Kenya. In this way we control costs and budgets.



The foundation visits the projects at least twice a year. Amongst school results, we also discuss facilities at the projects and the values at the schools. One of them is integrity, which is becoming more and more a serious value to count with. We talk with principles about teaching methods and skills and where possible we also look at interaction between teachers and students and students with each other. We are fully aware that with over 3000 students at 5 projects and only being there for mainly not more than 5 weeks in Kenya, our influence is limited, but we're not afraid to bring up observations, though we must be aware of cultural differences as well. This can be delicate.

## **8. The Kenyan organization**

In Kenya the Verkaar Foundation also has her own foundation, Verkaar Development Kenya Trust.

For the foundation our manager, Serah Mukami, manages the operation. She is our only employee and employed by the foundation since 2007.

The projects that we support have their own management and responsibility. The school fees that we pay as the Verkaar Foundation, we transfer straight into the bank accounts of the schools. Our manager controls the numbers of the young women that we pay for. Twice a year we check on their attendance.

Depending on budgets our manager and the schools are responsible for the intake of the new students. They go through lists of applications, are in contact with boards of many primary schools and do background checks.

The young women in general know about the existence of our foundation and work and in many cases principles who already are familiar with their backgrounds advise them to apply for sponsorship by the Verkaar Foundation.

### **8.1 The board visits in Kenya.**

The Dutch board of the foundation visits the project at least twice per year. We want to stay involved with developments of our schools and of course our sponsored young women. Next to that we also check on the attendance of the students. Now and then we meet the board of management of the schools to discuss future and issue that are relevant at the schools.

During our visits we also try to bring in as much as possible, people interested in our work and existing donors who want to see our projects. Also, groups that join



us at our events in Kenya will always visit the projects as well.

During our stay, we also discuss with our manager and if needed with the principles, results of the sponsored girls. We compare them with non-sponsored girls and look closely after deviation. Girls that perform better than expected or worse get more attention. Especially girls who don't perform well are asked about issues laying behind the results. Schools nowadays put also extra attention in those girls. Because they can already have severe traumatized lives, school also support them socially. Lot of improvement we have seen in the last years.

Throughout the years we have accomplished quit some sustainable projects, like water storage and solar power, we look after maintenance and functionality. From the Netherlands the solar power installations are also checked on usage through WIFI connections by Our Energy Foundations, our partner and founder of the solar power systems.

Finally, we check on the P&L list that our manager makes. Because most of the payments nowadays go straight into the schools, we only must check on regular cost of the organization.

## **9. Marketing and Communication**

Visibility is everything for the existence of the Verkaart Foundation. Our marketing and communication always have as goal to get more people involved and work on spreading our name and what we do.

We try to motivate people to join us and visit our projects. Seeing is believing. But of cause people who just decide to become a donor are more than welcome. People who have seen our projects will become our ambassadors of the future. So, this is also part of our marketing strategy.

We communicate through our website, regular mails to our connected network and social media. Nowadays you can find us at Facebook, Instagram, LinkedIn and YouTube.

With our more substantial donors, like companies and other foundations, we personally stay in contact.

Private donors get, once a year, information about school results and a personal letter from their sponsored student.

Dutch schools in the Netherlands that become partner of the foundation obviously also get personal attention from the board. We discuss traveling plans and organize their visits to the Kenyan schools.

## **10. How to become a donor.**

Through our website, [Verkaartfoundation.com](http://Verkaartfoundation.com), you can become a donor. When new donors sign an agreement for 5 years in the Netherlands people can deduct it from their tax statement. Companies can deduct tax anyway.

Companies can communicate their sponsorships also to their own network as part of social entrepreneurship.

[info@verkaartfoundation.com](mailto:info@verkaartfoundation.com)

**Bank: Rabobank | IBAN: NL36 RABO 0143166557**