

SURVIVORS FUND (SURF)

England & Wales · Charity number 1065705

Details

Other names SURF

Status Registered

Legal form Charitable company

Company number [03411565](#)

Registered 1997-11-12

Register [View on the Charity Commission register](#)

Contact

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Website www.survivors-fund.org.uk

Activities

Objects: TO ADVANCE EDUCATION , RELIEVE POVERTY AND RELIEVE ANY PHYSICAL, MENTAL OR EMOTIONAL ILLNESS, DISORDER OR DISABILITY AMONG THE SURVIVORS OF THE RWANDAN GENOCIDE.

Activities: Survivors Fund (SURF) is the principal international organisation representing and supporting survivors of the genocide in Rwanda. SURF recognises that a holistic approach, is required to ensure vulnerable and marginalised survivors are empowered to rebuild their lives. Our model is to build the capacity of survivor-led partner organisations to develop and deliver such work independently.

Classification

- **How:** Makes Grants To Organisations, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Rwanda
- Barnet

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£557,389	£520,412	£116,328	7
2023-12-31	£536,431	£630,600	£79,351	7
2022-12-31	£730,911	£797,055	£173,520	7
2021-12-31	£740,134	£611,851	£239,664	8
2020-12-31	£576,208	£529,945	£111,381	8

Trustees

Name	Role	Appointed
SAMANTHA HUNT	Chair	
Asia BATRANE		2026-03-14
Beatha UWAZANINKA		2026-03-14
DAVID CHANEY		2011-10-17
JEANNETTE KAGABO		
JOSEPHINE UWAMARIYA		2018-06-16
Jean Bosco Ngabonzima		2024-06-22
Julie Appelbe		2025-10-02
PHILOMENE UWAMALIYA		2018-12-08
Pam Goddard		2024-01-22
Stephanie Kayirangwa		2024-06-22
WILL GOODHAND		2015-09-19

SURVIVORS FUND (SURF)

England & Wales - Charity number 1065705

Accounts

REGISTERED COMPANY NUMBER: 03411565 (England and Wales)
REGISTERED CHARITY NUMBER: 1065705

REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
SURVIVORS FUND (SURF)
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

SURVIVORS FUND (SURF)

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Page
Chairman's Report	1
A note from the Chief Executive	2
Report of the Trustees	3 to 33
Report of the Independent Auditors	34 to 37
Statement of Financial Activities	38
Statement of Financial Position	39 to 40
Statement of Cash Flows	41
Notes to the Statement of Cash Flows	42
Notes to the Financial Statements	43 to 52
Detailed Statement of Financial Activities	53 to 54

SURVIVORS FUND (SURF)

CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

THE YEAR IN REVIEW / PREVIEW

In a rapidly changing world, SURF's support for survivors of the Genocide against the Tutsi in Rwanda remains steadfast and unwavering. SURF's support is imaginative and multi-dimensional. Ever thoughtful of the past, SURF continues to remind the world of the evils perpetrated in 1994, so that the promise of "Never Again" might become a reality. Completely invested in the **present**, SURF is dedicated to empowering survivors to rebuild their lives. Whether it be through our counselling services, entrepreneurship training, shelter and livestock provision or legal advocacy, SURF believes deeply in the dignity, resilience and bravery of all survivors and their vital contribution to modern-day Rwanda. And finally, SURF is mindful of the **future**. We firmly believe in the power of education to transform life-chances and through our INSPIREAfrica, Foundation Rwanda and Reaching Rwanda programmes, we are empowering and supporting the next generation of Rwandan leaders, professionals, and entrepreneurs.

None of this vital work would be possible without SURF's loyal supporters and donors. Your belief in our work and generosity are the foundations of everything SURF has achieved, and we are deeply grateful for your ongoing support. As Chair of SURF, I would also like to recognise the wonderful contribution made by the Board of Trustees and the SURF staff, led by CEO Samuel Munderere. The staff of SURF have dedicated their lives to survivors of the genocide. So much of their work will never be publicly seen but its impact is immeasurable.

For those interested to learn more, and to support our work further, please do log on to our website at www.survivors-fund-org.uk on which there are films which bring to life some of SURF's projects, as well as information on how to donate.

Sam Hunt MBE, Chair
June 2025

SURVIVORS FUND (SURF)

A NOTE FROM THE CHIEF EXECUTIVE FOR THE YEAR ENDED 31 DECEMBER 2024

2024 has been a year of hope and resilience. Despite the ongoing challenges faced by survivors of the Genocide against the Tutsi in Rwanda, we have continued to witness incredible strength and determination among the community we serve. Through our collaborative efforts with our partners, supporters, and, most importantly, the survivors themselves, we have made meaningful progress in our mission.

This year, we have expanded our psychosocial support services, reached more second-generation survivors, and deepened our commitment to economic empowerment, ensuring survivors have the tools and opportunities to build sustainable livelihoods and lead change in their own communities.

I would like to extend my deepest gratitude to our donors, whose unwavering generosity makes our work possible. Your belief in our mission fuels every step forward. To our dedicated staff-your passion, professionalism, and tireless commitment are the backbone of our achievements. Thank you for going above and beyond to support survivors every day.

The journey of healing and rebuilding is ongoing. As we reflect on our achievements and challenges in 2024, we remain committed to a future where every survivor is heard, supported, and able to thrive.

With gratitude,

Samuel Munderere, Chief Executive
June 2025

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees confirm that they have complied with the duty in section 4(1) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRATEGIC REPORT

Achievements and performance

SUMMARY OF THE YEAR

Here we highlight some of our work in 2024 and flag up some of the work that we plan to undertake in 2025. The external environment for fundraising has never been more competitive and difficult, so we're pleased to have sustained our work in this challenging environment.

Counselling Enhanced Reach Project (CERP III)

Survivors Fund (SURF) has developed and delivered an array of mental health projects to support survivors over the past 20 years. With funding from Clifford Chance through the Cornerstone programme, the Counselling Extension Response Project (CERP II) enabled SURF, in collaboration with its partners, to provide access to phone-based counselling and supplementary support to vulnerable survivors of the genocide, and related vulnerable persons, from April 2021 through to October 2022.

The need and demand for counselling services made accessible through CERP II are greater than ever, in part due to the reduction in government funding for dedicated counselling services for survivors. The take-up and effectiveness of the helplines and peer counselling made possible by CERP II has proven to be more impactful than ever due to greater awareness of the support that is available and how to access it.

The Counselling Enhanced Reach Project (CERP III) is realising the ambition and potential of the project to ensure that survivors can continue to access the counselling support that they require, through to the 30th Anniversary of the Genocide against the Tutsi and then embed the model so that such support continues to be available beyond the end of Clifford Chance funding. The project commenced on 1st December 2022 and concluded on 31st October 2024.

During the period of Year 2 of CERP III, the main focus of the interventions has been to continue providing phone-based and peer counselling support to survivors of the Genocide against the Tutsi in Rwanda across the country. Support also has been provided to related vulnerable persons, including the children born after the genocide and other members of the survivor's household who have mental health issues affecting their well-being.

The counselling support has been particularly important during the commemoration of the 30th Anniversary of the Genocide against the Tutsi from April to July, as during this time many survivors experience acute trauma which can severely impact on their abilities to engage in any income generating activities.

Those who have benefited most from the counselling services are members of the local survivors' organisations in partnership with Survivors Fund (SURF), which include AVEGA (National Association of Widows of the Genocide), GAERG (National Survivor's Association of Graduate Students), AERG (National Student's Association of Genocide Survivors) and IBUKA (National Association of Survivor's Organisations).

The main objective of the project was to support all categories of survivors and related vulnerable persons who are facing mental health challenges across the country. But during the interventions, in particular the phone-based counselling, we have received as well non-survivors requesting mental health support.

The most significant number of callers to the helpline are elderly widows who are experiencing extreme trauma. There are many reasons for the difficulties that they are experiencing, but these are exacerbated often by their poor physical health, as many are suffering from chronic diseases related to their experience during the genocide.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Through CERP III, many genocide survivors received mental health support through phone-based counselling and peer support counsellors across the country. 41,827 calls were responded to by counsellors and peer support counsellors through the helplines. And 10,242 unique people called the helpline for the first time seeking support for mental health, especially during the commemoration period. These new callers had not heard about the project before hearing about it through our radio spots, which prompted them to call the helplines. Once they had started using the services they then recommended it to other vulnerable survivors in their communities. The project has helped Survivors Fund (SURF) and our partners to equip community volunteers with knowledge to keep helping their peer survivors in the communities.

We have extended training to 96 peer support counsellors (PSCs) who are the volunteers living in the same communities as peer survivors, and they have been equipped with knowledge and funding to provide assistance to 6,897 callers to the helpline in need of follow-up support through the project and enabling them to improve their well-being on mental health. This is a large number of people for peer counsellors to follow up, which is the reason for involving community health officers and community health workers to play a more leading role in providing peer support by delivering mental health services across different communities. Supervision of the peer support counsellors was also a key achievement of the project, since during the supervision it provides a safe, secure and supportive space for the PSCs to share the pressures with which they are dealing and gives them time to be able to express their feeling and present more complicated cases to the counsellors for guidance so that they can learn from each other.

At the end of the project, we conducted an endline survey, and amongst the key findings are the following:

- 100% of participants reported that they felt supported by having access to the phone-based counselling through the helpline, and they are ready to use it in the future.
- 98% reported that, online counselling support has contributed positively to contributing to their psychological needs as a result of the services made available through the program.
- 98% claim that the helpline was effective in helping to address the issues about which they called and through it they were able to access the services and support they needed.
- 100% of the participants have confirmed that they will use the same services again, due to the benefits of using it.
- 100% confirmed that they prefer phone-based counselling as the effective and economic way of accessing mental health support.

We are confident that the work of providing mental health services to the vulnerable genocide survivors after the project will continue. Sustainability was a key element we considered during the design and implementation of the project. Training of peer support counsellors who are based in the community, along with community health workers, was the main strategy to ensure that vulnerable survivors will be able to access mental health support beyond the end of the project. Our partner AVEGA has secured funding to recruit 30 psychologists to be based in each district. This is the results of the advocacy made possible by the project and is based on the findings of how vulnerable survivors are still in need of mental health services. Psychologists will undertake the work of helping to provide in-person counselling and will keep monitoring the peer support counsellors, as well as community health workers, trained through CERP III. These psychologists will focus on mental health awareness in the communities and keep promoting the use of the helpline in case of need for more immediate support, as the AVEGA Call Centre will continue to operate. We are confident that beyond the end of the project, this service of providing mental health support to the vulnerable survivors and related persons will continue, in particular as we have such a strong team in place to provide the support needed.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

MP *

M.P is a 46-year-old married woman. She lives in Kiramuruzi sector in Gatsibo district of the Eastern Province of Rwanda. She has 6 children. The eldest of her children was born as a result of rape during the 1994 Genocide against the Tutsi. She lives in conflict with her husband due to that child born from rape. She has suffered from back problems for a long time, resulting from being raped by many people while she was young.

"I lived in conflict with my husband due to the fact of having a child as a result of rape. Before marriage, my husband knew that I have a child born of rape, but once we were married, he started traumatising me. I attempted many times to kill myself but thank God it did not happen. Once, I heard on radio people talking about a helpline to call when you are living with trauma. I called the helpline and explained to the counsellor my problems. A counsellor helped me a lot over a number of sessions. As it was the first time for me to speak about these issues, it was not easy for me to speak about it. However, she kept building my trust in her, and over time I managed to open up to her.

"The main reason for call the helpline was the problem I had, but it was made a lot easier as there was no requirement of travel to meet the counsellor, nor did I have to buy airtime. I took my cell phone and made the call when it was convenient for me and received an exceptional service from the counsellor. Later she visited me at home with my family to discuss the main concern about my mental health. Personally, I did not know anything related to mental health and I had never heard of it during the past thirty years after the genocide. Though I lost my parents and relatives, I haven't received any support related to mental health.

"As I speak now, the conflict has ended with my husband due to the visit of the counsellor. I cannot understand how it endured for so long, but I am now a very happy woman. I used to feel useless, having back pain and stomach aches but now I am a new creation. If I have any problems at home, I call the same helpline and get support from the counsellor. I believe this service will continue because it helps many survivors who are still struggling with mental health problems. Some of them, like me, do not know that the service is free of charge. My plan was to keep fighting with my husband until the end, but I found a better solution of receiving counselling sessions. Today we are a very happy family, and with all my children and husband we are now looking forward to a bright future together."

Counselling Embedding Systems Project (CERP IV)

CERP IV is a one-year follow on project to our Counselling Enhanced Reach Project (CERP III) to ensure that specifically training and sensitisation of Community Health Officers (CHOs) and Community Health Workers (CHWs) can be extended across Rwanda to ensure that an awareness of the specific mental health needs of survivors and how to treat and refer relevant cases is embedded in the public health system. It runs from December 2024 to December 2025.

To address the need to sensitise and improve the skills of workers from mainstream services to more sensitively and appropriately provide counselling support to survivors, and related vulnerable persons, CERP IV will extend the training sessions we have developed and delivered in CERP III to more CHOs who are responsible for managing the CHWs in districts, so that they can better understand to whom to refer and how best to sensitively treat cases of survivors.

Due to the numbers, and budget required, it was not possible to coordinate this across all Rwanda as part of CERP III, which focused that work in the Western and Southern Provinces, where there are the greatest number of survivors. Through CERP IV we plan to extend the work to the Eastern and Northern Provinces of Rwanda, and in Kigali, as well as additional sectors in the Western and Southern Provinces not yet reached, so that the training is made available to CHOs, and in turn CHWs, across all of Rwanda.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

The project will deliver two training sessions to a new target of a further 200 CHOs who are operational across these areas - which will be delivered by the counsellors of Survivors Fund (SURF) and our partners on the project. The CHOs will in turn be expected and supported to convey the training and learning to the CHWs that they manage, so in turn that will then help inform and educate a further 1,500 CHWs as well.

Through the training that will be provided directly to the CHOs (and through them, indirectly to CHWs) this will extend the capacity that we are building beyond the individuals directly involved with, and funded by, the earlier phases of CERP - which will be critical in extending the reach, and ultimately access to, counselling services in the community for survivors, and related vulnerable persons.

As with CERP III, we will aim to engage a far greater network of local actors through the training we will deliver to CHOs so that they are better aware and equipped to inform and educate their CHWs to provide the support required by survivors, and related vulnerable persons, in the community as well as in local health centres and clinics. Critically the additional training that will be provided to CHOs will transfer knowledge to a far greater network of people across Rwanda on how to effectively extend, and ensure access to, the mental health support still required by survivors, and related vulnerable persons.

Success will be determined by the number survivors accessing mainstream mental health support and their satisfaction levels and effectiveness scores given in addressing their related issues and needs.

Youth Economic Empowerment Project (YEPP)

The Youth Economic Empowerment Programme (YEPP) is a partnership between SURF and GAERG (National Survivor's Association of Graduate Students) to deliver entrepreneurship, work readiness and vocational training, and access to finance and learning resources, to empower vulnerable youth - specifically young survivors which dropped out of school and marginalised second-generation survivors - and enable them to develop secure livelihoods and sustainable incomes. In so doing, this will alleviate their poverty and improve their well-being and enable them to better independently support themselves and their households.

YEPP launched in July 2021 and concluded in June 2024, made possible through support from Clifford Chance. The key objective is to empower vulnerable young people in Rwanda through a programme of entrepreneurship, work readiness and vocational training, and access to finance, and in so doing to alleviate their poverty and improve their well-being. In so doing, the project will specifically address Target 2 of Sustainable Development Goal 1: "By 2030, reduce at least by half the proportion of all men, women and children of all ages living in poverty," and Target 4 of Global Goal 3: "promote mental health and well-being".

We understand that young people have different ambitions for their professional life. Some wish to find training and capital to start a business, whilst others would prefer to find steady employment either through a job or a trade. YEPP seeks to help principally vulnerable and marginalised young people to navigate their pathway into work through:

- Entrepreneurship training (pathway into self-employment)
- Work readiness training (pathway into employment)
- Internship training programme (pathway into employment)
- Vocational training (pathway into employment or self-employment)

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

The project initially focused on three regions of Rwanda. In its first year, YEEP was implemented in the three districts of Kigali City: Gasabo, Kicukiro, and Nyarugenge. In the second year, the project expanded to the Eastern Province, targeting districts with a significant number of beneficiaries, including Kayonza, Rwamagana, and Bugesera. In its third year, YEEP focused on the Southern Province, specifically in the districts of Huye, Nyanza, Kamonyi, and Muhanga.

The partnership between Clifford Chance and Survivors Fund (SURF) has enabled GAERG to reach more vulnerable genocide survivors across various districts. This collaboration has provided survivors with access to loans through a Loan Guarantee Fund scheme established between Survivors Fund (SURF) and Goshen Finance. Entrepreneurship training has empowered young genocide survivors to start small income-generating activities, thereby supporting their families. This was achieved through vocational training, internships, and work readiness programs.

As a result, the project achieved the following by its conclusion:

- At least 6,224 young genocide survivors (3,742 females and 2,482 males) benefited from different various components of the programme over the three years of implementation.
- 3,313 young survivors (1,784 females and 1,529 males) received entrepreneurship training. Following the training, beneficiaries formed 71 savings groups in their communities and began saving before applying for loans from Goshen Finance. Consequently, 1,684 participants saved 66,492,360 Rwf (41,558 GBP).
- YEEP enabled young genocide survivors to increase their income through job creation, with 951 participants starting small businesses using loans from both Goshen Finance and their own savings. The total loans disbursed amounted to 128,423,167 Rwf (80,264 GBP).
- An internship program, designed at the beginning of the project, saw 1,183 young people participate to gain new skills across various domains.
- Out of 799 loan applications submitted to Goshen for evaluation and disbursement, 320 businesses were awarded loans. Loan officers and project staff continue to assist more young people in accessing additional loans.
- Over the past three years, the GAERG website, renovated and updated with new content, attracted 137,350 visits from people seeking information related to jobs and soft skills.
- 315 young survivors enrolled in vocational training over three years across various fields, including hairdressing, car driving, automobile mechanics, cooking, baking, filmmaking, and tailoring. Training course duration ranged from 3 to 12 months, with the project covering school fees and scholastic materials to prevent dropouts. All 315 completed their studies. At least 251 young survivors secured jobs or started small businesses after completing their vocational training, and those who have not yet started businesses have been linked with Goshen Finance to finance their business ideas.
- The project trained 1,413 young survivors in the work readiness program, helping them to write convincing CVs and application letters. This addressed a common issue among genocide survivors, who often struggled with application writing. As a result, 224 young survivors secured internships in both private and public institutions, and 158 of them obtained employment, enabling them to financially support their families. A further 98 participants secured employment through jobs created from the small businesses set up by project participants.

Young survivors have testified that the project has significantly improved their lives. Those with families have managed to send their children to school, pay for scholastic materials, and meet their basic needs. One lesson learned is that providing entrepreneurship training before loan applications offers a more comprehensive understanding of the purpose of loans and how to use them effectively for planned businesses.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

In the past three years, the project has restored hope for the future in many young survivors who were in despair 30 years after the genocide. Achieving financial stability and self-sufficiency has fostered hope among the most vulnerable survivors in the communities reached by the project. By the end of the project, these young survivors are now able to plan for the future and recognise other opportunities available to them across the country.

Innocent *

Innocent is one of the young survivors who participated in the entrepreneurship training and received a loan from Goshen Finance to start a small business generating income.

"I am 33 years old, married with one child. I attended school up to university and hold a bachelor's degree in rural development. After my graduation, I thought I would easily find a job, but things turned in a different direction. Life became so complicated that I considered leaving home to avoid seeing my family go to bed without eating. I got a part-time job at a salon, but my salary couldn't even cover household expenses.

"I got the chance to join YEEP and attended entrepreneurship training for three months. Afterward, I applied for a loan from Goshen Finance and secured 500,000 Rwf (313 GBP) to start my own business. Having worked in a salon for a long time, I had the experience of how salons operate and what to do to make good money. I started my own salon, and now my monthly income is 300,000 Rwf (188 GBP) after all expenses."

Sophia *

Sophia is a 31-year-old genocide survivor residing in the Kicukiro sector of Kicukiro District. She is married with one child and graduated from university with a degree in finance in 2021. Before joining YEEP, Sophia faced unemployment, a common issue among young survivors, and struggled with social issues such as food insecurity and the cost of renting a house and meeting basic needs. Upon joining YEEP, she received support to enrol in vocational training (TVET), where she acquired skills in pastry making. These skills have enabled her to secure employment in her newfound field.

Currently, Sophia works at AKARYOSHYE Coffee Shop, earning 80,000 Rwf (£50) monthly. This income allows her to fulfil her duties and contribute to her family's welfare. She is now able to pay for food, housing, and school materials for her child. Looking ahead, Sophia plans to start her own pastry-making business, using the skills and experience she is gaining to ensure its success.

"I am very happy today. Now I can start thinking about my future after completing my vocational training. I suffered a lot due to unemployment. After graduating, I expected to have a well-paid job and plan for my life, but things went in the wrong direction. After two years of being jobless, I got the chance to join YEEP and decided to go back to school to learn pastry making, which I love. Now, I am one of those who have completed the training and now have secured a job. My plan is to acquire expertise over the next three years while saving some money, then to start my own business. Today, I no longer need to ask anyone for money to meet my basic needs since I am paid monthly. I thank SURF and GAERG for bringing this project to support young genocide survivors in finding life again."

Youth Entrepreneurship Support Project (YESP)

YESP is a one-year follow on project to our Youth Economic Empowerment Project (YEEP) to ensure that specifically those young people which have completed entrepreneurship training can continue to access assistance from the project team to successfully start-up their businesses, which runs from July 2024 to June 2025.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

To date, of those trained, 887 young people have set up businesses. Of that number, 711 have applied for loans from our microfinance partner, Goshen Finance, through our Loan Guarantee Fund facility of which 256 have been awarded funding, totalling RWF 70 million (c. £44,000).

The repayment rate currently stands at 92% which is testament to the thorough due diligence process that is undertaken in assessing business plans and applications for funding - as well as the continued support that the project team provides to the clients to ensure the success of their businesses and their ability to meet the repayments.

There are currently no defaults on any loans disbursed, but there are a small number of participants which have required extensions on repayment to enable them to have additional time to generate the revenue from their businesses to repay the loans.

The Loan Guarantee Fund is structured in such a way that once a loan is repaid, the capital is recycled to provide a new loan to another participant in the programme. Due to the nature of some businesses that are set up, the repayment date maybe some time after the award of the loan to provide sufficient time for the young entrepreneur to successfully set-up the business and for it to mature enough to generate the revenue to make the repayments.

In addition to the loans, a number of participants have used their group savings to fund their businesses. The participants are formed into savings groups during their initial training, and between them contribute money towards a group savings account which can be disbursed by mutual agreement to members of the group who are either awaiting a loan, or do not yet feel ready or confident enough to apply for a formal loan through Goshen.

As such, the additional grant will then be used to fund Community Business Development Assistants who work across the three project areas (Eastern and Southern Provinces of Rwanda, and Kigali) and the IGA Officer who coordinates their work and provides additional expert assistance. Funding for transport and communication (airtime) will also be used to ensure that this core team can undertake the outreach to visit the young entrepreneurs, as well as to maintain constant and open contact with them to check-in on their progress and to provide ad-hoc guidance as required.

With sustained support young entrepreneurs as their businesses develop can build up the credit record and the confidence to then be taken on as independent clients of our microfinance partners.

Success will be determined by the number of active businesses by the end of YESP and the sustention of the current high repayment rate. For the project participants, success will be assessed by the revenue that their businesses are generating, the income that they are earning from them, and the positive impact that this is delivering for their well-being as well as for their household and family members they support.

Longer-term as the project progresses, we will expect and track the number of businesses that are securing funding through independent channels, as well as the value of that capital. In addition to the livelihoods that the businesses will provide for the young entrepreneurs, we are already seeing from more mature businesses set up in the earlier phases of YEEP that additional employment is generated for other young people which amplifies the impact of the project.

Young Survivors Counselling Project

Thousands of youthful survivors of the 1994 genocide are only now confronting the horror of seeing their families murdered. They struggle to make ends meet, alone and vulnerable, prone to depression and hopelessness.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Through support from our partner Network for Africa (N4A) we are working with AERG to train counsellors who in turn train local people to become counsellors. The counsellors are themselves survivors who have endured trauma, so they are familiar with the challenges faced by people with depression and other mental health issues. The counsellors are coordinated by SURF Senior Key Worker, Emilienne Kambibi.

During 2024, support was provided to the youth who survived the 1994 Genocide against the Tutsi, in the two districts where the project runs - in Rwamagana District in the Eastern Province and Huye District in the Southern Province. The purpose of the activities was to treat trauma symptoms and related psychological problems by building resilience, positive thinking together, and working for a better future.

At the start of 2024, Network for Africa's (N4A) staff counsellors recruited 300 participants from Rwamagana District and Huye District, 113 of whom were male and 187 females. The participants were classified into 12 groups according to their sectors. The sectors were mainly in the Southern Province in the Huye district, Tumba (A&B), Ruhashya (A&B), Rusatira, and Mbazi and in two sectors (Munyaga and Gahengeli) of the Rwamagana District in the Eastern Province.

Twenty-four peer support counsellors (PSCs) 12 males and 12 females were selected to be trained in trauma counselling for 4 days and how to lead their groups during the year. Baseline and endline surveys were conducted with 60 participants (24 males and 36 females) and 8 (4 males and 4 females) key informers were interviewed at the start of counselling services and its end. 262 group counselling sessions were conducted. 117 participants (38 males and 79 females) were helped through individual counselling in the fourth quarter of the year 2024 alone.

In the 2024, counsellors joined with participants to remember the Genocide against the Tutsi on the 30th commemoration, to remember their families on different sites. 35 participants (30 females and 5 males) faced a trauma crisis, but all recovered. 37 home visit sessions were provided by counsellors for family therapy. Conflict resolution, and psychoeducation was made available to 24 participants (5 males and 19 females). During the different visit sessions, PSCs visited group members 322 times at their homes.

Community awareness in secondary schools was provided to 869 students. The purpose was to give them knowledge about mental health, prevent drug abuse and antisocial behaviours. The events were also attended by 93 parents who also benefited from talking about how to managemental health issues and family conflict. An additional 1,033 people in the community were sensitized about mental health issues. PSCs helped 73 families in the community with unresolved conflict through resolution. Fifteen cases were resolved by counsellors. These conflicts were rooted in negative use of the family property (lands), infidelity, drug abuse, and neglect of duty.

B.C *

B.C is 39 years old illegally married man with one child. He completed only primary school. He lives with his mother, his father. He lost many members of his family during the 1994 Genocide against Tutsi. After completing the counselling group, he was asked how he felt after one year in the counselling group.

"When I first joined the group, I didn't know what I would gain from it. On my first day in the group, I felt ashamed because I was dirty and drunk. I was surprised by the warm welcome I received, which encouraged me to come back in the following sessions with clean clothes and without having drunk.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

"I received help because I couldn't sleep well. I had nightmares that woke me up suddenly, I was always on edge. I used to carry with me a stick and stones for self-defence. I often quarrelled with my mother, demanding property to sell for alcohol. I neglected my family (my wife and child), and my friends were only those I drank with. After receiving counselling, I began a journey of transformation. I reduced my alcohol consumption, and peace returned to my family. Now, I take care of myself, maintaining personal hygiene and wearing clean clothes. I've made new friends from the group who don't drink and support me in my journey. I no longer carry stones and try to return home early. Though I haven't fully recovered, I believe I will, because I'm determined to change. I realized I lost so much and am ready to fight to regain what I've lost."

B.C has been encouraged to reach out to his group members for support or call SURF's toll-free hotline for counselling to continue his journey whenever he feels unwell, as he still needs assistance.

Youth Entrepreneurship Training Programme (YETP)

Entrepreneurship can play a transformative role in helping young genocide survivors in Rwanda to overcome economic and social challenges. For these survivors, entrepreneurship offers both a pathway to economic self-sufficiency and a means of healing from the psychological and social effects of the genocide.

Entrepreneurship provides an alternative to unemployment and underemployment, helping young genocide survivors create jobs for themselves and potentially for others in their communities. Starting small businesses allows survivors to generate income, breaking cycles of poverty and dependency on external aid. Entrepreneurial programs can provide valuable skills such as financial literacy, business planning, and market analysis. These skills can be transferred to various other sectors, broadening future opportunities for survivors.

Being able to provide for themselves and contribute to their community can restore a sense of dignity and self-worth to young survivors who have often been marginalized or stigmatized. Many entrepreneurial initiatives encourage collaboration and teamwork, fostering a sense of community among survivors. This helps them rebuild social connections, which are essential in the aftermath of genocide. Engaging in meaningful work and building something of their own can serve as a form of psychological healing, allowing survivors to focus on the future rather than dwelling on the trauma of the past.

This year, 424 participants were trained in small business development for young entrepreneurs. Partnered with psychoeducation, our 51 participants (34 males and 17 females) created small businesses, including 25 who have accessed loans from our microfinance institution partner on the project, Goshen Finance, with 26 leveraging loans from their saving groups. Businesses established include bicycle taxis and couriers, vegetable farming, tailoring, phone repair, market kiosks, grocery, mobile money transfers, and small livestock ventures. 44 group members were successful in finding employment (20 males and 24 females).

In total, since this component of the project was started up in 2022, 713 young people have completed training and 95 loans, with a total value of 19.5 million FRW (£10,615) have been disbursed to them through our partnership with Goshen Finance.

Emmanuel *

Emmanuel is among the genocide survivors who participated in the counselling sessions through the peer group counselling. He lives in Southern province of Huye District. He also was accepted to participate in the entrepreneurship program through which he received small business training.

"I am very happy today in the level I have achieved, and I cannot express my gratitude. Before joining the counselling sessions, I used to take a lot of alcohol and other drugs including cannabis. But after attending the counselling sessions I have stopped everything and started planning for my future.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

"In the sessions, we learnt about setting goals, and from that time I stopped drinking and since then I have been focused on my future life. I had 20,000 Rwf (£11) as saving and started selling pork meat. SURF helped me through the application process with Goshen and I secured a loan of 500,000 Rwf (£275) to scale up my business. Business is progressing very well, and I have started repaying back the loan. I have a plan to make it bigger and, in the future, I will have my own house not renting it for my business. I am very determined, and I believe I will succeed".

Good Gifts Project

Through funding from the Good Gifts Catalogue, an initiative of the Charities Advisory Trust, we have extended our support to thousands of widows and orphans that are beneficiaries of our ongoing livelihoods program, enabling them to become more independent and self-sufficient.

Survivors Fund (SURF) aims to alleviate the impact of poverty on vulnerable survivors by strengthening their families to secure viable livelihoods. The funding from Good Gifts helps to set up income generating projects which empower communities to fight poverty and take more active role in determining their lives.

Many survivors have been supported, receiving livestock, agricultural materials, solar lights and cookers, meals for schoolchildren and much more. The support from Good Gifts has played a significant role in enabling us to empower vulnerable survivors and their dependents. The livelihoods programme has helped beneficiaries to improve their lives. For example, those that have received solar lights and clean cookstoves are making savings for their households as they are no longer spending on kerosene, as well as saving time used to collect firewood. For that support they, and we, are greatly appreciative.

Amongst the gifts we have donated this year are:

Cows for Survivors

In Rwanda, the significance of owning a cow for genocide survivors is rooted in economic, social, and cultural dimensions. This importance largely aligns with the Rwandan government's Girinka ("One Cow per Poor Family") program, which aims to support the welfare and empowerment of vulnerable populations, including genocide survivors.

In Rwandan culture, cattle have long been symbols of wealth and social status. Owning a cow not only elevates a survivors' standing with the community but also re-establishes a sense of dignity and pride. This is crucial for emotional and psychological healing, especially for survivors who went through the tragedy of genocide.

Margarita is among the genocide survivors from Karongi District who benefited from receiving a cow by Survivors Fund (SURF) through the support of Good Gifts.

"You know very well that a cow can provide milk, which can improve the nutrition of household and be a source of income through sales. Milk and dairy products offer a steady food supply, helping to fight malnutrition and providing a source of income that can be used to support other basic needs. Cows contribute to sustainable farming practices by providing manure, which can be used as natural fertiliser, and improves soil fertility and crop yields, enhancing food security and income from crop sales, especially valuable in rural Rwanda".

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

The symbolic gift of a cow represents compassion and care from the government and community, offering survivors a renewed sense of hope and purpose. This sense of support can be instrumental in aiding mental health recovery and providing a vision for a more secure future.

Climbing Beans

Climbing beans, or ibishyimbo by'imikonde in Kinyarwanda, are a significant staple crop in Rwanda. It is known for its high yield, nutritional value, and suitability to Rwanda's high-altitude, mountainous terrain. Climbing beans have been particularly instrumental in food security and income generation for smallholder farmers in Rwanda.

Climbing beans are rich in protein, iron, and other essential nutrients, which are crucial for the local diet, especially in rural areas where access to diverse foods may be limited. As a crop with high yields and nutrient density, climbing beans play an essential role in fighting malnutrition and supporting food security across the country.

In terms of economy, climbing beans provide a valuable income source for smallholder farmers, who sell surplus produce at local markets. Geovani is one of the farmers who benefits from selling the beans after the harvest.

Geovani is one of the farmers from the northern part of the country who has decided to cultivate this kind of beans in his village. The main reason for choosing climbing beans is because of their favourable ability to produce higher yields than bush beans and grow vertically and making efficient use of limited land space.

In a good season, Geovani is able to harvest 200kg per season, 0.50p per Kg, which makes him £93. Survivors Fund (SURF), through Good Gifts support, has enabled Geovani to expand his farming and do it in a big landscape.

"I have decided on this type of bean, simply because our country is a hill landscape, and farmers have adapted terracing methods that help retain soil moisture and prevent erosion, this has provided an idea of growing climbing beans. Another reason is that this type requires relatively low levels of fertilizers and are resilient against many common pests, making them accessible for small-scale farmers.

"Before, I used to harvest between 40 kg to 50kg in a season, but Survivors Fund has supported me and given seeds, fertilisers and technical support to make 200 Kg per season. I am very grateful for the support, and I will continue expanding my farming to the bigger landscape".

Various agricultural programs in Rwanda focus on improving climbing bean varieties, providing training to farmers on optimal planting techniques, and increasing access to quality seeds. Good Gifts is contributing to the government's priorities by providing the seeds and technical advice to the farmers to cultivate climbing beans and be able to support sustainable practices, improve resilience to climate change, and ultimately increase yields to support food security and economic development.

School shoes

Shoes, represent a simple yet powerful tool for breaking down educational and social barriers, fostering a healthier, more dignified, and inclusive environment for all students, especially those from low-income backgrounds. Without shoes, students are more susceptible to infections, parasitic diseases (such as hookworm), and injuries from rough or unsafe walking surfaces.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Shoes, also, protect children's feet from harsh weather, rough terrain, and dangerous objects. For students in rural areas who may have to walk long distances to school, shoes are essential for safe, consistent travel to and from their education facilities. In many communities, having proper shoes is often a requirement for school attendance. Proper footwear can significantly reduce these health risks, leading to better overall well-being and fewer health-related absences from school.

Bugesera Primary School is among the schools in Rwanda which presented a large number of young students who are coming to school without shoes while walking a long distance. On the donation of shoes to the students at the school, the headteacher commented:

"We have over 200 students who are suffering from not having shoes, most of them are coming from poor families where they cannot afford the shoes for their children, instead of them missing schools they prefer walking barefoot. We thank you very much for the donation of 100 pairs of shoes which will be given to the poor students. They will attend classes regularly and be able to move from one place to another without difficulties walking."

Providing shoes removes a barrier for students whose families may struggle to afford them, leading to higher attendance rates and more consistent learning experiences. When students have suitable footwear, they are more comfortable, which enables them to focus better on their studies instead of worrying about injuries or cold feet. This improved comfort can lead to greater engagement and academic performance in the classroom.

Bicycles

Bicycles can be a powerful tool for young genocide survivors in Rwanda to develop sustainable businesses through transport and delivery services.

Bicycles can enable young survivors to establish affordable transport services, commonly known as boda-boda or bike taxis. This service is essential in both urban and rural areas, as it provides low-cost, eco-friendly transportation. This helps generate steady income and promotes local mobility.

With the growing demand for delivery services, especially in urban areas, bicycles can be used for small-scale courier businesses. Young survivors could partner with local shops, restaurants, and online vendors to offer delivery options. For young survivors in rural areas, bicycles will allow them to transport goods like crops, produce, and other products to local markets. This accessibility helps expand the farmers' business reach and boosts sales.

Bicycles have low operating costs as a business, and require minimal maintenance, and as they do not require fuel, they provide a sustainable, scalable way to start a business and achieve financial stability for young survivors. One of the many beneficiaries of the programme is Oswald from Muhanga District in the Southern Province, who commented:

"I cannot express my happiness after receiving this bicycle. After I finished high school, I could not get a passing grade to allow me to attend university. Since then, I have seen no direction in my life. I have attempted suicide several times as could not see my bright future and thinking about my family I have lost during the genocide against the Tutsi. I have received mental health support through Survivors Fund peer counselling group, and now I am feeling like a valuable person in my community and my country. This Bicycle is going to help me make money through transportation and get small money to support my family."

The support of Good Gifts has enabled Survivors Fund (SURF) to buy bicycles for many young genocide survivors such as Oswald, who are using them to generate income to enable them to better look after themselves and their families.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Foundation Rwanda Programme

Through funding from Foundation Rwanda, Survivors Fund (SURF) is currently addressing the education and counselling needs of young people conceived through rape during and under circumstances directly related to the 1994 genocide committed against Tutsi in Rwanda. The challenge for the affected mothers and children is that FARG, the government body that assists vulnerable survivors of the genocide, does not consider these young people eligible for support because they were born after genocide and thus are not by definition survivors. However, they are recognised to be a particularly vulnerable and marginalised population.

Since Foundation Rwanda's inception in 2007, Survivors Fund (SURF) has been the key partner in providing life-changing services to the Foundation Rwanda families, which has helped more than 1,700 women and their offspring.

Unemployment is at a high rate in Rwanda, especially among young people. Technical and Vocational Education and Training (TVET) has been a principal solution to address youth unemployment because graduates with a trade are more easily able to start their own businesses, create job opportunities and sustain themselves and their families financially. In 2024, 26 new youth were supported to access TVET through funding for relevant courses and programmes.

Even though Foundation Rwanda have supported many young people to attend TVET courses and over 486 of them have graduated with adequate knowledge and skills, many of those graduate's face unemployment challenge and do not have the capital to start their own businesses.

To address this challenge, Foundation Rwanda has set up a Small Business Innovation Fund programme to provide capital to youth who want to start small businesses. In 2024, 17 youth have been sponsored to start their own businesses and there is a plan to support more youth in the near future.

The students who have grown into inspiring, hopeful young adults now face the challenge of securing jobs or attending university while grappling with the circumstances of their birth and the legacy of trauma. SURF remains committed to continue implementing Foundation Rwanda's programs with our local partner organizations, Solace Ministries, Kanyarwanda, and AVEGA Agahozo.

N.H *

N.H. is a 30-year-old woman and mother of three children, one of whom was born before her marriage. She lives with her mother and two brothers. N.H. herself was born as a result of her mother being raped during the 1994 Genocide against the Tutsi.

Before participating in the youth camp, N.H. faced significant life challenges, including emotional and verbal abuse from her husband, which left her unable to speak openly or assert herself in public. Her participation in the youth camp marked a turning point. Through the support of counsellors and the shared experiences of other young survivors, she found the courage to speak about her life and the strength to begin healing. "When I returned home, I felt empowered to confront my challenges. Though my relationship with my husband worsened, I was no longer afraid to seek help. I reached out to the local health centre, as we had been informed during the camp about the availability of mental health professionals in the community. This support made a huge difference in my life I can now sleep peacefully, and I am no longer overwhelmed by my husband's verbal abuse.

Attending the Youth Camp again gave me renewed strength. I no longer experience suicidal thoughts. I feel a strong sense of responsibility and purpose-for myself and for my children.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

My relationship with my family has also improved. One of my siblings now visits me regularly, and we are able to talk peacefully. My mother is also receiving support through a counselling group, and we are rebuilding our relationship after years of conflict.

I have also built meaningful friendships with other young people from the camp. We stay in touch, and when I miss them or need someone to talk to, I know I can call.

I've started saving money and making plans. If my husband's mistreatment continues, I now feel confident in my ability to support my children and myself independently. I no longer see ending my life as the only way out. Thank you for helping me find purpose and hope for a better future."

Community Counselling Initiative (CCI)

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to over 850 mothers through our Community Counselling Initiative. Of these, a further 50 received counselling during 2024.

The project includes in-depth monitoring and evaluation, surveying the women before, during and after working in the counselling groups. This provides the ability to track the changes in their circumstances and monitor their wellness, whilst also providing feedback to ensure that the counselling groups are having a positive impact and are helpful to the women.

These women, who were previously marginalised, stigmatised and alone in their trauma, can build their confidence and self-esteem, increase their knowledge, enhance positive emotions and reduce shame. The counselling groups also helped to improve relationships with their children and family.

Since 2016, we have extended the approach of group counselling to develop community counselling for the children of the women survivors too, as youth born of rape face great challenges related to trauma and social stigma as well. They are described as carriers of "deviant genes" and are often marginalised in their families and communities. In instances occurring during wartime, many societies have adopted hateful labels such as "children of shame" or "children of bad memory".

Many mothers are starting to speak out against the negative perceptions and stigma associated with children of rape and disclosing to their children the circumstances leading to their birth. Many mothers attest that after disclosure the children now youth, need psychological support.

The youth retreats in 2024 brought together 36 youth to receive group counselling, reproductive health training and career guidance. This has provided vital support and assistance otherwise unavailable to them.

M.G *

M.G. is a 46-year-old married woman living in the Rwinkwavu sector of Kayonza District. She is the mother of five children. Her eldest child was born as a result of rape during the 1994 Genocide against the Tutsi.

She shared: "Joining this group was the first time I met others who shared similar life experiences. For many years, I felt deep shame and avoided connecting with other genocide survivors because I had given birth to a child fathered by a perpetrator. I was often subjected to hurtful remarks about my child, which made me feel isolated and unworthy of belonging in survivor spaces. I struggled with sadness, insomnia, persistent headaches, and a constant tightness in my throat that I believed had caused a goitre.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Initially, I remained silent during group sessions, but as I listened to the stories of other women with similar experiences and pain, I slowly began to open up. It felt like a heavy burden was lifted from my heart - a heart that had held sorrow in silence for so long. I am deeply grateful for those who listened to me and accepted my story, however difficult it was to hear. This group not only supported me emotionally but also enabled my child - after 29 years of isolation - to connect with others who share a similar history.

I now have friends. I feel relief. I no longer have to carry these burdens alone, and I have learned that it is okay to seek help when I need it.

Participating in this group has helped me immensely. For the first time, I was able to publicly share my testimony during the 30th commemoration of the genocide. After years of silence, I can now speak about what happened. I had neglected my health and avoided seeking medical care, feeling as though death would be a release. But today, I am receiving treatment for goitre, and I have renewed hope. I have rediscovered a love for life. In short, I feel as though I have come back from the dead."

Legal and Counselling Helpline

The Legal and Counselling Helpline (Helpline) was established in August 2013 as a partnership between Survivors Fund (SURF) and AERG to fill the gap in support for young survivors of the genocide against the Tutsi with legal and mental health challenges, and other related vulnerable young persons, so that they can access support regardless of where they are located in Rwanda. Funding for the Helpline has been contributed principally by INSPIRE!africa.

By providing legal and counselling support services countrywide, the Helpline filled a necessary gap in support for vulnerable young people with outstanding legal disputes or suffering from trauma. This is one of the only free and accessible services for those unable to afford to take their legal cases to court or lacking the confidence or ability to find someone to talk to about a mental health issue. In addition to providing telephone-based support, the helpline also has field staff who conduct outreach and provide support to clients through legal education and orientation, advocacy and representation in court.

The Helpline was launched with the intention of primarily providing telephone-based support. However, due to the demand for legal and a counselling support, the helpline has grown from a small pilot telephone-based service to an innovative, all-encompassing legal and counselling support service, which includes outreach visits to schools and universities to raise awareness of legal rights, as well as the services available through the helpline, to young people across Rwanda. Since its launch in 2013, the service has supported over 3,000 young people to reclaim assets with a value of over Rwf 1 billion (around £750,000).

Liberathe *

"We are very happy and thankful for SURF and its partner INSPIRE!africa for the legal aid service provided to us, as we had no money to pay for our lawyers. It has been very helpful having legal support and now we got back our land and property through legal support provided by the helpline lawyer. The property value is given to be about \$25,000."

Reaching Rwanda

Sandhurst School has been running its ground-breaking Reaching Rwanda project in partnership with Survivors Fund (SURF) since 2008. Pioneered by the Sandhurst School Deputy Head Samantha Hunt, who is also Chair of SURF, the Reaching Rwanda project has worked extensively in Rwanda by linking UK school students with survivors.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

The project has three main aims:

- To inform students about the Genocide against the Tutsi in Rwanda and of the continued plight of survivors today.
- To connect students with genocide survivors and enable them to become friends.
- To enable students to become actively involved in improving the life chances of genocide survivors and to see the difference their efforts make.

The young people of Sandhurst School are highly engaged in supporting survivors of the 1994 Rwandan genocide thanks to the efforts of Samantha and its dedicated teachers.

SURF Chair, Sam Hunt MBE, who developed the educational programme and led the first visit in 2010 in her professional role as Deputy Headteacher of Sandhurst School, continues to coordinate the programme today. As of 2025, Sandhurst School students and local community volunteers have made eleven visits to Rwanda through the project. An enduring relationship for survivors and the school is now in place with regular zoom calls between the students and the survivors. Students have been so moved through their experience and have supported the project raising approaching £350,000 for genocide orphans.

Devoted to improving education and livelihoods across Rwanda the project has in particular supported 'Ntarama Survivors Village' in Bugesera, Eastern Province.

A further two visits are planned in 2025 in February and July. Each participant will bring with them gifts donated by themselves and well-wishers, including toys, educational materials, and toiletries which were distributed to hundreds of children that the project supports.

Philly's Place

Central to the Reaching Rwanda programme is Philly's Place, a unique children's centre which opened in 2020 through the funding and support of donors to Reaching Rwanda. The centre is equipped with 2.5 tonnes of the best educational equipment from the United Kingdom, including 4,300 books, donated through the Reaching Rwanda project.

Philly's Place offers free tuition in Kinyarwanda, English, maths and science, technology, art, music, drama, sport and dance, as well as teaching valuable skills like sewing, knitting and beadcraft to over 1,000 local children of all ages. The aim is to provide fun, learning experiences for children in the Bugesera area in after school programmes as well as every Saturday and throughout school holidays in order to support children's learning by providing exciting, enriching experiences to children of all ages. All services are provided to the children free of charge. The centre is over run every week and is becoming an important community hub.

To date the centre had been running from temporary hired premises, but in 2024 a new purpose-built permanent centre was opened for young people in and around Ntarama. SURF Chair, Sam Hunt MBE, conceived of the idea for the centre, which is named in honour of her grandmother, Philly. It is testament to her vision, and her tireless fundraising, as well as the dedication of our SURF Rwanda team in heading up the construction work, that has brought to life the centre which will provide an incredible opportunity for hundreds, and over time thousands, of children and others in and around Ntarama. It is an area and community with which Survivors Fund (SURF) has a long-established connection, having first built housing for survivors there with the support of Comic Relief, and then later (with the support of Network for Africa and others) a Health Centre which continues to run successfully under the management of our partner AVEGA.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Philly's Place has come to fruition through the support of hundreds of individual donors, many of which are readers of this newsletter - so for your support, we are most grateful. And we extend thanks as well to the hundreds of students and parents and teachers at Sam's school, Sandhurst School, and others that have visited Rwanda through the Reaching Rwanda programme and donated items to the centre, as well as raising funding to contribute to the build.

Education

Education is a fundamental right that enables people to break the cycle of deprivation and poverty. Survivors Fund (SURF) supports access to university education to 40 students, and funding for school materials for a further 40 students, being brought up by genocide widows through funding by INSPIRE!africa and the Reaching Rwanda project. In addition, through funding principally from Foundation Rwanda we are providing 26 young people with access to Technical and Vocational Education and Training (TVET). This relieves the burden of widows, who struggle to bring up and provide financial support to the young people in their care. Also, many young heads-of-households have dropped out of school to look after their younger siblings, and we give them a chance to attend school.

Many students have no school or university materials, most of them have to walk long distances to attend their places of study, sometimes hungry because they cannot afford rent near university and meals. It is important to provide allowances for transport and meals for such students. Education remains the most important route out of poverty. Foundation Rwanda is providing support for accommodation and meals to 15 students in need.

Shelter

A home is a safe place to be for most people. Many survivors lost their homes during the genocide, many received houses from government and NGOs after the genocide. Nearly 30 years after the genocide, many of the houses are now dilapidated and in dire need of renovation.

In order to rebuild a sense of dignity and to provide a peaceful environment that enables survivors to deal with their day-to-day needs, during the year Survivors Fund (SURF) renovated 4 houses for widows and youth-headed households with support from INSPIRE!africa and our Reaching Rwanda project.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

STRATEGIC REPORT

Achievements and performance

Group Analysis Training

Over the course of 2024, a group of professional counsellors in Rwanda had the opportunity to participate in a special international course delivered by the Institute of Group Analysis (IGA).

Originally started by Justin Phipps, MJ Maher, and Anne Morgan, the programme has seen transformative growth since its inception. Anne Morgan, who dedicated her time and energy to the training, retired three years ago, and at the most recent training session in November, we bid a heartfelt farewell to MJ Maher, who has concluded her decade of invaluable contributions. We are deeply grateful for her commitment and the expertise she brought to the programme.

Justin Phipps, the last of the original trio, continues his pioneering work with two new colleagues, Krisna Catsaras and Frederica Brooks. We extend our sincere appreciation to Justin for his vision and dedication in bringing this training to Rwanda and warmly welcome Krisna and Frederica as they help shape the programme's future.

The participants are all mental health professionals from 9 different organisations including ARCT-Ruhuka, Sociotherapy and SURF's local partner organisation, AVEGA Agahozo. The training will help the participants to use groups to help people with mental health and emotional concerns across different parts of the country where these organisations are operating. Participants are now able to:

- Recognise the effect of group dynamics upon self and others
- Have increased self-awareness and self-reflexivity
- Understand group dynamics from a Group Analytic perspective
- Recognise how group dynamics relate to the context of the setting
- Recognise and use theoretical language and concepts specific to Group Analysis
- Understand the meaning of fundamental Group Analytic term
- Understand psychoanalytic theory in relation to group development
- Understand how context impacts upon group dynamics in clinical and organisational settings
- Link Group Analytic theory with practice

Group Analysis is a powerful therapeutic medium that focuses on the relationship between the individual and the group, emphasising the essentially social nature of the human experience. As a method of treatment, group analysis offers an approach that recognizes how emotional, behavioural and psychological phenomena emerge in the context of our social groups. Carefully constituted analytic groups have a long record of helping people with personal problems and in promoting personal development.

The need for psychological support in Rwanda is great as a result of the genocide and yet there is a limited number of qualified and experienced psychologists. This training has enabled the counsellors to acquire skills that will improve their mental health support services to the people of Rwanda, and in particular survivors of the genocide.

This is one of a number of courses that the IGA has delivered in Rwanda since our partnership began in November 2014 after it was identified that psychologists and professionals working in mental health would benefit from training in therapeutic groups. To date, 16 participants are attending the IGA Foundation Course, of which 10 have subsequently are in the Intermediate Course and 4 in the Qualifying Course.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRATEGIC REPORT

Financial review

Summary

Despite the continuing challenges of fundraising, 2024 proved the financial resilience of Survivors Fund (SURF), as we ensured to control our expenditure in light of falling income, whilst still delivering the same level of support through our network of local survivor's organisations with which we partner.

Income

Our income in 2024 was £557,389. The major sources of income were:

- o £44,259 from the Charities Advisory Trust, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- o £206,730 from Clifford Chance for our Counselling Enhanced Reach Project (CERP III) and Youth Economic Empowerment Project (YEPP), which supported phone-based counselling for vulnerable survivors across Rwanda, as well as employment and entrepreneurial opportunities for young survivors.
- o £54,775 from Foundation Rwanda for our education programme supporting young people born of genocide rape, as well as community counselling and youth camps.
- o £56,434 from INSPIRE!africa for our Youth Entrepreneurship Training Programme, Legal and Counselling Helpline as well as various educational and shelter projects for survivors.
- o £52,787 from Network for Africa for our Young Survivors Counselling Programme as well as a new cohort for our Youth Entrepreneurship Training Programme (YETP).
- o £8,420 from BBC Radio 4 Charity Appeal which is unrestricted funding that will be allocated to sustain and scale up all priority areas of our work.

Expenditure

We maintained our expenditure on key projects proportionate to the income received for them, as well as controlled our expenditure on our support costs to £86,616.

Fundraising Effectiveness

We do not have any fundraising spend, as we undertake no marketing, paid-for advertising or direct mail. This is quite exceptional for a charity that generates over £500,000 in income.

Financial Forecast

The year ahead will inevitably more challenging than the past year for SURF. We begin the year again with a very low-cost base, but less reserves and secured future income. Though we will continue to receive funding from major donors over the year ahead: Charities Advisory Trust, Foundation Rwanda, INSPIRE!africa and Network for Africa. In addition, we have secured a new donor for 2025, J Van Mars Foundation, which have committed an unrestricted grant which will be invaluable to us.

Future Income

We had secured approximately £160,000 of income at the start of the year, including, £30,000 from Foundation Rwanda, £40,000 from INSPIRE!africa, £30,000 from Network for Africa, £30,000 from an anonymous trust and £30,000 from the J Van Mars Foundation (a new donor for 2025).

We continue to seek to identify independently additional funding opportunities with trusts and foundations in the UK, and in the USA in partnership with Foundation Rwanda. Continued emphasis will be placed on supporting our partner organisations to develop and secure funding for projects directly, which will result in less income being channelled through SURF over time.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

STRATEGIC REPORT

Future Expenditure

We are committed to keeping our costs as low as possible in and outside of Rwanda in 2025. SURF now only retains a part-time consultant in the UK, with no overheads. We have no plans to recruit any more staff in the UK, and the number of staff in Rwanda will be directly related to project funding.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for non-leadership staff, around the level of inflation in Rwanda, in January and June 2024.

We plan to continue to maintain the level of grant expenditure in 2025 as our income allows, ensuring that we try to maintain a small surplus despite the challenging financial environment.

Reserves policy

The policy agreed by the trustees is that the minimum amount to be held as reserve is now set at 5 month's operating expenditure. By the end of 2024, our unrestricted reserves amounted to £53,185 (equivalent to over six month's operating expenditure).

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRATEGIC REPORT

FUTURE PLANS

Every three years, the partners, trustees and staff of Survivors Fund (SURF) undertake a review of our work to date, and develop a strategic plan for our work ahead. We discuss what are the priorities for survivors now and likely in the three-year period ahead, and what resources we have as an organisation to help address them.

Our Strategic Plan accounts for the emerging changes affecting survivors of the genocide against the Tutsi in Rwanda, and the changing environment in which SURF works. We developed a new five-year Strategic Plan for our work from 2024 to 2028 which sets out the aims, targets and actions for SURF and its partner's work; and which form the basis for operational priorities. It explains how SURF intends to assist partners to achieve their own plans and priorities.

It sets out a demanding but exciting agenda of support to our partners. It will deliver greater impact for those we are seeking to help. By balancing our programmes, advocacy work and capacity building with our fundraising, monitoring and evaluation we will increase our reach and build greater support for our work.

The Strategic Plan will be continuously monitored to inform the future direction and development of Survivors Fund (SURF).

Our key themes and targets for 2024 - 2028 are:

Direct support for rehabilitation

- Secure sustainable livelihoods for survivors and related vulnerable persons through a focus on income generating activities, entrepreneurship and employment.
- Improve the well-being and resilience of survivors and related vulnerable groups through a focus on mental health provision, physical health information and commemoration.
- Reduce the vulnerability of survivors and related vulnerable persons through a focus on decent housing, food security, renewable energy sources and elderly care.

Organisational support for regeneration

- Empower survivor organisations in Rwanda to advocate for justice and security for survivors and related vulnerable persons.
- Enable survivor organisations in Rwanda to be more sustainable over the long-term.

We look forward to reporting on our progress ahead.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

HOW SURF IS RUN

Survivors Fund (SURF) is a charitable company, registered in England and Wales with both the Charity Commission (1065705) and Companies House (04311565).

This structure, which is used by many charities, allows us to have all the advantages of charitable status, and simultaneously to limit the trustees' liability through the company's 'limited' status. As a charity and a company limited by guarantee, Survivors Fund (SURF) has no share capital and therefore cannot be owned by anyone.

The charity is governed by its Memorandum and Articles of Association, dated 30 July 1997. SURF is headed by a Board of Trustees. For company-law purposes, the trustees are also the directors of Survivors Fund (SURF) Ltd.

Day-to-day management of the organisation is undertaken by the Chief Executive in Rwanda.

THE BOARD OF TRUSTEES

The Board of Trustees has authority over and responsibility for the organisation and acts as its legal guarantors. The effective involvement of the Board of Trustees is considered crucial to the success of SURF and is dependent on shared goals, the development of sound and creative working practices and significant time commitments.

The Board meets at least four times a year, to assess the charity's progress since the previous meeting, and to set milestones to be achieved by the next meeting. The Chief Executive attends each Board meeting either in person, or virtually from Rwanda, and provides an update to the Trustees on the charity's progress and assists in the setting of goals. Trustees also provide valuable assistance to the Chief Executive and other members of staff when necessary.

TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS

Trustees are elected at the Annual General Meeting (AGM) by the members of Survivors Fund (SURF). The members include all the trustees. In between AGMs, Trustees may be appointed temporarily by the general agreement of the existing trustees. However, such appointments are only valid until the next AGM.

After appointment, Trustees are presented with a copy of our most recent annual report; the charity's governing documents, and the minutes of the two most recent Board meetings. They are also asked to study the principles of the Charity Commission's Essential Trustee booklet and are invited to speak with the Chief Executive and Chair to discuss the charity's position and operation.

At every AGM, one-third of the Board of Trustees is required to resign, though they can then be re-elected for a further three-year term. There are no term limits, with the organisation recognising the value of institutional knowledge held by long-serving trustees.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

CURRENT TRUSTEES

Eight trustees served the entire year. They are:

Sam Hunt MBE (Chair) - Sam is Deputy Headteacher at Sandhurst School. She is a winner of the Secondary School Teacher of the Year award, the Anne Frank Award for Inspirational Educator of the Year and has been recognised as a Sue Ryder "Woman of Achievement", the "Pride of Bracknell" and an honorary fellow of the University of Winchester. She is a volunteer educator for the Holocaust Educational Trust and an academic advisor for Remembering Srebrenica. She has been a trustee since 2008, elected as Chair in 2013, and was awarded an MBE in 2020 in recognition of her voluntary work with SURF.

Josephine Uwamariya (Vice-Chair) - Josephine served as Country Director of ActionAid International Rwanda from 2010, before retiring in 2022. She is a social worker by profession and has an MBA from the Maastricht School of Management, specialising in Project Management.

David Chaney (Vice-Chair) - David owns and runs a full-service public accounting practice, representing over 200 clients including a number of charities. He regularly visits Rwanda and has worked to strengthen the financial management of SURF partners. He lives in Houston, Texas.

Adrian Veale (Treasurer) - Adrian is an accountant and has worked in the field for over 30 years. He also has experience as an auditor of charitable organisations. He has supported the work of Survivors Fund (SURF) since 2011 through volunteering with Project Umubano.

Jeanette Kagabo - Jeanette has been a trustee since 2004. She is a survivor of the genocide and moved to the UK in 2002. She is an advocate for the cause of survivors, speaking at an array of national and regional events since 2003.

Will Goodhand - Will is Chief Innovation Officer and Founder at GoodMore Global, an international research agency. He was a Conservative Party Parliamentary Candidate in 2015 and has supported the work of Survivors Fund (SURF) since 2009 through numerous visits with Project Umubano.

Samantha Lakin - Samantha is an advanced PhD student at The Strassler Center for Holocaust and Genocide Studies, Clark University and a Graduate Research Fellow at Harvard Law School. She was formerly a Fulbright Scholar in Rwanda. Her research focuses on human security in post-conflict societies, memorialization practices initiated by states and survivors.

Philomene Uwamaliya - Philomene has been a registered nurse since 2006 and specialises in mental health nursing for those with complex problems, refugees and asylum seekers. She is a Senior Lecturer in Mental Health Nursing at John Moores University in Liverpool.

On 22nd January 2024, the Board of Trustees elected two new trustees:

Pam Goddard - Pam is a Citizen's Adviser, a Community First Responder, a voluntary driver/treasurer for Good Neighbours and a volunteer for Debra, the butterfly skin charity. She last visited Rwanda in 2023 and is an active supporter of Philly's Place.

Norma Hewins - Norma is currently a Head Teacher (NPQHT) of a primary school in North London. She has been the head for 10 years at her current school and has been in education for over 30 years in total. She last visited Rwanda in 2023 and is an active supporter of Philly's Place.(Norma resigned 19th July 2025)

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

On 22nd June 2024, the Board of Trustees elected two new trustees:

Stephanie Kayirangwa - Stephanie is a survivor of the Genocide against the Tutsi in Rwanda. She now lives in Portsmouth. She is the former Chair of the Portsmouth Rwandese Community Association and Advisor to the National Association of Rwandese Communities in the UK. She is an active speaker and advocate raising awareness of the genocide through talks to schools and community groups across the UK.

Jean Bosco Ngabonzima - Jean Bosco is a survivor of the Genocide against the Tutsi in Rwanda. He now lives in Coventry, with his family. He is the former Chair of the West Midlands Rwandese Community Association and National Association of Rwandese Communities in the UK and an active speaker and advocate raising awareness of the genocide through talks to schools and community groups across the UK.

VOLUNTEERS AND KEY SUPPORTERS

Our work is helped by the contribution of many individual volunteers, who make up the SURF Projects Team. Their work is vital in extending the reach of SURF.

We would like to record special mention of SURF Chair, Sam Hunt MBE, who works tirelessly to help SURF raise funds through the Reaching Rwanda project which she established to raise funds through schools and community groups. As well as Dr Noam Schimmel, who works tirelessly to advocate for the cause of survivors, in particular through his academic research, publications and teaching.

We also want to thank Joy Childs for her unstinting support of Survivors Fund (SURF) and the funding that she has raised through teaching art and organising fundraising events among her network, and Kathy Shanklin and Rebecca Tinsley who support many students and vulnerable survivors in Rwanda.

PARTNERS

SURF is fortunate to have a number of partners that support our work and make it possible both in the UK and Rwanda.

Our work is supported by an array of funders whose support is invaluable. In 2024 our funders included the BBC Radio 4 Charity Appeal, Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Legacy for War, Network for Africa and New Era Foundation. We would like also to thank an array of anonymous donors.

SURF has received guidance and advice from individuals and organisations too numerous to mention, but we would like to acknowledge the contribution of them all.

SURF has worked with the following survivors' organisations in Rwanda during 2024:

AVEGA Agahozo - Association of Widows of the Genocide | Ibuka - National Association of Genocide Survivor's Organisations | AERG - Survivors' Association of Students and Pupils | GAERG - Survivors' Association of Graduate Students | Uyisenga N'manzi - Association of HIV+ Orphan-headed Households | Solace Ministries - Christian Association of Genocide Survivors | Kanyarwanda - Genocide Survivors Association defending human rights

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

STAFF

The CEO of Survivors Fund (SURF), Samuel Munderere, is the primary point of contact between the trustees of SURF, and the SURF team in Rwanda, as well as with the partner organisations and donors. Sam directs and coordinates all activities of SURF supported by David Russell, who serves as the UK Coordinator and Company Secretary. Sam is supported in Rwanda by a core team which includes Raban Havugimana, Emilienne Kambibi and Vincent Nyauma, with advisory from Dr Jemma Hogwood, all of which play vital roles in ensuring our work progresses as well as it has done to date.

Samuel Munderere, CEO - Sam has worked with SURF since 2004, and has experience in managing counselling and education projects, helping to set up our Foundation Rwanda project in 2008. Sam holds a MA in International Development Management from the University of Westminster and a BA degree in Social Worker and Social Administration from Bugema University.

Raban Havugimana, Programme Manager - Raban joined SURF in 2012 and helped to set up our entrepreneurship projects with AERG, where he was formerly a member, and helps to lead on the monitoring and evaluation of our livelihood development programmes. He has an MA in Development Studies from Mount Kenya University.

Emilienne Kambibi, Senior Key Worker - Emilienne is a trained counsellor and social worker and has led our Community Counselling Initiative to support women survivors with children born of rape since 2011. She has a PGCert in counselling from the College of Medicine and Health Sciences and a BA in Sociology. Before joining SURF, she worked with AVEGA Agahozo and African Rights.

Vincent Nyauma, Accountant - Vincent joined SURF in 2009 to manage our accounts and supervises the audit of the financial reporting of partner's programmes funded through SURF. He is a Certified Public Accountant in Rwanda and Kenya. He holds degrees from UNISA, Strathmore and Moi Universities.

Dr Jemma Hogwood, Clinical Psychologist Advisor - Jemma has a Doctorate in Clinical Psychology from University College London and is registered to practice as a Clinical Psychologist in the UK and Rwanda. She has been working with SURF since 2010, helping to set up many of our counselling projects, and continues to provide supervision to our counsellors on a consultancy basis.

The office team in Rwanda is supported by the following staff:

- Claudine Mukakalisa, Office Assistant
- Gilbert Dusabimana, Security Guard

In the UK, our office is managed by:

David Russell, UK Coordinator - David has been working with SURF since 2004, first as a consultant, and then serves as the CEO from 2009 to 2013. He continues to help manage the finances and as Company Secretary also the governance of the organisation, supporting the team in Rwanda on communications and programme development. He has an MA from New York University and Cambridge University.

Our team is supported internationally by Liam Dempsey of lbdesign (online) and Drew Sutton and Rachel Collingwood of eco2 (film and photography), and we are thankful for their continuing support

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

We have examined the major risks to which the charity is exposed and review them at each Board meeting. Systems and procedures have been put in place to manage those risks.

The Risk Register is maintained by the Chief Executive and UK Coordinator, under the supervision of the Board. Below is an overview of the major financial and operational risks we were facing at the time of our most recent board meeting (March 2025).

Risk Category	Risk Title	Level of impact (1-5)	Likelihood (1-5)	Potential Impact	Steps to mitigate risk
Financial	Lack of funding opportunities	5	4	Loss of income and ability to enable work - but of the operations (core costs) and the projects (programme funding).	Continue to monitor opportunities to try identify possible new applications, and to identify proactively individuals/ organisations to which we can approach who have a potential interest in our work.
External	Genocidal Ideology/ Denial	4	4	Potential threat to vulnerable survivors, in particular from released perpetrators. Downplaying the importance of the Genocide against the Tutsi.	Monitor the situation, and where required advocate to the Government of Rwanda to take action (through Ibuka).
External	Climatic Risks	5	3	Events such as heavy rains, volcanic eruptions in Rubayn and earthquakes could have a major impact housing of beneficiaries.	Ensure that the risks are identified, and where urgently required advocacy is undertaken with stakeholders who could potentially address them.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Financial	Cash flow sensitivities	5	3	Lack of liquidity to meet commitments.	Ensure adequate cash flow projections and continue to work source and identify and secure new funding. If required to revise budgeting to deprioritise work if funding is not immediately available.
Financial	Funding Shortfalls	5	3	Use up reserves in short-term if SURF is unable to sustain itself in long run.	Ensure that funding opportunities are reviewed at the Board meeting, and leverage additional resource of fundraising consultant to identify new funding opportunities.
Operational	Loss of key staff	5	3	Potential threat to delivery of projects because of a deficit of institutional knowledge	Ensure that staff are properly supported, and that there are sufficient development opportunities. Ensure that there are appropriate consultants to add support if and when necessary.
Operational	Safeguarding	5	3	Harm to beneficiaries and reputational damage to SURF	Ensure that our safeguarding policies are included in our partner reporting requirements and that beneficiaries know about whistle blowing policies so that they know who they can report abuse to.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

External	Rwanda/ DRC conflict	5	3	Fear among survivors of Interahamwe from DRC killing people especially those in Gisenyi and Musanze near the Goma border post.	Work with survivors organisations to extend our mental health work in the districts near the border with DRC.
Operational	Ibuka Repositioning	4	3	Ibuka want to take over the work of all local survivor's organisations in Rwanda to better coordinate their work, which will impact on their independence.	The local partners are resisting it, and we are working with them to continue to monitor the situation.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03411565 (England and Wales)

Registered Charity number
1065705

Registered office
4 Heathfield Road
Bushey
WD23 2LJ

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees

Sam Hunt MBE (Chair)
Josephine Uwamariya (Vice-Chair)
David Chaney (Vice-Chair)
Adrian Veale (Treasurer)
Jeanette Kagabo
Will Goodhand
Samantha Lakin - (Resigned 19th July 2025)
Philomene Uwamaliya
Norma Hewins (Appointed 22nd January 2024 and Resigned 19th July 2025)
Pam Goddard (Appointed 22nd January 2024)
Stephanie Kayirangwa (Appointed 22nd June 2024)
Jean Bosco Ngabonzima (Appointed 22nd June 2024)

Company Secretary

David Russell

Chief Executive

Samuel Munderere

Founder

Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank
1 Balloon Street
Manchester M60 4EP

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Survivors Fund (SURF) for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Prestons & Jacksons Partnership LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 20/09/25 and signed on the board's behalf by:

Samantha Hunt
Trustee / Director:
SAMANTHA HUNT

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Opinion

We have audited the financial statements of Survivors Fund (SURF) (the 'charitable company') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

The Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory framework within which the charitable company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006 together with the Charities SORP (FRS102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's ability to operate or to avoid material penalty. We also considered the opportunities and incentives that may exist within the charitable company for fraud. The laws and regulations we considered were General Data Protection Regulation (GDPR), employment legislations and anti-fraud, bribery and corruption legislation. We also considered compliance with local legislation for the charity's overseas operations.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management, internal audit and the Trustees about their own identification and assessment of the risks and irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with Charity Commission, review of donor audit reports, review of overseas office audit reports and reading of minutes of meetings of those charged with governance.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Owing to inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

A. PATEL

for and on behalf of Prestons & Jacksons Partnership LLP

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date: 23/09/25

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted fund £	Restricted fund £	31.12.24 Total funds £	31.12.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations	2	33,441	75,372	108,813	87,263
Charitable activities	4				
Charitable Activity		-	447,928	447,928	447,672
Other Incoming Resources	3	324	324	648	1,496
Total		<u>33,765</u>	<u>523,624</u>	<u>557,389</u>	<u>536,431</u>
 EXPENDITURE ON					
Charitable activities	5				
Charitable Activity		<u>6,232</u>	<u>514,180</u>	<u>520,412</u>	<u>630,600</u>
NET INCOME/(EXPENDITURE)		27,533	9,444	36,977	(94,169)
 RECONCILIATION OF FUNDS					
Total funds brought forward		25,652	53,699	79,351	173,520
TOTAL FUNDS CARRIED FORWARD		<u>53,185</u>	<u>63,143</u>	<u>116,328</u>	<u>79,351</u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION 31 DECEMBER 2024

	Notes	31.12.24 £	31.12.23 £
FIXED ASSETS			
Tangible assets	13	19,895	27,129
CURRENT ASSETS			
Debtors	14	16,118	23,126
Cash at bank and in hand		<u>102,861</u>	<u>57,309</u>
		118,979	80,435
CREDITORS			
Amounts falling due within one year	15	<u>(22,546)</u>	<u>(28,213)</u>
NET CURRENT ASSETS		<u>96,433</u>	<u>52,222</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		116,328	79,351
NET ASSETS		<u><u>116,328</u></u>	<u><u>79,351</u></u>
FUNDS	17		
Unrestricted funds:			
General fund		53,185	25,652
Restricted funds:			
Restricted Funds		<u>63,143</u>	<u>53,699</u>
TOTAL FUNDS		<u><u>116,328</u></u>	<u><u>79,351</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The notes form part of these financial statements

SURVIVORS FUND (SURF)

**STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2024**

The financial statements were approved by the Board of Trustees and authorised for issue on
20/09/25 and were signed on its behalf by:

AM Weale

Trustee / ADRIAN VEALE
Director

Samantha Hunt

Trustee / SAMANTHA HUNT
Director:

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	31.12.24 £	31.12.23 £
Cash flows from operating activities			
Cash generated from operations	1	48,055	(81,612)
Net cash provided by/(used in) operating activities		<u>48,055</u>	<u>(81,612)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(2,503)	-
Net cash (used in)/provided by investing activities		<u>(2,503)</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		<u>57,309</u>	<u>138,921</u>
Cash and cash equivalents at the end of the reporting period		<u><u>102,861</u></u>	<u><u>57,309</u></u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

**NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES			
	31.12.24	31.12.23	
	£	£	
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	36,977	(94,169)	
Adjustments for:			
Depreciation charges	7,795	8,680	
Losses on Fixed Assets Exchanges	1,897	5,739	
Other changes	45	-	
Decrease/(increase) in debtors	7,008	(1,400)	
Decrease in creditors	(5,667)	(462)	
Net cash provided by/(used in) operations	48,055	(81,612)	
2. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1/1/24	Cash flow	At 31/12/24
	£	£	£
Net cash			
Cash at bank and in hand	57,309	45,552	102,861
	<u>57,309</u>	<u>45,552</u>	<u>102,861</u>
	<u>57,309</u>	<u>45,552</u>	<u>102,861</u>
Total	57,309	45,552	102,861

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity constitutes a public benefit entity as defined by FRS102.

Going Concern

The organisation further secured sufficient fundings to operate for the next twelve months. As such, the Board of trustees are confident that they would be in a position to carry out their charitable activities in the coming year.

As a result of this, the trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

Income from government and other grants, whether "capital" grants or "revenue" grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services recognised in the financial statements would include those provided by an individual or entity as part of their trade or profession for free. An equivalent amount is included as expenditure.

Expenditure and irrecoverable vat

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Leasehold Land	- not provided
Plant and machinery	- 25% on cost
Motor vehicles	- 25% on cost

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

No depreciation is charged on the value of land but any improvement costs are depreciated.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the statement of financial position date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

Debtors

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES - continued

Creditors

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS

	31.12.24	31.12.23
	£	£
Donations	99,129	74,056
Gift aid	9,684	12,518
Donated services and facilities	-	689
	<u>108,813</u>	<u>87,263</u>

3. OTHER INCOMING RESOURCES

	31.12.24	31.12.23
	£	£
Agency Income	324	558
Interest income	324	938
	<u>648</u>	<u>1,496</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

4. INCOME FROM CHARITABLE ACTIVITIES

		31.12.24	31.12.23
	Activity	£	£
Grants	Charitable Activity	447,928	447,672

Grants received, included in the above, are as follows:

	31.12.24	31.12.23
	£	£
Foundation Rwanda	54,775	33,952
INSPIRE!africa	56,434	30,759
Anonymous	30,000	30,000
Charities Advisory Trust (Good Gifts)	44,259	45,899
Comic Relief (Shooting Touch)	-	36,426
Charities Aid Foundation (CAF) America	-	434
Network for Africa	52,787	46,004
Clifford Chance	206,730	221,198
Southall Trust	-	3,000
Legacy for War income	2,943	-
	<u>447,928</u>	<u>447,672</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Charitable Activity	<u>61,884</u>	<u>371,912</u>	<u>86,616</u>	<u>520,412</u>

6. GRANTS PAYABLE

	31.12.24	31.12.23
	£	£
Charitable Activity	<u>371,912</u>	<u>473,389</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

6. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	31.12.24	31.12.23
	£	£
Community Projects (Shelter)	14,457	6,962
Foundation Rwanda	23,774	49,128
Community Counselling Initiative (CCI)	101,372	112,340
Good Gifts Project	67,922	83,159
Reaching Rwanda Project	51,589	69,092
Network for Africa Entrepreneurship Project	310	7,533
Other Agency Costs	437	217
Counselling Extension Response Project (CERP III)	39,012	74,107
Youth Economic Empowerment Project (YEEP)	73,039	70,851
	371,912	473,389

7. SUPPORT COSTS

	Management	Finance	Premises Costs	Governance costs	Totals
	£	£	£	£	£
Charitable Activity	57,713	2,283	21,320	5,300	86,616
	<u>57,713</u>	<u>2,283</u>	<u>21,320</u>	<u>5,300</u>	<u>86,616</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.24	31.12.23
	£	£
Auditors' remuneration	5,300	5,280
Depreciation - owned assets	7,831	8,680
	<u>7,831</u>	<u>8,680</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

10. STAFF COSTS

	31.12.24	31.12.23
	£	£
Wages and salaries	48,170	42,986
Social security costs	5,378	5,141
	<u>53,548</u>	<u>48,127</u>

In addition to the above, during the year £87,000 were expended as wages under individual selected Projects. These costs are shown under Project Costs of £371,912.

The average monthly number of employees during the year was as follows:

	31.12.24	31.12.23
Charitable Activities	6	6
Management and Administration	1	1
	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2023

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations	31,321	55,942	87,263
Charitable activities			
Charitable Activity	3,000	444,672	447,672
Other Incoming Resources	938	558	1,496
Total	<u>35,259</u>	<u>501,172</u>	<u>536,431</u>
EXPENDITURE ON			
Charitable activities			
Charitable Activity	<u>109,301</u>	<u>521,299</u>	<u>630,600</u>
NET INCOME/(EXPENDITURE)	(74,042)	(20,127)	(94,169)
RECONCILIATION OF FUNDS			
Total funds brought forward	99,694	73,826	173,520

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2023 - continued

	Unrestricted fund £	Restricted fund £	Total funds £
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	25,652	53,699	79,351
	<u> </u>	<u> </u>	<u> </u>

12. KEY MANAGEMENT PERSONNEL

The Key Management Personnel comprised of the Board of Trustees.

13. TANGIBLE FIXED ASSETS

	Leasehold Land £	Plant and machinery £	Motor vehicles £	Totals £
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
COST				
At 1 January 2024	12,051	73,929	11,641	97,621
Additions	-	2,503	-	2,503
Exchange differences	(775)	(985)	(146)	(1,906)
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31 December 2024	11,276	75,447	11,495	98,218
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
DEPRECIATION				
At 1 January 2024	963	59,852	9,677	70,492
Charge for year	-	6,309	1,522	7,831
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31 December 2024	963	66,161	11,199	78,323
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET BOOK VALUE				
At 31 December 2024	10,313	9,286	296	19,895
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31 December 2023	11,088	14,077	1,964	27,129
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Trade debtors	9,740	-
Other debtors	6,378	23,126
	<u>16,118</u>	<u>23,126</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Social security and other taxes	1,845	5,008
Other creditors	20,701	23,205
	<u>22,546</u>	<u>28,213</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31.12.24 Total funds	31.12.23 Total funds
	£	£	£	£
Fixed assets	(13,083)	32,978	19,895	27,129
Current assets	88,814	30,165	118,979	80,435
Current liabilities	(22,546)	-	(22,546)	(28,213)
	<u>53,185</u>	<u>63,143</u>	<u>116,328</u>	<u>79,351</u>

17. MOVEMENT IN FUNDS

	At 1/1/24	Net movement in funds	At 31/12/24
	£	£	£
Unrestricted funds			
General fund	25,652	27,533	53,185
Restricted funds			
Restricted Funds	53,699	9,444	63,143
TOTAL FUNDS	<u>79,351</u>	<u>36,977</u>	<u>116,328</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	33,765	(6,232)	27,533
Restricted funds			
Restricted Funds	523,624	(514,180)	9,444
TOTAL FUNDS	557,389	(520,412)	36,977

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	99,694	(74,042)	25,652
Restricted funds			
Restricted Funds	73,826	(20,127)	53,699
TOTAL FUNDS	173,520	(94,169)	79,351

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	35,259	(109,301)	(74,042)
Restricted funds			
Restricted Funds	501,172	(521,299)	(20,127)
TOTAL FUNDS	536,431	(630,600)	(94,169)

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

17. MOVEMENT IN FUNDS - continued

Analysis of Restricted Reserves	31.12.2024 £	31.12.2023 £
Youth Economic Empowerment Project (YEEP)	-	53,699
Youth Entrepreneur Support Project (YESP)	21,640	-
Counselling Embedding Systems Project (CERP IV)	41,503	-
Carried forward - 31.12.24	63,143	53,699

18. RELATED PARTY DISCLOSURES

David Russell who is the Company Secretary of SURF, is also the Chair of Network for Africa and Charities Advisory Trust. During the year donations totalling £52,787 (2023: £46,004) were received from Network for Africa and £44,259 (2023: £45,899) from Charities Advisory Trust. He donated in a personal capacity £3,560.

During the year, the Trustees donated £3,134 (2023: £12,416) to the organisation.

During the year, SURF donated £19,345 (2023: £20,800) towards the construction of Philly's Place Children's Centre in Rwanda. The building is currently owned by a member of the board of trustees, with a deed of trust that on her death the land, property and all assets in the building will be transferred to Survivors Fund (SURF).

19. LEGAL STATUS OF THE TRUST

The charity is a company limited by guarantee and has no share capital.

20. WINDING UP OR DISSOLUTION OF THE CHARITY

If upon winding up or dissolution of the charity, there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

SURVIVORS FUND (SURF)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	31.12.24	31.12.23
	£	£
INCOME AND ENDOWMENTS		
Donations		
Donations	99,129	74,056
Gift aid	9,684	12,518
Donated services and facilities	-	689
	108,813	87,263
Other Incoming Resources		
Agency Income	324	558
Interest income	324	938
	648	1,496
Charitable activities		
Grants	447,928	447,672
Total incoming resources	557,389	536,431
EXPENDITURE		
Charitable activities		
Wages	48,170	42,986
Social security	5,378	5,141
Networking and Advocacy	252	959
Internet Expenses	289	345
Depreciation of tangible fixed assets	7,795	8,680
Project Costs	371,912	473,389
	433,796	531,500
Support costs		
Management		
Training and Welfare	18,793	5,756
Travel and Subsistence	12,520	12,065
Consultancy Services	26,400	37,932
	57,713	55,753
Finance		
Foreign Exchange Difference	1,522	16,565
Carried forward	1,522	16,565

This page does not form part of the statutory financial statements

SURVIVORS FUND (SURF)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	31.12.24	31.12.23
	£	£
Finance		
Brought forward	1,522	16,565
Bank charges	761	1,701
	<u>2,283</u>	<u>18,266</u>
Premises Costs		
Rent	14,285	12,944
Light and Heat	903	648
Telephone	1,437	1,715
Postage and stationery	1,819	1,050
Cleaning	2,876	2,755
	<u>21,320</u>	<u>19,112</u>
Other Overheads		
Advertising	-	689
Governance costs		
Auditors' remuneration	5,300	5,280
Total resources expended	<u>520,412</u>	<u>630,600</u>
Net income/(expenditure)	<u>36,977</u>	<u>(94,169)</u>

This page does not form part of the statutory financial statements

SURVIVORS FUND (SURF)

England & Wales - Charity number 1065705

Accounts

REGISTERED COMPANY NUMBER: 03411565 (England and Wales)
REGISTERED CHARITY NUMBER: 1065705

REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
SURVIVORS FUND (SURF)
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

SURVIVORS FUND (SURF)

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

	Page
Chairman's Report	1
A note from the Chief Executive	2
Report of the Trustees	3 to 33
Report of the Independent Auditors	34 to 36
Statement of Financial Activities	37
Statement of Financial Position	38 to 39
Statement of Cash Flows	40
Notes to the Statement of Cash Flows	41
Notes to the Financial Statements	42 to 52
Detailed Statement of Financial Activities	53 to 54

SURVIVORS FUND (SURF)

CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

As we enter the year of the 30th anniversary of the Genocide against the Tutsi in Rwanda, it is timely to reflect upon all that Survivors Fund (SURF) has achieved over the years to help survivors rebuild their shattered lives and to honour the innocent souls who perished. SURF has worked tirelessly and achieved so much:

- Over 15,000 genocide widows have developed livelihoods through our evidence-based wraparound support (including livelihoods training, access to finance, counselling, legal support).
- Over 5,000 student survivors have accessed entrepreneurship and work readiness training resulting in the establishment of over 1,500 new businesses.
- Over 2,500 women genocide survivors, raped and infected with HIV, have been supported to access lifesaving antiretroviral treatment.
- Over 1,500 young survivors have been supported to access legal support through the AERG Legal and Counselling Helpline securing a return of assets of over \$1 million for young survivors.
- Over 850 marginalised youth born of rape to women survivors have graduated from school as a result of our education and counselling support.
- Over 400 houses have been built for vulnerable survivors still in need of secure shelter.
- Over 40 memorial sites have been constructed, providing decent burial for over 300,000 victims of the genocide.
- SURF has established 4 healthcare centres servicing more than 30,000 people every month.
- Over 1,000 survivors have been supported through university and many now hold prominent positions in Rwanda.
- And most recently, SURF has been instrumental in opening the Philly's Place children's centre, providing free education programmes to nearly 1,000 children and serving as a vital community hub in Bugesera.

None of this would have been possible without the ongoing support of SURF's many donors and benefactors. Your loyalty and support for our cause have been instrumental in enabling SURF to achieve all that it has. It is important also to recognise the dedication and commitment of the SURF staff who work so tirelessly, day in, day out, to make this world a better place. Working collectively, donors, trustees and staff have made SURF what it is and can be truly proud of all it has achieved.

On this 30th anniversary, we honour the memory of the innocent souls who perished in the genocide and acknowledge the courage of those who survived. We are humbled by your resilience and dignity and our thoughts are forever with you during this momentous year of commemoration.

For those interested to learn more, and to support our work further, please do log on to our website at www.survivors-fund-org.uk on which there are films which bring to life some of SURF's projects, as well as information on how to donate.

Sam Hunt MBE, Chair
May 2024

SURVIVORS FUND (SURF)

A NOTE FROM THE CHIEF EXECUTIVE FOR THE YEAR ENDED 31 DECEMBER 2023

As we reflect on the achievements of the past year, I am deeply honored to share with you the progress and resilience witnessed among the survivors of the Genocide against the Tutsi in Rwanda. Despite the immense challenges they continue to face, their unwavering strength and determination have been a source of inspiration to us all.

In 2023, Survivors Fund (SURF) remained steadfast in its commitment to providing comprehensive support to survivors, empowering them to rebuild their lives and communities. Through our key projects, we have made significant strides in addressing the complex needs of survivors and promoting their long-term well-being.

One of our flagship projects, the Livelihoods Programme, has continued to empower survivors with economic opportunities and skills training. Through partnerships with the Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa, Shooting Touch and Southall Trust, together we have helped survivors gain sustainable livelihoods, fostering self-reliance and economic independence.

Furthermore, our Psychosocial Support initiatives have played a crucial role in addressing the trauma and mental health challenges faced by survivors. By providing counselling services to individual survivors and community-based support groups, we have ensured that survivors receive the holistic care that they need to heal and thrive.

None of this would have been possible without the generous support of our donors and partners. I would like to extend my heartfelt gratitude to all individuals and organisations contributing to our cause. Your continued generosity and solidarity have made a tangible difference in the lives of survivors, offering hope and dignity in the face of adversity.

As we look to the future, we remain committed to our mission of empowering survivors and building a more inclusive and resilient society. Together, we will continue to stand with survivors amplifying their voices.

Thank you for your unwavering support.

With gratitude

Samuel Munderere, Chief Executive
May 2024

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees confirm that they have complied with the duty in section 4(1) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

SUMMARY OF THE YEAR

Here we highlight some of our work in 2023 and flag up some of the work that we plan to undertake in 2024. The external environment for fundraising has never been more competitive and difficult, so we're pleased to have sustained our work in this challenging environment.

Counselling Enhanced Reach Project (CERP III)

Survivors Fund (SURF) has developed and delivered an array of mental health projects to support survivors over the past 20 years. With funding from Clifford Chance through the Cornerstone programme, the Counselling Extension Response Project (CERP II) enabled SURF, in collaboration with its partners, to provide access to phone-based counselling and supplementary support to vulnerable survivors of the genocide, and related vulnerable persons, from April 2021 through to October 2022.

The need and demand for counselling services made accessible through CERP II are greater than ever, in part due to the reduction in government funding for dedicated counselling services for survivors. The take-up and effectiveness of the helplines and peer counselling made possible by CERP II has proven to be more impactful than ever due to greater awareness of the support that is available and how to access it.

The Counselling Enhanced Reach Project (CERP III) is realising the ambition and potential of the project to ensure that survivors can continue to access the counselling support that they require, through to the 30th Anniversary of the Genocide against the Tutsi, and then embed the model so that such support continues to be available beyond the end of Clifford Chance funding. The project commenced on 1st December 2022 and will run through to 31st October 2024.

During the period of Year 1 of CERP III, the main focus of the interventions has been to continue providing phone-based and peer counselling support to survivors of the Genocide against the Tutsi in Rwanda across the country. Support also has been provided to related vulnerable persons, including the children born after the genocide and other members of the survivor's household who have mental health issues affecting their well-being.

The counselling support has been particularly important during the commemoration of the Genocide against the Tutsi from April to July, as during this time many survivors experience acute trauma which can severely impact on their abilities to engage in any income generating activities.

Those who have benefited most from the counselling services are members of the local survivors' organisations in partnership with Survivors Fund (SURF), which include AVEGA (National Association of Widows of the Genocide), GAERG (National Survivor's Association of Graduate Students), AERG (National Student's Association of Genocide Survivors) and IBUKA (National Association of Survivor's Organisations).

The main objective of the project was to support all categories of survivors and related vulnerable persons who are facing mental health challenges across the country. But during the interventions, in particular the phone-based counselling, we have received as well non-survivors requesting mental health support.

The most significant number of callers to the helpline are elderly widows who are experiencing extreme trauma. There are many reasons for the difficulties that they are experiencing, but these are exacerbated often by their poor physical health, as many are suffering from chronic diseases related to their experience during the genocide.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

At the beginning of CERP III, we set targets that to achieve at both the output and outcome level, with specific indicators. We are happy to report that we are making good progress on many of these targets, as we prepare for the commemoration of the 30th Anniversary of the Genocide against the Tutsi in Rwanda from April 2024. We expect that there will be a great demand for mental health support over this time, and as such we will be concentrating efforts to ensure that we extend awareness of the mental health support available, by promoting the toll-free helplines to help survivors and non-survivors who are facing mental health challenges to access the support offered by counsellors.

The partnership has enabled us to handle 11,373 calls to the helpline from 1 December 2022 to 30th November 2023. Those calling the helpline were facilitated by counsellors and peer support counsellors. For this reporting period, 5,923 have called the helpline for the first time, and it is expected that this number will increase further as we approach the 30th Anniversary of the Genocide. Through funding made possible from the project, our partners will be assisted to promote their helplines through radio advertising and social media.

Our partner organisations have benefited significantly from the project. This project has enabled AVEGA to set up its own Agahozo Call Centre which is helping them to identify other challenges their members are facing through the calls they are receiving from all over the country. This support from Clifford Chance has enabled partners to discuss and explore ways of continuing providing remote counselling after the project end. This is through discussions with other partners including the Rwanda National Police, Ministry of Health, and Rwanda Biomedical Centre, amongst others. Another change is the way professional counsellors have been supported to improve their knowledge and aptitude to deliver more effective counselling through the training delivered. This has been achieved through the supervision sessions with a professional psychologist in quarterly meetings and trainings.

In order to help the project to be sustainable, we have decided to increase the number of Peer Support Counsellors (PSCs) in different communities, to enable them to work closely with Community Health Officers (CHOs) to identify people in that community who are facing mental health challenges. As per this reporting period, 384 peer support have been trained on the basics of mental health and how they will be reporting to the CHOs at the district level. The trained PSCs have been able to provide assistance to 7,390 people in need during this reporting period.

This project has enabled Survivors Fund (SURF) and our partners to train 188 CHOs from across three regions of the country, who in turn are then able to inform and educate the Community Health Workers (CHWs) that they work with about mental health issues affecting people, especially survivors of the 1994 Genocide against the Tutsi. As a result, 1,430 CHWs are now better informed and they are working with community health centres to identify those who are facing issues of mental health for further support.

Josephine *

"My name is Josephine, and I live in the Southern Province of Rwanda. My story is very long and I cannot narrate it now, but I want to give you a short testimony of how phone-based counselling has changed my life. During the genocide I lost all my family, including my 8 children and husband, as well as my father and mother and siblings. I have suffered from severe trauma ever since the end of the genocide up to now. People from my community knew that it was just a matter of time before I would die of this grief. I could not eat or take time to talk to others.

"A friend of mine learned of the helpline, and the number to call, through an advert on radio. She wrote it down and came to me asking if we can call and check if it is true. Personally, I could not make any call, but she helped and call the number. A counsellor responded and asked what the problem is that I have. I could not tell my story since it was the first time that I would have done so. But we talked for about an hour and she told me to call again the next day.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

"We started that way and we talked every day for at least 10 sessions. I started feeling something is changing into my life, even though I did not know the person who is helping me. The only knowledge I had is she was working under AVEGA, which I know is for genocide widows. After several calls with the counsellor, I started developing some positive attitudes, and now I have started talking to others and thinking about my life. I believe that this is progress and I will continue to try think that way, more positively, about my future.

"I am very grateful for the helpline, and my counsellor, for the support I have received."

Youth Economic Empowerment Project (YEPP)

The Youth Economic Empowerment Programme (YEPP) is a partnership between SURF and AERG (National Student's Association of Genocide Survivors) and GAERG (National Survivor's Association of Graduate Students) to deliver entrepreneurship, work readiness and vocational training, and access to finance and learning resources, to empower vulnerable youth - specifically young survivors which dropped out of school and marginalised second-generation survivors - and enable them to develop secure livelihoods and sustainable incomes. In so doing, this will alleviate their poverty and improve their well-being and enable them to better independently support themselves and their households.

YEPP launched in July 2021, and will run for an initial three years, made possible through support from Clifford Chance. The key objective is to empower vulnerable young people in Rwanda through a programme of entrepreneurship, work readiness and vocational training, and access to finance, and in so doing to alleviate their poverty and improve their well-being. In so doing, the project will specifically address Target 2 of Sustainable Development Goal 1: "By 2030, reduce at least by half the proportion of all men, women and children of all ages living in poverty," and Target 4 of Global Goal 3: "promote mental health and well-being".

We understand that young people have different ambitions for their professional life. Some wish to find training and capital to start a business, whilst others would prefer to find steady employment either through a job or a trade. YEPP seeks to help principally vulnerable and marginalised young people to navigate their pathway into work - whether that is entrepreneurship, employment or a vocation. We expect that at least 2,550 young people will be enrolled in and complete one of the four training components of the programme:

- Entrepreneurship training (pathway into self-employment)
- Work readiness training (pathway into employment)
- Internship training programme (pathway into employment)
- Vocational training (pathway into employment or self-employment)

Over the first year of the project implementation, YEPP focused on the three districts of Kigali City. The second year of the project focuses on Eastern Province across 10 sectors of the three districts, which are:

- Bugesera District: Mayange, Ntarama, and Nyamata
- Kayonza District: Kabarondo, Mukarange, Nyamirama and Rukara
- Rwamagana District: Fumbwe, Kigabiro and Mwirire.

The support of Clifford Chance has enabled Survivors Fund (SURF) and GAERG to provide access to an array of opportunities for young genocide survivors from the Eastern Province to enable them to access entrepreneurship training and microfinance through a Loan Guarantee Fund we have established to support those that choose to pursue ventures which require capital to start-up, as well as through access to channels then enables access to vocational training and internships. And as a result of the second year of the project:

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

- 503 young survivors (130 male and 373 female) have been receiving entrepreneurship training. Whereby, after training they formed 23 small savings groups to enable them to start saving together in small groups, as well as to be able to access loans from our microfinance partner, Goshen. Cumulative savings across all groups to date amount to over FRW 35 million (around £25,000). An Income Generating Activities (IGA) Officer is helping them to develop their business plans in order to submit them to Goshen for consideration for loans, further to a joint assessment by the Goshen and YEEP project team. Those who are illegible will be provided access to loans through the Loan Guarantee Fund.

- 50 young genocide survivors have been enrolled in technical and vocational training education (TVET) across an array of different fields to help them to develop skills so that they are better positioned to secure a job in a trade after completing their training. The training they are receiving encompasses a variety of trades and crafts including hairdressing, car driving, cooking, baking, filmmaking, as well as tailoring. The duration of the TVET training ranges from 3 to 12 months; tuition fees and scholastic materials are covered by SURF through funding from YEEP.

- 430 young survivors have participated in the work readiness programme which helps them to write application letters and CVs and prepare for job interviews. And to date, 80 young survivors have accessed internships and 20 have secured jobs this year with different institutions across the private sector and government, through networking and jobs information sharing.

- Year 2 has also focused on ensuring continued follow-up and support to Year 1 participants in Kigali, in particular those who have accessed loans through the Loan Guarantee Fund. The YEEP project team continues to provide advice, guidance, and help to them to ensure they repay back the loans. The total amount of loans disbursed to Year 1 participants to date is 50,006,714 RWF (£36,140).

Jean Claude *

"My name is Jean Claude Musabyeyezu, a 30-year-old young survivor of the Genocide against the Tutsi in 1994. Currently, I am running a business selling men's shoes and clothes in Nyamirambo Sector, Nyarugenge District. I am a participant in the Youth Economic Empowerment Project (YEEP) of GAERG, supported by Survivors Fund (SURF).

"Through this project, I received entrepreneurship training which opened my mind to create an Income Generating Activity. Previously, I faced hopelessness due to lack of job opportunities and collateral to access loans. However, after joining YEEP, I gained the necessary skills and developed the idea for my business. With the support of GAERG and SURF, I received a loan of Rwf 400,000 (£270) to start my business in July 2022.

"After completing the payment of first loan, I have applied for the second loan equivalent to Rwf 900,000 (£605). Since then, my business has been growing steadily and is now valued at Rwf 6 million (£4,050). I earn a monthly income ranging from Rwf 300,000 to Rwf 400,000 (£200 - £270), which covers my basic needs such as food, rent of house, and clothing and other social expenses. I have also provided jobs to two other people, that are now earning salaries valued around Rwf 80,000 (£55) per month. I thank so much GAERG and SURF for their support."

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

Summary of Financial Review

Young Survivors Counselling Project

Thousands of youthful survivors of the 1994 genocide are only now confronting the horror of seeing their families murdered. They struggle to make ends meet, alone and vulnerable, prone to depression and hopelessness.

Through support from our partner Network for Africa (N4A) we are working with AERG to train counsellors who in turn train local people to become counsellors. The counsellors are themselves survivors who have endured trauma, so they are familiar with the challenges faced by people with depression and other mental health issues. The counsellors are coordinated by SURF Senior Key Worker, Emilienne Kambibi.

During 2023, 345 young survivors (132 male, 213 female) from the eastern and southern provinces were supported through 240 group counselling sessions. 142 of these also received individual counselling from SURF's project counsellors. At the start of the year, 24 survivors were selected to become peer support counsellors (PSCs) and trained in trauma counselling, before leading the group counselling sessions. They participated in 4 clinical supervision sessions during the year.

All 345 counselling participants, and 749 community members, received psychoeducation on types of mental health issues e.g. trauma, depression, substance addiction/abuse. We also conducted 177 home visits during the year, providing family therapy, help to resolve family conflicts, and psycho-education.

Our counsellors supported the participants to prepare mentally for the 29th Commemoration of the Genocide against the Tutsi in Rwanda. This support meant that some people felt able to take part in genocide commemoration activities for the first time. During the commemoration event, the counsellors assisted 55 survivors with post-traumatic stress disorder (PTSD), of whom 11 needed to be transferred to health facilities - they have all since recovered and have been discharged.

In 2024, SURF has started 12 new peer counselling groups in the east (Rwamagana District) and south (Huye District), consisting of 300 people (110 male, 190 female). So far, the groups have had 3 or 4 sessions each, and a baseline study has been conducted with a sample of 60 participants.

K.M *

K.M is a young woman living in Gahengeri sector of Rwamagana in the Eastern province. She is married and has two children. She was born into a family of five children, including herself, where her parents were killed during the Genocide against the Tutsi in 1994. She survived with only one sister, who later passed away when K.M was 11 years old. Due to her difficulties, she was unable to complete her studies and dropped out of school in the second grade of secondary school.

At the beginning of the counselling group, K.M didn't talk or laugh. When asked how she feels, she only cried. During individual counselling, she was able to talk about her problems. She said, "If I see happy people laughing, it makes me very sad. I feel like I don't have any reason to be happy. When I was ready to get married, I refused to have a wedding because I have no one to share that happiness with. I sleep less often because I spend time thinking about how someone lives without having a family. I hear voices telling me that I am nothing, I easily get angry, which makes me unable to socialise with others. I have no friends, and I like being alone. I don't see my future; I feel less important in the community. I joined the group counselling because I was told that I can be helped and at least be able to raise my children."

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

K.M is being assisted in individual and group counselling sessions to awaken positive resources within herself. For instance, she is reminded that she already has a family stemming from her, and she has a husband whom she cares for. Additionally, she has been encouraged to visit the health centre to obtain medication for depression.

Youth Entrepreneurship Training Programme (YETP)

49 survivors who had participated in the Young Survivors Counselling Project during 2021 and recruited for the entrepreneurship programme in 2022, continued to be supported by SURF in 2023. N4A provided a loan guarantee fund of RWF 5,000,000 (approx. £3,115) through Goshen Microfinance.

Of the 49 programme participants, 43 submitted business proposals, 19 have received loans from Goshen, of whom 4 have completed repayments. Goshen has disbursed RWF 6,500,000 (approx. £4,050) to date.

The small number of loan recipients is not only because of the size of the guarantee fund, but also because the National Bank of Rwanda imposes penalties on institutions whose default rate is above a certain level, and Goshen requires a guarantor for loan applicants.

Due to these restrictions, the low number of loan recipients, plus the need to embed the programme and training, it was decided not to recruit new participants to the entrepreneurship programme in 2023.

To mitigate the low rate of microloan recipients, SURF successfully transferred 15 of these participants onto its Youth Economic Empowerment Project (YEPP), funded by Clifford Chance, which gave them access to microloans for their business plans - taking the total number who have received loans to 34. Meanwhile, all 49 participants received refresher training, during which loan recipients exchanged experiences with others and discuss the main challenges their businesses are facing.

In addition to the entrepreneurship, in November 2023, 8 participants had short-term vocational training in driving. 4 successfully passed their test, while the remaining 4 will retake it in 2024. These training sessions will help them find jobs, improve their livelihoods, and fight trauma associated with poverty and unemployment.

Finally, 250 PSC project participants received work readiness training, of whom 240 received training in entrepreneurial skills, and 218 have started small businesses with their own savings. SURF has assisted peer counselling groups in starting savings, and in total group members saved RWF 1,853,000 in 2023 (approx. £1,155). 9 project participants received business support from the Ministry of National Unity and Civic Engagement - RWF 500,000 (approx. £310) per person to start a small business.

Rachel *

Rachel is 29 years old. She is an orphan, and a single mother, with a daughter who is four years old. She is one of the Mwurile group counselling members.

Rachel dropped out of school in S.5 as a result of an unexpected pregnancy. Due to serious emotional challenges resulting from her life experience she joined the counselling group.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

Before joining the group, Rachel was unemployed and had no source of income. She lives in Rwamagana District, Mwurile Sector, in the Eastern Province of Rwanda. She participated in our entrepreneurship skills training programme, where she learned about starting a business using either savings or taking a loan from the bank or microfinance institutions. After completing the training, she developed a business plan and secured a loan from Goshen Finance of 300,000 Rwf (£200) to implement her business idea of setting up a boutique to sell clothes and shoes for women.

Rachel is very happy that she has started her business, and it is going well despite the business challenges.

"I am very happy that today I have a business which is generating income for my family. After dropping out of school I thought my life was finished until I started attending the counselling groups with other young survivors. I always had in mind a business idea, but I could not implement it due to lack of funds. After attending the entrepreneurship training and being given a chance to be selected for a loan, I was very happy. I am not worried about repaying the loan. My business is generating good revenue and I have hope in the future that I will generate enough profit. My plan ahead is to work hard and expand my business in the future."

Rachel's business is promising. She is generating 120,000 Rwf (£80) per month as net profit after deducting all the expenses. She started repaying the loan, and she is on track to repay all her loan in good time. Her business is now valued at around 900,000 Rwf (£600).

Sustaining the Empowerment of Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (SEVWEP)

In January 2023, Survivors Fund was awarded a grant from the Southall Trust for the Sustaining the Empowerment of Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (SEVWEP) Volunteer Network Support Project. This support has enabled Survivors Fund (SURF) and our principal partner AVEGA Agahozo (Association of Widows of the Genocide) to keep helping our beneficiaries through the work of volunteers. The volunteers visit survivors who we have helped to start businesses, helping them to generate income and repay loans. They also follow up the work of counsellors to help those who are living with extreme trauma and provide advice on kitchen gardens to help improve food security, as well as reporting to the AVEGA Head Office on the status of genocide survivors in their communities.

In the initial planning we intended to assist 200 genocide survivors across 33 sectors of two districts of the Western Province of Rwanda through home visits, to support their income-generating activities, assist with counselling as well as provide guidance on kitchen gardens. By the conclusion of the project, we have managed to help over 350 beneficiaries from the areas where the project operates. The majority of beneficiaries are women survivors of genocide rape, many of them living with HIV/AIDS and living in extreme poverty. This grant has enabled them to access support from volunteers for critical assistance.

The highlights of the project as a whole, which this volunteer network has supported, include:

- 1,120 vulnerable genocide survivors trained on entrepreneurship, of which 350 accessed loans from Urwego Bank to enable them to start their small businesses and generate income.
- Among the 1,120 trained on entrepreneurship, 420 genocide survivors have started small businesses using their own saving and borrowing from the saving groups. As such, collectively this grant has enabled 770 individuals to start their small businesses to support their families.
- 460 beneficiaries benefited from counselling sessions made by the counselling volunteers who were trained on trauma and mental health basics.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

- 120 beneficiaries have been visited to help them establish and improve their kitchen gardens to increase the nutrition in their diet.
- 1 beneficiary was awarded a home after a long time of being homeless through the advocacy of community volunteers.
- 87 beneficiaries who were suffering with mental health issues have been referred to hospitals for further support. Of them 80 are now doing better, while 7 are still under treatment.

Therese *

Therese is one of the SEVWEP beneficiaries, living in the Western Province of Rwanda. She is 58 years old.

Therese found hope and empowerment through entrepreneurship training skills and access to finance. She is a member of the Duhozanye (Lets comfort each other) income generating activity group. She attended entrepreneurship and self-development skills training, and together Therese and the other group members have pooled their resources together to start helping each other. Group members started saving, which helps them financially to start small income generating activities and booster their economic growth within the communities.

Therese chose the business of making banana juice and banana beer. She started with a loan of 200,000 Rwf (£130) from Urwego Bank, which she repaid back with interest, enabling her to secure a follow-on loan of 300,000 Rwf (£195). The business continues to grow and as such Therese has managed to buy livestock, 3 goats. The life of Therese and her family has changed significantly.

"I don't know how I can express my positive feelings. Before this project, I was hopeless and ready to die any time. Getting food was very difficult for most of the genocide survivors in our community, but we thank God for the project. We attended training with no confidence of getting money to start something to generate income. But during the training our minds began changing on a daily basis, and we started saving small amounts as startup capital. We learnt a lot, like investment, savings, money management and conflict management. I personally took a loan of 200,000 Rwf and started buying bananas from the local market and making juice and beer from them. This business generates a lot of income, and I have managed to buy livestock. I am now able to fully financially support my children who are attending school by providing them with all the school materials they need, as well as meeting all the basic needs of my family.

Good Gifts Project

Through funding from the Good Gifts Catalogue, an initiative of the Charities Advisory Trust, we have extended our support to thousands of widows and orphans that are beneficiaries of our ongoing livelihoods program, enabling them to become more independent and self-sufficient.

Survivors Fund (SURF) aims to alleviate the impact of poverty on vulnerable survivors by strengthening their families to secure viable livelihoods. The funding from Good Gifts helps to set up income generating projects which empower communities to fight poverty and take more active role in determining their lives.

Many survivors have been supported, receiving livestock, agricultural materials, solar lights and cookers, meals for schoolchildren and much more. The support from Good Gifts has played a significant role in enabling us to empower vulnerable survivors and their dependents. The livelihoods programme has helped beneficiaries to improve their lives. For example, those that have received solar lights and clean cookstoves are making savings for their households as they are no longer spending on kerosene, as well as saving time used to collect firewood. For that support they, and we, are greatly appreciative.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

Amongst the gifts we have donated this year are:

Solar Lights for Survivors

Solar lights are important in Rwanda, as they play a crucial role in improving the lives of Rwandans and promoting sustainable development. Rwanda like other many other developing countries faces challenges in providing reliable access to electricity for its entire population. Solar lights provide an off-grid lighting solution that doesn't rely on a centralized power, making them accessible to people in remote areas.

Rachel is one among hundreds of genocide survivors who received solar lights last year through the support of Good Gifts.

"I am very cheerful to be among the beneficiaries to receive solar lights from Survivors Fund (SURF). In our community we don't have electricity and there is no plan to have it soon due to the fact that we are living in a very remote area. This solar light will help me in many ways. I normally use a lot of money to buy paraffin for lighting in the house. I also pay money for mobile phone charging, and I have to walk a long distance to the shop where I can charge my phone."

The solar lights will improve the educational attainment of the children in the community through enabling students to study after school, which is particularly beneficial in rural areas where many students do not have access to electricity so cannot study in the evenings. As a result, this will lead to better academic performance and educational outcomes for those living in the households of the beneficiaries.

The solar lights will also be used as an income generating activity, through enabling the beneficiaries to charge the phones for other members of the community.

This solar light will also help reduce health risks caused by using kerosene and paraffin which produces harmful fumes and pose fire hazards. This will reduce the eye and breathing complaints that often arise from those using those traditional lighting sources.

Agnes, another beneficiary of the programme commented:

"Sincerely speaking, we are very happy for this solar light which we have received today. We are poor and to get paraffin was not possible to do for lighting every day. Sometimes we used to enter into the house when it was very dark without any lighting at all. It has not even been possible to get firewood, as it is so much more expensive these days. This solar light will help our children to study for their lessons freely and at any time into the evening, whereas before this was not possible to do. Thank you for this precious gift."

Solar lights are important in Rwanda because they address critical issues related to energy access, education, health, economic development and environmental sustainability.

Mobile Health Education Clinic

Bugesera District is a district in the Eastern Province which has many remote areas. Survivors Fund (SURF) has partnered with Ntarama Health Centre, one of the health centres run by our local partner AVEGA, to provide a Mobile Health Clinic, especially in areas that are difficult to reach.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

The Mobile Health Clinic is very important in improving health education access, delivery and outcomes in the remote parts of the country. Rwanda's geography includes many remote and hard to reach areas, which can make it difficult for people to access health education facilities. The Mobile Health Clinic can bridge this gap by bringing health education services directly to these underserved communities, especially in the rural areas.

Demitrie Mukandashimye is the director of the Ntarama Health Centre. She confirmed that this Mobile Health Clinic is very important to them. They have many people that walk up to 20 kilometres to come to their health centre to attend education sessions on reproductive health/family planning, and many women that come to vaccinate their children. The mobile clinic will help take both the health education and the vaccination programme direct to the people that need it most, and otherwise struggled the most to access it.

"We are very happy today to receive this Mobile Health Clinic, which is going to help us to deliver health support to more people than ever. This will help in particular those people who currently come from far away to the Health Centre, as we are now in a position to take our work directly into their communities with all the materials needed to ensure that we can deliver the support that they need.

"During our health education campaigns, the Mobile Health clinic will help us with our outreach and to transport all the essential materials. We used to have to rent cars to bring medication to this Health Centre from the District Office, but now we will be using this electric vehicle which will save a lot of money that otherwise we had to pay.

"We have 88 community health workers who are helping people in the villages. We will be working with them to arrange field outreach activities together. Before receiving this support, we used to provide services to less than 10,000 people a month. But due to this support, we will be able to deliver help to more than 30,000 people per month providing an array of different services to a much greater population, including those most in need of our health support in hard-to-reach rural communities."

The Mobile Health Clinic is very essential because it addresses the unique healthcare challenge of accessing remote communities with limited healthcare infrastructure, and the need to improve access. This will play a big role in advancing healthcare access, improving health outcomes, and promoting the overall wellbeing of the population.

Banana Beer

Traditional beer, known as Urwagwa in Rwanda, is a popular and culturally significant alcoholic beverage in the countryside. It is made from fermented bananas and has been consumed for centuries as part of Rwandan traditions and rituals. Through the support of Good Gifts, Habimfura Felicien who is 54 years old living in the Southern Province of Kamonyi district, has been supported to start a business of making and selling banana beer in the community.

"I thank you very much for this support. I have a family of 8 children who I need to support to pay for their school fees and school materials to enable them attend school regularly. After receiving the support from Good Gifts to set up a small business producing and selling Urwagwa, I now make banana beer five times a week and can produce up to four jerry cans each round. I am very sure that my family life will be changed for the better, as I am now able to generate income of Rwf 20,000 (£15) per week as net profit with which I am now able to meet the essential needs of my family."

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

Banana beer has a cultural significance, especially in ceremonial use where it has ritual significance in Rwanda. It is often used in traditional ceremonies, such as weddings, birthday celebrations, and other important events. Sharing Urwagwa is a way for Rwandans to bond and build social connections. Not only at ceremonies, but also offering Urwagwa to elders is a sign of respect to them.

Traditional banana beer plays a central role in Rwanda culture, connecting people, preserving traditions and celebrating life's important moments. While the process may vary slightly from one region to another and among different Rwandan communities, the cultural significance of Urwagwa remains strong throughout the country.

University Sponsorship

The support from Good Gifts enables Survivors Fund (SURF) to sponsor students at institutions of high learning. Currently we are sponsoring seven University students. This year three students graduated and Claire is one of them. She graduated with a Bachelor's Degree in Finance.

Claire used to work and study in order to pay her school fees and support her family. It was too much a responsibility that she dropped out of school in order to support her mother and young brothers. The support from Survivors Fund (SURF) made possible by Good Gifts has helped Claire to continue her education, to return to pursue her studies and ultimately to pursue her dream.

"The scholarship connected me with a vibrant and supportive community of fellow scholars. I have been granted the privilege of interacting with fellow students and this has enriched my social and intellectual life. I feel a strong sense of responsibility to make the most out of this opportunity I have been given. I want to honour the faith that SURF has placed in me by excelling academically and giving back to my community."

Claire plans to continue her studies through pursuing a Master's Degree in Public Health Policy and Planning. She is currently working as an office coordinator for one of the health facilities in Kigali.

Foundation Rwanda Programme

Through funding from Foundation Rwanda, Survivors Fund (SURF) is currently addressing the education and counselling needs of young people conceived through rape during and under circumstances directly related to the 1994 genocide committed against Tutsi in Rwanda. The challenge for the affected mothers and children is that FARG, the government body that assists vulnerable survivors of the genocide, does not consider these young people eligible for support because they were born after genocide and thus are not by definition survivors. However, they are recognised to be a particularly vulnerable and marginalised population.

Since Foundation Rwanda's inception in 2007, Survivors Fund (SURF) has been the key partner in providing life-changing services to the Foundation Rwanda families, which has helped more than 1,700 women and their offspring.

Unemployment is at a high rate in Rwanda, especially among young people. Technical and Vocational Education and Training (TVET) has been a principal solution to address youth unemployment because graduates with a trade are more easily able to start their own businesses, create job opportunities and sustain themselves and their families financially. In 2022, 80 new youth were supported to access TVET through funding for relevant courses and programmes.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

Even though Foundation Rwanda have supported many young people to attend TVET courses and over 400 of them have graduated with adequate knowledge and skills, many of those graduate's face unemployment challenge and do not have the capital to start their own businesses.

To address this challenge, Foundation Rwanda has set up a Small Business Innovation Fund programme to provide capital to youth who want to start small businesses. In 2023, 17 youth have been sponsored to start their own businesses and there is a plan to support more youth in the near future.

The students who have grown into inspiring, hopeful young adults now face the challenge of securing jobs or attending university while grappling with the circumstances of their birth and the legacy of trauma. SURF remains committed to continue implementing Foundation Rwanda's programs with our local partner organizations, Solace Ministries, Kanyarwanda, and AVEGA Agahozo.

U.C *

"I grew up living with my mother, who was often sick without knowing the reasons for her chronic disease. When I tried to ask her about my father, her health status worsened significantly. Sometimes she would cry, become verbally aggressive, or even beat me, which hurt me deeply.

"I was fortunate to receive support from Foundation Rwanda when I was in Grade 5 of primary school. I am grateful that, as a child born out of rape without a father to pay my school fees, Foundation Rwanda covered my primary and secondary education. During this time, I studied Literature, Swahili, and English.

"During my secondary school studies, my mother joined a counselling group and began addressing me in a non-violent way. As a result, conflicts between us started to reduce. It was during this time that she sat down with me and told me about the circumstances of my birth; I was born from rape during the 1994 Genocide against the Tutsi. After I found out, it was hard to accept and live with. Subsequently, I started isolating myself, feeling hopeless, having difficulty sleeping, easily becoming angry, and feeling ashamed of being born from an unknown criminal, a perpetrator of genocide. He remains unknown because my mother told me that she had been raped by many perpetrators and was unable to identify the one responsible. I reached a point of hating myself, losing the sense of life.

"All of this came to an end, and I accepted whatever happened when I went to a youth camp and met with other youths with whom I shared a common life story. Then, I realised I was not alone. After graduating from secondary school, I found myself in the devastating situation of being raped and becoming pregnant. Cohabiting with the man became necessary so that, at the very least, my child would know his father and not be like me.

"I lived with my husband in a state of conflict and emotional abuse, feeling because I was born from a killer or perpetrator. This situation worsened when I received a university scholarship because he had not graduated from school; he wanted to prevent me from pursuing my studies. However, I refused to give up on my education, and as a result, we separated. I attended university and pursued a degree in hospitality under a scholarship from CNLG (the Ministry of National Unity and Civics Engagement), leaving my child with my mother. I successfully graduated and obtained an Advanced Diploma.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

"After completing my university studies, I struggled to find a job. However, due to my responsibilities of caring for my child and my mother, I decided to work as a housemaid for a Kenyan employer. Simultaneously, I undertook a one-year short course in driving and mechanics with the support of Foundation Rwanda, which I consider to be like a father figure to me. Now, I hold a Category B driving license, I am a mother to a 5-year-old boy, and I am employed at a 3-star hotel. My role involves working as a waitress during the day, and because I also have a driving license, I am able to work as a driver at night, transporting customers who are unable to drive themselves due to alcohol consumption.

"All of this is possible due to the support of Foundation Rwanda. I live independently, paying rent and school fees for my child. From the depths of my heart, I want to express my sincere gratitude to Foundation Rwanda for helping us build our resilience through education, paving the way for a brighter future. Thank you so much."

Community Counselling Initiative (CCI)

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to over 800 mothers through our Community Counselling Initiative. Of these, a further 50 received counselling during 2023.

The project includes in-depth monitoring and evaluation, surveying the women before, during and after working in the counselling groups. This provides the ability to track the changes in their circumstances and monitor their wellness, whilst also providing feedback to ensure that the counselling groups are having a positive impact and are helpful to the women.

These women, who were previously marginalised, stigmatised and alone in their trauma, can build their confidence and self-esteem, increase their knowledge, enhance positive emotions and reduce shame. The counselling groups also helped to improve relationships with their children and family.

Since 2016, we have extended the approach of group counselling to develop community counselling for the children of the women survivors too, as youth born of rape face great challenges related to trauma and social stigma as well. They are described as carriers of "deviant genes" and are often marginalised in their families and communities. In instances occurring during wartime, many societies have adopted hateful labels such as "children of shame" or "children of bad memory".

Many mothers are starting to speak out against the negative perceptions and stigma associated with children of rape and disclosing to their children the circumstances leading to their birth. Many mothers attest that after disclosure the children now youth, need psychological support.

The youth retreats in 2023 brought together 30 youth to receive group counselling, reproductive health training and career guidance. This has provided vital support and assistance otherwise unavailable to them.

M.C *

M.C is a 29-year-old woman living in Gasabo district, Kigali City. She is the firstborn in a family of 5 children. She has shared with others during the youth camp that her recovery journey began with online counselling, continued with individual counselling, and progressed through Phases I and II of the Youth Camp in 2023.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

She said, "I am the mother of a 7-year-old child. I was legally married, but after 3 years, I separated from my husband due to his drunkenness and inability to effectively fulfil his family responsibilities as a man. On the other hand, I used to experience headaches, anger, difficulty sleeping, isolation, and a feeling of being tired with life, leading to three suicide attempts.

"After the separation, I went back to live with my mother and her husband. The situation worsened in our family, with persistent conflicts often resulting from my anger to the point where blood emerged from my ears at times. This continued to the extent that I was on the verge of madness, and it was then that I started calling the SURF/Foundation Rwanda Counsellor who helped me online. Thereafter, I continued to have individual face-to-face counselling sessions with her. Through her help, I came to realise the causes of the conflicts and the reasons our marriage failed, which were due to my own wounds, but also because my husband was carrying wounds as a survivor of the 1994 Genocide against the Tutsi. I was advised that both my husband and I needed more psychological support, which is why I was referred to a psychiatrist, even though we were already separated.

"The support I received through individual counselling enabled me to approach my husband and ask him to seek medical care for a better life. I attended the Youth Camp after I had started receiving treatment from a psychiatrist. Initially, I thought I was the only one separated from my husband, but I found others with similar cases.

"Meeting with others who shared similar problems and life experiences and learning about the roles of each partner in creating a happy and safe family, helped me accept what had happened and decide to reunite with my husband once again. My husband appreciated the counselling services I received, which indirectly affected him. He now sometimes advises his alcoholic friends to seek help from mental health professionals to prevent the harmful effects of alcohol."

Legal and Counselling Helpline

The Legal and Counselling Helpline (Helpline) was established in August 2013 as a partnership between Survivors Fund (SURF) and AERG to fill the gap in support for young survivors of the genocide against the Tutsi with legal and mental health challenges, and other related vulnerable young persons, so that they can access support regardless of where they are located in Rwanda. Funding for the Helpline has been contributed principally by INSPIRE!africa.

By providing legal and counselling support services countrywide, the Helpline filled a necessary gap in support for vulnerable young people with outstanding legal disputes or suffering from trauma. This is one of the only free and accessible services for those unable to afford to take their legal cases to court or lacking the confidence or ability to find someone to talk to about a mental health issue. In addition to providing telephone-based support, the helpline also has field staff who conduct outreach and provide support to clients through legal education and orientation, advocacy and representation in court.

The Helpline was launched with the intention of primarily providing telephone-based support. However, due to the demand for legal and a counselling support, the helpline has grown from a small pilot telephone-based service to an innovative, all-encompassing legal and counselling support service, which includes outreach visits to schools and universities to raise awareness of legal rights, as well as the services available through the helpline, to young people across Rwanda. Since its launch in 2013, the service has supported over 3,000 young people to reclaim assets with a value of over Rwf 1 billion (around £750,000).

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

Shooting Touch

Shooting Touch, in collaboration with Survivors Fund (SURF) and Uyisenga n'Manzi, is using the power of sport (basketball) to improve Rwandan individuals' knowledge and management of mental health illnesses, while striving to reduce the existing stigmas, on an individual, family, and community level, around the understanding and treatment of such illnesses.

Funded by Comic Relief, the three-year project, which launched in 2021, will deliver the following:

1. Women, boys, and girls suffering from mental illness(es) report a greater awareness of their mental health status.
2. Increased access to and utilization of mental health services for at-risk (defined as an individual with a mental health concern) women, boys, and girls.
3. Increased knowledge surrounding mental health illnesses, coping strategies, and available services for staff, participants, families, community members, and health workers.
4. Decreased social stigmas surrounding mental health illnesses and treatment amongst participants, families, and fellow community members.
5. Increased sense of self-worth, acceptance, and knowledge to live healthier and happier lives amongst at-risk participants.

The project focuses on Kayonza District in the Eastern Province of Rwanda. The partnership strategically combines sports-based approaches with quality mental health support. It provides mental health education, physical activity, and expanded access to counselling services. The approach is to move into a new village each year, while also sustaining existing participants, enabling us to serve as many as 520 at-risk Rwandan women and youth in each village, engage over 100 healthcare professionals with up to 4 coaches, and educate approximately 4,000 community members.

Chantal *

For many years, Chantal's life was very difficult. Employed as a houseworker, Chantal was the sole earner in her family, whilst also being expected to cook, clean and look after three children. This marital dynamic is quite common in rural Rwanda. Chantal's husband offered no support at home whilst retaining complete financial control - often spending Chantal's wages without consulting her. To add to these pressures, her husband's family, who did not approve of their marriage, would openly insult her in the village.

Now, she is a leader with an inspiring message to share. Back then, Chantal was in a lot of pain and unable to see a way out:

"My husband's family didn't love me. They would call me bad names, whatever they wanted. Even my neighbours hated me because of them. Because of the way I was treated, I felt helpless."

But then Shooting Touch arrived in Chantal's village. It uses the power of sport to help whole communities tackle the effects of poverty, health and gender inequality. A basketball court was set up and Chantal, excited to play, signed up immediately - continuing even as some people harassed her for it.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

Over the course of the programme, Chantal learnt about her rights as a woman, and about how gender norms were negatively impacting the community. Finding her voice, Chantal decided to speak up for herself and challenged her husband's behaviour. "I went home and I asked my husband 'Why don't you help? I'm tired. I do everything. If you don't help me, I will go.' He listened." Although resistant at first, Chantal's husband began to appreciate what she was saying. And one day she came home from work to find a clean home and a cooked dinner. Long-term, their partnership has now improved significantly, and the pair have expanded their farming business, benefiting the entire family.

Chantal has gone from strength to strength and was recently elected to be a Community Health Worker for the village. Her role includes distributing mosquito nets, educating others about health and working with children under five. She also played a huge role during the Covid-19 pandemic, informing her community about the virus and administering the vaccine.

"I was elected to be a community health worker. They saw that I have potential." Chantal is now more motivated than ever and describes her family as happy and thriving. "My plan is to work hard for my family and for my children to study well and make a living, and for me to move forward. I want to keep moving forward every day."

"The message I would give to other women is that they should be bold."

Reaching Rwanda

Sandhurst School has been running its ground-breaking Reaching Rwanda project in partnership with Survivors Fund (SURF) since 2008. Pioneered by the Sandhurst School Deputy Head Samantha Hunt, who is also Chair of SURF, the Reaching Rwanda project has worked extensively in Rwanda by linking UK school students with survivors.

The project has three main aims:

- To inform students about the Genocide against the Tutsi in Rwanda and of the continued plight of survivors today.
- To connect students with genocide survivors and enable them to become friends.
- To enable students to become actively involved in improving the life chances of genocide survivors and to see the difference their efforts make.

The young people of Sandhurst School are highly engaged in supporting survivors of the 1994 Rwandan genocide thanks to the efforts of Samantha and its dedicated teachers.

Sandhurst School Sixth Form students and local community volunteers have made eight visits to Rwanda through the project. An enduring relationship for survivors and the school is now in place with regular skype calls between the students and the survivors. Students have been so moved through their experience and have supported the project raising approaching £300,000 for genocide orphans.

Devoted to improving education and livelihoods across Rwanda the project has in particular supported 'Ntarama Survivors Village' in Bugesera, Eastern Province.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

In July 2023, the 8th Reaching Rwanda visit arrived in Kigali. SURF Chair, Sam Hunt MBE, who developed the educational programme and led the first visit in 2010 in her professional role as Deputy Headteacher of Sandhurst School, was accompanied by 11 supporters from the UK and the USA who have long-supported SURF and the Reaching Rwanda project.

Each person brought with them gifts donated by themselves and well-wishers, including toys, educational materials, and toiletries which were distributed to hundreds of children that the project supports. As well, the group visited Philly's Place, a unique children's centre which opened in 2020 through the funding and support of donors to Reaching Rwanda. The centre is equipped with 2.5 tonnes of the best educational equipment from the United Kingdom, including 4,300 books, donated through the Reaching Rwanda project. It is currently operating from temporary rented premises in Nyamata whilst awaiting completion of the construction of the permanent site in Ntarama.

Philly's Place offers free tuition in Kinyarwanda, English, maths and science, technology, art, music, drama, sport and dance, as well as teaching valuable skills like sewing, knitting and beadcraft to approximately 600 local children of all ages. The aim is to provide fun, learning experiences for children in the Bugesera area in after school programmes as well as every Saturday and throughout school holidays in order to support children's learning by providing exciting, enriching experiences to children of all ages. All services are provided to the children free of charge. The centre is over run every week and is becoming an important community hub.

Work is underway to complete the construction of a new permanent centre for Philly's Place, which hopefully will be open by 2025.

Education

Education is a fundamental right that enables people to break the cycle of deprivation and poverty. Survivors Fund (SURF) supports access to university education to 5 students, and funding for school materials for a further 40 students, being brought up by genocide widows through funding by INSPIRE!africa and the Reaching Rwanda project. In addition, through funding principally from Foundation Rwanda we are providing 87 young people with access to Technical and Vocational Education and Training (TVET). This relieves the burden of widows, who struggle to bring up and provide financial support to the young people in their care. Also, many young heads-of-households have dropped out of school to look after their younger siblings and we give them a chance to attend school.

Many students have no school or university materials, most of them have to walk long distances to attend their places of study, sometimes hungry because they cannot afford rent near university and meals. It is important to provide allowances for transport and meals for such students. Education remains the most important route out of poverty. Foundation Rwanda is providing support for accommodation and meals to 10 students in need.

Shelter

A home is a safe place to be for most people. Many survivors lost their homes during the genocide, many received houses from government and NGOs after the genocide. Nearly 30 years after the genocide, many of the houses are now dilapidated and in dire need of renovation.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Achievement and performance

In order to rebuild a sense of dignity and to provide a peaceful environment that enables survivors to deal with their day-to-day needs, during the year Survivors Fund (SURF) renovated 2 houses for widows and youth-headed households with support from INSPIRE!africa and Foundation Rwanda.

Group Analysis Training

Over the course of 2022, a group of professional counsellors in Rwanda had the opportunity to participate in a special international course delivered by the Institute of Group Analysis (IGA). Convened by Anne Morgan, with the support of Justin Phipps, MJ Maher, Krisna Catsaras and Frederic Brooks, all of whom are experienced Group Analysts, the course has developed the skills and capacity of the local counsellors to use group analysis in their mental health interventions.

The participants are all mental health professionals from 9 different organisations including ARCT-Ruhuka, Sociotherapy and SURF's local partner organisation, AVEGA Agahozo. The training will help the participants to use groups to help people with mental health and emotional concerns across different parts of the country where these organisations are operating. Participants are now able to:

- Recognise the effect of group dynamics upon self and others
- Have increased self-awareness and self-reflexivity
- Understand group dynamics from a Group Analytic perspective
- Recognise how group dynamics relate to the context of the setting
- Recognise and use theoretical language and concepts specific to Group Analysis
- Understand the meaning of fundamental Group Analytic term
- Understand psychoanalytic theory in relation to group development
- Understand how context impacts upon group dynamics in clinical and organisational settings
- Link Group Analytic theory with practice

Group Analysis is a powerful therapeutic medium that focuses on the relationship between the individual and the group, emphasising the essentially social nature of the human experience. As a method of treatment, group analysis offers an approach that recognizes how emotional, behavioural and psychological phenomena emerge in the context of our social groups. Carefully constituted analytic groups have a long record of helping people with personal problems and in promoting personal development.

The need for psychological support in Rwanda is great as a result of the genocide and yet there is a limited number of qualified and experienced psychologists. This training has enabled the counsellors to acquire skills that will improve their mental health support services to the people of Rwanda, and in particular survivors of the genocide.

This is one of a number of courses that the IGA has delivered in Rwanda since our partnership began in November 2014 after it was identified that psychologists and professionals working in mental health would benefit from training in therapeutic groups. To date, 73 participants have completed the IGA Foundation Course, of which 20 have subsequently completed the Intermediate Course and 4 are doing the qualify course.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

Financial review

Summary

Despite the continuing challenges of fundraising, 2023 proved the financial resilience of Survivors Fund (SURF), as we ensured to control our expenditure in light of falling income, whilst still delivering the same level of support through our network of local survivor's organisations with which we partner.

Income

Our income in 2023 was £535,742. The major sources of income were:

- o £45,899 from the Charities Advisory Trust, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- o £221,198 from Clifford Chance for our Counselling Enhanced Reach Project (CERP III) and Youth Economic Empowerment Project (YEPP), which supported phone-based counselling for vulnerable survivors across Rwanda, as well as employment and entrepreneurial opportunities for young survivors.
- o £33,952 from Foundation Rwanda for our education programme supporting young people born of genocide rape, as well as community counselling and youth camps.
- o £30,759 from INSPIRE!africa for our Youth Entrepreneurship Training Programme, Legal and Counselling Helpline as well as various educational and shelter projects for survivors.
- o £46,004 from Network for Africa for our Young Survivors Counselling Programme as well as a new cohort for our Youth Entrepreneurship Training Programme (YETP).
- o £36,426 from Shooting Touch through funding from Comic Relief to support the mental health through sports project in Kayonze District.
- o £3,000 from the Southall Trust to fund the Sustaining the Empowerment of Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (SEVWEP).

Expenditure

We maintained our expenditure on key projects proportionate to the income received for them, as well as controlled our expenditure on our core costs to £98,411. This in part was due to continuing strong exchange rate gains which we accrued over the year.

Fundraising Effectiveness

We do not have any fundraising spend, as we undertake no marketing, paid-for advertising or direct mail. This is quite exceptional for a charity that generates over £500,000 in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of \$866 in 2023.

Financial Forecast

The year ahead is promising to be equivalent to the past year for SURF. We begin the year again with a very low-cost base, and good reserves. We will continue to receive funding from major donors over the year ahead: Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa and Network for Africa. In addition, we have been awarded a BBC Radio 4 Appeal which will generate extra funds.

Future Income

We had secured approximately £265,000 of income at the start of the year, including £150,000 from Clifford Chance, £25,000 from Foundation Rwanda, £30,000 from INSPIRE!africa, £30,000 from Network for Africa, and £30,000 from an anonymous trust.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT

We continue to seek to identify independently additional funding opportunities with trusts and foundations in the UK, and in the USA in partnership with Foundation Rwanda. Continued emphasis will be placed on supporting our partner organisations to develop and secure funding for projects directly, which will result in less income being channelled through SURF over time.

Future Expenditure

We are committed to keeping our costs as low as possible in and outside of Rwanda in 2024. SURF now only retains a part-time consultant in the UK, with no overheads. We have no plans to recruit any more staff in the UK, and the number of staff in Rwanda will be directly related to project funding.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for staff, around the level of inflation in Rwanda, in January and June 2023.

We plan to continue to maintain the level of grant expenditure in 2024 as our income allows, ensuring that we try to maintain a small surplus despite the challenging financial environment.

Reserves policy

The policy agreed by the trustees is that the minimum amount to be held as reserve is now set at 5 month's operating expenditure. By the end of 2023, our reserves amounted to £79,351, of which £25,652 was designated as free reserves (equivalent to three month's operating expenditure, which has been built back up above the five month level of free reserves with income secured in the first quarter of 2024).

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRATEGIC REPORT FUTURE PLANS

Every three years, the partners, trustees and staff of Survivors Fund (SURF) undertake a review of our work to date, and develop a strategic plan for our work ahead. We discuss what are the priorities for survivors now and likely in the three-year period ahead, and what resources we have as an organisation to help address them.

Our Strategic Plan accounts for the emerging changes affecting survivors of the genocide against the Tutsi in Rwanda, and the changing environment in which SURF works. We developed a new five-year Strategic Plan at the end of 2023 which sets out the aims, targets and actions for SURF and its partners work from 2024 to 2028; and which form the basis for operational priorities. It explains how SURF intends to assist partners to achieve their own plans and priorities.

It sets out a demanding but exciting agenda of support to our partners. It will deliver greater impact for those we are seeking to help. By balancing our programmes, advocacy work and capacity building with our fundraising, monitoring and evaluation we will increase our reach and build greater support for our work.

The Strategic Plan will be continuously monitored to inform the future direction and development of Survivors Fund (SURF).

Our key themes and targets for 2024 - 2028 are:

Direct support for rehabilitation

- Secure sustainable livelihoods for survivors and related vulnerable persons through a focus on income generating activities, entrepreneurship and employment.
- Improve the well-being and resilience of survivors and related vulnerable groups through a focus on mental health provision, physical health information and commemoration.
- Reduce the vulnerability of survivors and related vulnerable persons through a focus on decent housing, food security, renewable energy sources and elderly care.

Organisational support for regeneration

- Empower survivor organisations in Rwanda to advocate for justice and security for survivors and related vulnerable persons.
- Enable survivor organisations in Rwanda to be more sustainable over the long-term.

We look forward to reporting on our progress ahead.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

HOW SURF IS RUN

Survivors Fund (SURF) is a charitable company, registered in England and Wales with both the Charity Commission (1065705) and Companies House (04311565).

This structure, which is used by many charities, allows us to have all the advantages of charitable status, and simultaneously to limit the trustees' liability through the company's 'limited' status. As a charity and a company limited by guarantee, Survivors Fund (SURF) has no share capital and therefore cannot be owned by anyone.

The charity is governed by its Memorandum and Articles of Association, dated 30 July 1997. SURF is headed by a Board of Trustees. For company-law purposes, the trustees are also the directors of Survivors Fund (SURF) Ltd.

Day-to-day management of the organisation is undertaken by the Chief Executive in Rwanda.

THE BOARD OF TRUSTEES

The Board of Trustees has authority over and responsibility for the organisation and acts as its legal guarantors. The effective involvement of the Board of Trustees is considered crucial to the success of SURF and is dependent on shared goals, the development of sound and creative working practices and significant time commitments.

The Board meets at least four times a year, to assess the charity's progress since the previous meeting, and to set milestones to be achieved by the next meeting. The Chief Executive attends each Board meeting either in person, or virtually from Rwanda, and provides an update to the Trustees on the charity's progress and assists in the setting of goals. Trustees also provide valuable assistance to the Chief Executive and other members of staff when necessary.

TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS

Trustees are elected at the Annual General Meeting (AGM) by the members of Survivors Fund (SURF). The members include all the trustees. In between AGMs, Trustees may be appointed temporarily by the general agreement of the existing trustees. However, such appointments are only valid until the next AGM.

After appointment, Trustees are presented with a copy of our most recent annual report; the charity's governing documents, and the minutes of the two most recent Board meetings. They are also asked to study the principles of the Charity Commission's Essential Trustee booklet and are invited to speak with the Chief Executive and Chair to discuss the charity's position and operation.

At every AGM, one-third of the Board of Trustees is required to resign, though they can then be re-elected for a further three-year term. There are no term limits, with the organisation recognising the value of institutional knowledge held by long-serving trustees.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

CURRENT TRUSTEES

Eight trustees served the entire year. They are:

Sam Hunt MBE (Chair) - Sam is Deputy Headteacher at Sandhurst School. She is a winner of the Secondary School Teacher of the Year award, the Anne Frank Award for Inspirational Educator of the Year and has been recognised as a Sue Ryder "Woman of Achievement", the "Pride of Bracknell" and an honorary fellow of the University of Winchester. She is a volunteer educator for the Holocaust Educational Trust and an academic advisor for Remembering Srebrenica. She has been a trustee since 2008, elected as Chair in 2013, and was awarded an MBE in 2020 in recognition of her voluntary work with SURF.

Josephine Uwamariya (Vice-Chair) - Josephine served as Country Director of ActionAid International Rwanda from 2010, before retiring in 2022. She is a social worker by profession and has an MBA from the Maastricht School of Management, specialising in Project Management.

David Chaney (Vice-Chair) - David owns and runs a full-service public accounting practice, representing over 200 clients including a number of charities. He regularly visits Rwanda and has worked to strengthen the financial management of SURF partners. He lives in Houston, Texas.

Adrian Veale (Treasurer) - Adrian is an accountant and has worked in the field for over 30 years. He also has experience as an auditor of charitable organisations. He has supported the work of Survivors Fund (SURF) since 2011 through volunteering with Project Umubano.

Jeanette Kagabo - Jeanette has been a trustee since 2004. She is a survivor of the genocide and moved to the UK in 2002. She is an advocate for the cause of survivors, speaking at an array of national and regional events since 2003.

Will Goodhand - Will is Chief Innovation Officer and Founder at GoodMore Global, an international research agency. He was a Conservative Party Parliamentary Candidate in 2015 and has supported the work of Survivors Fund (SURF) since 2009 through numerous visits with Project Umubano.

Samantha Lakin - Samantha is an advanced PhD student at The Strassler Center for Holocaust and Genocide Studies, Clark University and a Graduate Research Fellow at Harvard Law School. She was formerly a Fulbright Scholar in Rwanda. Her research focuses on human security in post-conflict societies, memorialization practices initiated by states and survivors.

Philomene Uwamaliya - Philomene has been a registered nurse since 2006 and specialises in mental health nursing for those with complex problems, refugees and asylum seekers. She is a Senior Lecturer in Mental Health Nursing at John Moores University in Liverpool.

After serving ten years on the board, Alphonsine Kabagabo retired as a trustee at our September AGM. Alphonsine served a number of years as our Vice-Chair and continues to advocate for the cause of survivors. We thank her dearly for her dedication and commitment over that time.

After serving for more than 15 years, Liliane Umubyeyi also retired as a trustee in 2023. Liliane served a number of years also as our Vice-Chair and continues to champion the work of SURF. We also thank her for all the tireless work she has undertaken to assist SURF over the years.

In 2024, we have welcomed to the board four new members:

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Pam Goddard - Pam is a Citizen's Adviser, a Community first Responder, a voluntary driver/treasurer for Good Neighbours and a volunteer for Debra, the butterfly skin charity. She last visited Rwanda in 2023 and is an active supporter of Philly's Place.

Norma Hewins - Norma is currently a Head Teacher (NPQHT) of a primary school in North London. She has been the head for 10 years at her current school and has been in education for over 30 years in total. She last visited Rwanda in 2023 and is an active supporter of Philly's Place.

Jean Bosco Ngabonzima - Bosco is a former Chair of the West Midlands Rwandese Community Association and a long-term champion and spokesperson for the cause of survivors of the Genocide against the Tutsi in Rwanda.

Stephanie Kayirangwa - Stephanie is a former Chair of the Rwandan Community Portsmouth and Advisor to the National Association for Rwandese Communities in the UK (NARC-UK). She speaks to raise awareness of the situation of survivors of the Genocide against the Tutsi in Rwanda.

VOLUNTEERS AND KEY SUPPORTERS

Our work is helped by the contribution of many individual volunteers, who make up the SURF Projects Team. Their work is vital in extending the reach of SURF.

We would like to record special mention of SURF Chair, Sam Hunt MBE, who works tirelessly to help SURF raise funds through the Reaching Rwanda project which she established to raise funds through schools and community groups. As well as Dr Noam Schimmel, who works tirelessly to advocate for the cause of survivors, in particular through his academic research, publications and teaching.

We also want to thank Joy Childs for her unstinting support of Survivors Fund (SURF) and the funding that she has raised through teaching art and organising fundraising events among her network, and Kathy Shanklin and Rebecca Tinsley who support many students and vulnerable survivors in Rwanda.

PARTNERS

SURF is fortunate to have a number of partners that support our work and make it possible both in the UK and Rwanda.

Our work is supported by an array of funders whose support is invaluable. In 2023 our funders included the Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa, Shooting Touch and the Southall Trust. We would like also to thank an array of anonymous donors.

SURF has received guidance and advice from individuals and organisations too numerous to mention, but we would like to acknowledge the contribution of them all.

SURF has worked with the following survivors' organisations in Rwanda during 2023:

AVEGA Agahozo - Association of Widows of the Genocide | **AERG** - Survivors' Association of Students and Pupils | **GAERG** - Survivors' Association of Graduate Students | **Uyisenga N'manzi** - Association of HIV+ Orphan-headed Households | **Solace Ministries** - Christian Association of Genocide Survivors | **Kanvarwanda** - Genocide Survivors Association defending human rights

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

STAFF

The CEO of Survivors Fund (SURF), Samuel Munderere, is the primary point of contact between the trustees of SURF, and the SURF team in Rwanda, as well as with the partner organisations and donors. Sam directs and coordinates all activities of SURF supported by David Russell, who serves as the UK Coordinator and Company Secretary. Sam is supported in Rwanda by a core team which includes Emilienne Kambibi, Raban Havugimana and Vincent Nyauma, with advisory from Dr Jemma Hogwood, all of which play vital roles in ensuring our work progresses as well as it has done to date.

Samuel Munderere, CEO - Sam has worked with SURF since 2004, and has experience in managing counselling and education projects, helping to set up our Foundation Rwanda project in 2008. Sam holds a MA in International Development Management from the University of Westminster and a BA degree in Social Worker and Social Administration from Bugema University, and a MSc in Global Mental Health from Kings College London and the London School of Hygiene & Tropical Medicine.

Emilienne Kambibi, Senior Key Worker - Emilienne is a trained counsellor and social worker and has led our Community Counselling Initiative to support women survivors with children born of rape since 2011. She has a PGCert in counselling from the College of Medicine and Health Sciences and a BA in Sociology. Before joining SURF, she worked with AVEGA Agahozo and African Rights.

Raban Havugimana, Programme Manager - Raban joined SURF in 2012 and helped to set up our entrepreneurship projects with AERG, where he was formerly a member, and helps to lead on the monitoring and evaluation of our livelihood development programmes. He has an MA in Development Studies from Mount Kenya University.

Vincent Nyauma, Accountant - Vincent joined SURF in 2009 to manage our accounts and supervises the audit of the financial reporting of partner's programmes funded through SURF. He is a Certified Public Accountant in Rwanda and Kenya. He holds degrees from UNISA, Strathmore and Moi Universities.

Dr Jemma Hogwood, Clinical Psychologist Advisor - Jemma has a Doctorate in Clinical Psychology from University College London and is registered to practice as a Clinical Psychologist in the UK and Rwanda. She has been working with SURF since 2010, helping to set up many of our counselling projects, and continues to provide supervision to our counsellors on a consultancy basis.

The office team in Rwanda is supported by the following staff:

- Claudine Mukakalisa, Office Assistant
- Gilbert Dusabimana, Security Guard

In the UK, our office is managed by:

David Russell, UK Coordinator - David has been working with SURF since 2004, first as a consultant, and then served as the CEO from 2009 to 2013. He continues to help manage the finances and as Company Secretary also the governance of the organisation, supporting the team in Rwanda on communications and programme development. He has an MA from New York University and Cambridge University.

Our team is supported internationally by Liam Dempsey of Ibdesign (online) and Drew Sutton and Rachel Collingwood of eco2 (film and photography), and we are thankful for their continuing support.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

We have examined the major risks to which the charity is exposed and review them at each Board meeting. Systems and procedures have been put in place to manage those risks.

The Risk Register is maintained by the Chief Executive and UK Coordinator, under the supervision of the Board. Below is an overview of the major financial and operational risks we were facing at the time of our most recent board meeting (March 2024).

Risk Category	Risk Title	Level of impact (1-5)	Likelihood (1-5)	Potential Impact	Steps to mitigate risk
External	Climactic risks	4	4	Events such as heavy rains, volcanic eruptions in Rubavu and earthquakes could have a major impact on housing of beneficiaries.	Ensure that the risks are identified, and where urgently required advocacy is undertaken with stakeholders who could potentially address them.
Financial	Inflation in Rwanda	4	4	Some costs on fixed budgets will increase (such as transport and food) and thus will require additional contribution to cover - unless grants increase.	Continue to monitor and increase projected costs in new budgets. Monitor fixed budgets to ensure that we have additional funding to maintain activities as planned.
Operational	Loss of key staff	5	3	Potential threat to delivery of projects because of a deficit of institutional knowledge	Ensure that staff are properly supported, and that there are sufficient development opportunities. Ensure that there are appropriate consultants to add support if and when necessary.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Operational	Safeguarding	5	3	Harm to beneficiaries and reputational damage to SURF	Ensure that our safeguarding policies are included in our partner reporting requirements and that beneficiaries know about whistle blowing policies so that they know who they can report abuse to.
External	Rwanda/DR C conflict	5	3	Fear among survivors of Interahamwe from DRC killing people especially those in Gisenyi and Musanze near the Goma border post.	Work with survivors' organisations to extend our mental health work in the districts near the border with DRC.
External	Genocidal Ideology/ Denial	4	3	Potential threat to vulnerable survivors, in particular from released perpetrators. Downplaying the importance of the Genocide against the Tutsi.	Monitor the situation, and where required advocate to the Government of Rwanda to take action (through Ibuka).
Financial	Lack of funding opportunities	4	3	Loss of income and ability to support area/areas of work which particularly may result as a result of the reduction of UK Aid Budget	Regularly review programmes to ensure they're relevant to current donor focus while mitigating against "mission drift"; keep abreast of donor and development trends; include full cost recovery budgets when opportunities do arise.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03411565 (England and Wales)

Registered Charity number

1065705

Registered office

4 Heathfield Road
Bushey
WD23 2LJ

Trustees

Sam Hunt MBE (Chair)

Josephine Uwamariya (Vice-Chair)

David Chaney (Vice-Chair)

Adrian Veale (Treasurer)

Alphonsine Kabagabo - Resigned on 24th Sept 2023

Liliane Umubyeyi - Resigned on 26th April 2023

Jeanette Kagabo

Will Goodhand

Samantha Lakin

Philomene Uwamaliya

Norma Hewins - Appointed 22nd January 2024

Pam Goddard - Appointed 22nd January 2024

Stephanie Kayirangwa - Appointed 22nd June 2024

Jean Bosco Ngabonzima - Appointed 22nd June 2024

Company Secretary

David Russell

Chief Executive

Samuel Munderere

Founder

Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank
1 Balloon Street
Manchester M60 4EP

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Survivors Fund (SURF) for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Prestons & Jacksons Partnership LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

SURVIVORS FUND (SURF)

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023**

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ~~14th September 2024~~ and signed on the board's behalf by:

Samantha Hunt
Trustee / SAMANTHA HUNT
Directors

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Opinion

We have audited the financial statements of Survivors Fund (SURF) (the 'charitable company') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

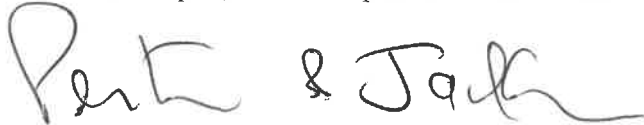
Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
SURVIVORS FUND (SURF)**

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



for and on behalf of Prestons & Jacksons Partnership LLP

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date: 16/9/24

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

The Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

SURVIVORS FUND (SURF)

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted fund £	Restricted fund £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations	2	31,321	55,942	87,263	91,973
Charitable activities	4				
Charitable Activity		3,000	444,672	447,672	571,677
Other Incoming Resources	3	938	558	1,496	67,261
Total		<u>35,259</u>	<u>501,172</u>	<u>536,431</u>	<u>730,911</u>
 EXPENDITURE ON					
Charitable activities	5				
Charitable Activity		<u>109,301</u>	<u>521,299</u>	<u>630,600</u>	<u>797,055</u>
NET INCOME/(EXPENDITURE)		(74,042)	(20,127)	(94,169)	(66,144)
 RECONCILIATION OF FUNDS					
Total funds brought forward		99,694	73,826	173,520	239,664
TOTAL FUNDS CARRIED FORWARD		<u><u>25,652</u></u>	<u><u>53,699</u></u>	<u><u>79,351</u></u>	<u><u>173,520</u></u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION 31 DECEMBER 2023

	Notes	31.12.23 £	31.12.22 £
FIXED ASSETS			
Tangible assets	13	27,129	41,548
CURRENT ASSETS			
Debtors	14	23,126	21,726
Cash at bank and in hand		57,309	138,921
		<u>80,435</u>	<u>160,647</u>
CREDITORS			
Amounts falling due within one year	15	(28,213)	(28,675)
		<u>52,222</u>	<u>131,972</u>
NET CURRENT ASSETS			
		<u>79,351</u>	<u>173,520</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>79,351</u>	<u>173,520</u>
NET ASSETS			
		<u>79,351</u>	<u>173,520</u>
FUNDS			
Unrestricted funds:	17		
General fund		25,652	99,694
Restricted funds:			
Restricted Funds		53,699	73,826
		<u>79,351</u>	<u>173,520</u>
TOTAL FUNDS			
		<u>79,351</u>	<u>173,520</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2023

The financial statements were approved by the Board of Trustees and authorised for issue on 14th September 2024 and were signed on its behalf by:

Samantha Hunt
Trustee / SAMANTHA HUNT
Director:

AM Veale
Trustee / Adrian Veale
Director:

The notes form part of these financial statements

SURVIVORS FUND (SURF)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	31.12.23 £	31.12.22 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(81,612)</u>	<u>(61,821)</u>
Net cash used in operating activities		<u>(81,612)</u>	<u>(61,821)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>-</u>	<u>(10,695)</u>
Net cash provided by/(used in) investing activities		<u>-</u>	<u>(10,695)</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		<u>138,921</u>	<u>211,437</u>
Cash and cash equivalents at the end of the reporting period		<u><u>57,309</u></u>	<u><u>138,921</u></u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2023

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.23	31.12.22
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(94,169)	(66,144)
Adjustments for:		
Depreciation charges	8,680	10,998
Losses on FA	5,739	(1,603)
Increase in debtors	(1,400)	(7,344)
(Decrease)/increase in creditors	(462)	2,272
	<u> </u>	<u> </u>
Net cash used in operations	<u>(81,612)</u>	<u>(61,821)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/23	Cash flow	At 31/12/23
	£	£	£
Net cash			
Cash at bank and in hand	138,921	(81,612)	57,309
	<u> </u>	<u> </u>	<u> </u>
	138,921	(81,612)	57,309
	<u> </u>	<u> </u>	<u> </u>
Total	<u>138,921</u>	<u>(81,612)</u>	<u>57,309</u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity constitutes a public benefit entity as defined by FRS102.

Going Concern

The organisation further secured sufficient fundings to operate for the next twelve months. As such, the Board of trustees are confident that they would be in a position to carry out their charitable activities in the coming year.

As a result of this, the trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

Income from government and other grants, whether "capital" grants or "revenue" grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services recognised in the financial statements would include those provided by an individual or entity as part of their trade or profession for free. An equivalent amount is included as expenditure.

Expenditure and irrecoverable vat

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Leasehold Land	- not provided
Plant and machinery	- 25% on cost
Motor vehicles	- 25% on cost

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

No depreciation is charged on the value of land but any improvement costs are depreciated.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the statement of financial position date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

Debtors

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

Creditors

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES - continued

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS

	31.12.23	31.12.22
	£	£
Donations	74,056	80,225
Gift aid	12,518	9,137
Donated services and facilities	689	2,611
	<u>87,263</u>	<u>91,973</u>

3. OTHER INCOMING RESOURCES

	31.12.23	31.12.22
	£	£
Agency Income	558	62,468
Interest income	938	4,793
	<u>1,496</u>	<u>67,261</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

4. INCOME FROM CHARITABLE ACTIVITIES

		31.12.23	31.12.22
	Activity	£	£
Grants	Charitable Activity	447,672	571,677
		<u>447,672</u>	<u>571,677</u>

Grants received, included in the above, are as follows:

	31.12.23	31.12.22
	£	£
Foundation Rwanda	33,952	110,911
INSPIRE!africa	30,759	30,634
Anonymous	30,000	71,929
Charities Advisory Trust (Good Gifts)	45,899	70,807
Comic Relief (Shooting Touch)	36,426	30,041
Charities Aid Foundation (CAF) America	434	8,420
Network for Africa	46,004	37,426
Allan & Nesta Ferguson Charitable Trust	-	20,290
Addax & Oryx Foundation	-	37,859
Clifford Chance	221,198	153,360
Southall Trust	3,000	-
	<u>447,672</u>	<u>571,677</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 6)	Support costs (see note 7)	Totals
	£	£	£	£
Charitable Activity	58,111	473,389	99,100	630,600
	<u>58,111</u>	<u>473,389</u>	<u>99,100</u>	<u>630,600</u>

6. GRANTS PAYABLE

	31.12.23	31.12.22
	£	£
Charitable Activity	473,389	637,861
	<u>473,389</u>	<u>637,861</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

6. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	31.12.23	31.12.22
	£	£
Community Projects (Shelter)	6,962	4,946
Foundation Rwanda	49,128	62,448
Youth Entrepreneurship Training Programme (YETP)	-	2,958
Community Counselling Initiative (CCI)	112,340	122,853
Good Gifts Project	83,159	102,871
Reaching Rwanda Project	69,092	57,699
University Student Support Programme	-	3,232
Network for Africa Entrepreneurship Project	7,533	13,714
Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project.	-	7,138
Empowering Vulnerable Genocide Widows in Karongi and Rutsiro District to Alleviate Extreme Poverty (EVKREP) project.	-	39,184
Other Agency Costs	217	63,816
Counselling Extension Response Project (CERP III)	74,107	57,527
Youth Economic Empowerment Project (YEPP)	70,851	99,475
	473,389	637,861
	473,389	637,861

7. SUPPORT COSTS

	Management	Finance	Premises
	£	£	Costs
	£	£	£
Charitable Activity	<u>55,753</u>	<u>18,266</u>	<u>19,112</u>
	Other	Governance	
	Overheads	costs	Totals
	£	£	£
Charitable Activity	<u>689</u>	<u>5,280</u>	<u>99,100</u>
	689	5,280	99,100

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.23	31.12.22
	£	£
Auditors' remuneration	5,280	5,021
Depreciation - owned assets	8,680	10,997
	<u> </u>	<u> </u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

10. STAFF COSTS

	31.12.23	31.12.22
	£	£
Wages and salaries	42,986	58,088
Social security costs	5,141	5,983
	<u> </u>	<u> </u>
	<u>48,127</u>	<u>64,071</u>

The average monthly number of employees during the year was as follows:

	31.12.23	31.12.22
Charitable Activities	6	6
Management and Administration	1	1
	<u> </u>	<u> </u>
	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2022

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations	33,720	58,253	91,973
Charitable activities			
Charitable Activity	41,494	530,183	571,677
Other Incoming Resources	4,793	62,468	67,261
Total	80,007	650,904	730,911
 EXPENDITURE ON			
Charitable activities			
Charitable Activity	66,549	730,506	797,055
NET INCOME/(EXPENDITURE)	13,458	(79,602)	(66,144)
 RECONCILIATION OF FUNDS			
Total funds brought forward	86,236	153,428	239,664
TOTAL FUNDS CARRIED FORWARD	99,694	73,826	173,520

12. KEY MANAGEMENT PERSONNEL

The Key Management Personnel comprised of the Board of Trustees.

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

13. TANGIBLE FIXED ASSETS

	Leasehold Land £	Plant and machinery £	Motor vehicles £	Totals £
COST				
At 1 January 2023	14,832	75,798	12,730	103,360
Exchange differences	(2,781)	(1,869)	(1,089)	(5,739)
	<u>12,051</u>	<u>73,929</u>	<u>11,641</u>	<u>97,621</u>
At 31 December 2023				
DEPRECIATION				
At 1 January 2023	963	53,803	7,046	61,812
Charge for year	-	6,049	2,631	8,680
	<u>963</u>	<u>59,852</u>	<u>9,677</u>	<u>70,492</u>
At 31 December 2023				
NET BOOK VALUE				
At 31 December 2023	<u>11,088</u>	<u>14,077</u>	<u>1,964</u>	<u>27,129</u>
At 31 December 2022	<u>13,869</u>	<u>21,995</u>	<u>5,684</u>	<u>41,548</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23 £	31.12.22 £
Trade debtors	-	9,110
Other debtors	23,126	12,616
	<u>23,126</u>	<u>21,726</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23 £	31.12.22 £
Social security and other taxes	5,008	3,086
Other creditors	23,205	25,589
	<u>28,213</u>	<u>28,675</u>

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted fund £	31.12.23 Total funds £	31.12.22 Total funds £
Fixed assets	13,052	14,077	27,129	41,548
Current assets	40,813	39,622	80,435	160,647
Current liabilities	(28,213)	-	(28,213)	(28,675)
	<u>25,652</u>	<u>53,699</u>	<u>79,351</u>	<u>173,520</u>

17. MOVEMENT IN FUNDS

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	99,694	(74,042)	25,652
Restricted funds			
Restricted Funds	73,826	(20,127)	53,699
TOTAL FUNDS	<u>173,520</u>	<u>(94,169)</u>	<u>79,351</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	35,259	(109,301)	(74,042)
Restricted funds			
Restricted Funds	501,172	(521,299)	(20,127)
TOTAL FUNDS	<u>536,431</u>	<u>(630,600)</u>	<u>(94,169)</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	86,236	13,458	99,694
Restricted funds			
Restricted Funds	153,428	(79,602)	73,826
TOTAL FUNDS	239,664	(66,144)	173,520

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	80,007	(66,549)	13,458
Restricted funds			
Restricted Funds	650,904	(730,506)	(79,602)
TOTAL FUNDS	730,911	(797,055)	(66,144)

Analysis of Restricted Reserves

	31.12.2023 £	31.12.2022 £
Youth Economic Empowerment Project (YEPP)	53,699	73,826
	53,699	73,826

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

18. RELATED PARTY DISCLOSURES

David Russell who is the Company Secretary of SURF, is also the Chair of Network for Africa and Charities Advisory Trust. During the year donations totalling £46,004 (2022: £37,426) were received from Network for Africa and £45,899 (2022: £70,807) from Charities Advisory Trust.

During the year, the Trustees donated £12,416 (2022: £2,335) to the organisation.

During the year, SURF donated £20,800 (2022: £12,307) towards the construction of Philly's Place Children's Centre in Rwanda. The building is currently owned by a member of the board of trustees, with a deed of trust that on her death the land, property and all assets in the building will be transferred to Survivors Fund (SURF).

19. LEGAL STATUS OF THE TRUST

The charity is a company limited by guarantee and has no share capital.

20. WINDING UP OR DISSOLUTION OF THE CHARITY

If upon winding up or dissolution of the charity, there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

SURVIVORS FUND (SURF)

England & Wales - Charity number 1065705

Accounts

REGISTERED COMPANY NUMBER: 03411565 (England and Wales)
REGISTERED CHARITY NUMBER: 1065705

REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022
FOR
SURVIVORS FUND (SURF)
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

SURVIVORS FUND (SURF)

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Page
Chairman's Report	1
A note from the Chief Executive	2
Report of the Trustees	3 to 30
Report of the Independent Auditors	31 to 33
Statement of Financial Activities	34
Statement of Financial Position	35 to 36
Statement of Cash Flows	37
Notes to the Statement of Cash Flows	38
Notes to the Financial Statements	39 to 49
Detailed Statement of Financial Activities	50 to 51

SURVIVORS FUND (SURF)

CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

This has been a momentous year for Survivors Fund (SURF). Celebrating SURF's 25th anniversary has given us the opportunity to reflect upon the many, many achievements of the organisation since its founding by the inspirational Mary Kayitesi Blewitt OBE, but also to re-assess the myriad of challenges facing survivors of the 1994 Genocide against the Tutsi in Rwanda both now and in the future.

None of what SURF has achieved in the last 25 years would have been possible without the ongoing support of SURF's many donors and benefactors. Your generosity, advocacy and belief in our cause have been integral to SURF's success. Many, many lives have been transformed because of you. You have shown those who have felt so abandoned by the world, that there are people who do care deeply. You have given survivors the greatest gift -that of hope and for this we are eternally grateful.

I would also like to recognize the enormous contribution made by our trustees, both past and present. You have freely given of your time, effort and skill to ensure that, through robust governance, SURF has withstood the test of time and gone from strength to strength. Thank you for everything you have done and continue to do to ensure SURF continues to flourish.

And now to the wonderful staff of SURF, both past and present. The dedication and commitment shown by all of SURF's staff, day in day out, often in such trying and challenging circumstances, is truly inspirational. SURF is nothing without you and we are truly privileged to work with you. Watching you work so tirelessly to transform the lives of so many people who have suffered so much is truly humbling. The true impact of your work will perhaps never be known, but it is immeasurable.

Working collectively, donors, trustees and staff have made SURF what it is. As individuals we cannot change the entire world, but we can certainly change the entire world of other individuals. And this is what you have done for countless individuals in Rwanda. I thank you from the bottom of my heart!

We honour the memory of the innocent souls who perished in the genocide and acknowledging the bravery of those who survived. Their courage, their resilience, their dignity and will to survive and to strive for a country where this never happens again, is an inspiration to us all. The survivors show us the very best of what it means to be human. We honour and salute you. And we at SURF vow to never forget them.

Sam Hunt MBE, Chair

April 2023

SURVIVORS FUND (SURF)

A NOTE FROM THE CHIEF EXECUTIVE FOR THE YEAR ENDED 31 DECEMBER 2022

The year 2022 was a year of converging global challenges, including the effects of the COVID-19 pandemic, rising costs of living, an increase in conflict, and soaring poverty and hunger worldwide - all worsened by the impact of the climate crisis and global conflicts. These intersecting crises have deepened the inequity survivors face daily and threaten to reverse progress made towards self-reliance. This makes the work undertaken by Survivors Fund (SURF) more important than ever before.

During this year we have been able to scale up our youth economic programs, mental health projects and livelihood work and I would like to thank my colleagues and our partner organisations for their commitment to support in the implementation of these programs. Their passion and energy demonstrate how much they care about the well-being of genocide survivors. Thank you also to the members of the Survivors Fund (SURF) Board. I'm honored for the opportunity to be able to continue to lead the work of Survivors Fund (SURF) with their support.

Lastly, we want to thank all our donors and supporters. This work could not be possible without the critical funding that we receive from donors including Clifford Chance, Charities Advisory Trust, Foundation Rwanda, Network for Africa, Inspire Africa, Addax & Oryx Foundation, Shooting Touch and the many individual donors around the world. Thank you all for the trust you've shown in continuing to support our work and growth over so many years. And we look forward to continuing this journey ahead with you too.

As you read through this Annual Report, I hope you feel inspired by the many great accomplishments that have been achieved in the face of adversity. Again, thank you to our dedicated donors, supporters, trustees, as well as all of our team and partners in Rwanda who make possible this work.

For those interested to learn more, and to support our work further, please do log on to our website at www.survivors-fund-org.uk on which there are films which bring to life some of SURF's projects, as well as information on how to donate.

With gratitude,

Samuel Munderere, Chief Executive

April 2023

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees confirm that they have complied with the duty in section 4(1) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

STRATEGIC REPORT

Achievement and performance

SUMMARY OF THE YEAR

Here we highlight some of our work in 2022 and flag up some of the work that we plan to undertake in 2023. The external environment for fundraising has never been more competitive and difficult, and the financial climate challenging as a result of the high inflation rate in Rwanda, so we're pleased to have sustained our work in this challenging environment and to have grown it in some key areas.

Counselling Extension Response Project (CERP II)

Survivors Fund (SURF) has developed and delivered an array of mental health projects to support survivors over the past 20 years. Some of our mental health work is delivered through conducting counselling groups across the country through our local partner organisations.

With funding from Clifford Chance through the Cornerstone programme, the Counselling Extension Response Project (CERP II) is enabling SURF, in collaboration with its partners, to provide access to phone-based counselling and supplementary support to vulnerable survivors of the genocide, and related vulnerable persons, from the April 2021 through to October 2022.

The main focus of the work has been to sustain access to phone-based and peer support counselling to survivors of the genocide against the Tutsi, and related vulnerable persons (principally their children born after genocide, or other members of their household) across the country. Specifically, we were focused on ensuring access to such support during the commemoration period of the genocide (April to July) and in the aftermath of the COVID-19 pandemic.

Beneficiaries principally are members of the partner organisations of Survivors Fund (SURF) which include AVEGA (National Association of Widows of the Genocide), GAERG (National Survivor's Association of Graduate Students), AERG (National Student's Association of Genocide Survivors) and IBUKA (National Membership Body of Survivor's Organisations). The project aimed to support all categories of survivors and related vulnerable persons who are suffering from mental health problems, through raising awareness and providing access to mental health support.

The majority of those accessing the support are elderly (and often housebound) genocide widows and younger survivors (without familial support).

At the outset of the project, we have set targets for key output and outcome indicators. In almost all cases we met or exceeded those targets - with the exception of a small underachievement in new callers to the helpline and participants receiving support from a PSC due to a greater emphasis on providing more in-depth and extended repeat support to those most in need through the course of the project (as opposed to lighter touch one-off support, which would have increased these numbers, but not necessarily to the benefit of those the project is intended to most support, which are the most vulnerable).

Over the duration of the project 25,288 calls were responded to by counsellors and Peer Support Counsellors (PSCs) through the helplines. There were 4,651 new callers to the helplines, who were accessing support through the phone-based counselling for the first time. In addition, training and resources have been extended to the 48 Peer Support Counsellors who are volunteers who have been equipped with the knowledge and funding to provide assistance to 5,582 people in need through the project, in turn enabling them to improve their well-being through mental health support.

From the endline survey we conducted:

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

- 98% of respondents reported that they have felt supported by having access to the phone-based counselling through the helpline, and will use it again if available.
- 89% of respondents reported that the helpline made a positive contribution to improving their psychosocial condition as a result of the services made available through it.
- 91% of respondents reported that the helpline was effective in helping to address the issues about which they called.
- 80% of respondents used the helpline again after using it for the first time, evidencing the ongoing need and value that is placed in the service.
- 55% of respondents prefer phone-based counselling as the way to access such support.
- An estimated 225,000 people have been reached through radio adverts, spot jingles and social media (based on channel audience figures) who have better understanding of and confidence in the mental health support that is available to them, and greater knowledge as to how to recognise and cope with mental health challenges.

The need and demand for the counselling services made accessible through CERP II are greater than ever, in part due to the reduction in government funding for dedicated counselling services for survivors. The take-up and effectiveness of the helplines and peer counselling made possible by CERP II has proven to be more impactful than ever (significantly increasing since CERP) due to greater awareness of the support that is available and how to access it.

As a result Clifford Chance agreed a new grant for the Counselling Enhanced Reach Project (CERP III) which will run from December 2022 through to October 2024, which intends to realise the ambition and potential of the project to ensure that survivors can continue to access the counselling support that they require, through to the 30th Anniversary of the Genocide against the Tutsi, and then embed the model so that such support continues to be available beyond the end of Clifford Chance funding.

Marie *

"Personally, I thank God very much about the support I have received for my mental health through telephone. During the genocide of 1994 against Tutsi in Rwanda I lost all my children and husband, as well as properties. Since then, I have serious trauma which might not come to an end soon. I used to meet a counsellor often for advice and support before COVID-19. During the pandemic I was hopeless, and I am sure there are so many survivors who are like me. I started thinking how I will survive without meeting other people for moral support. I was not able to call the counsellor using airtime, as I could not afford the cost, and I attempted killing myself through suicide. My neighbour saved me. Once I was listening to radio, I heard a radio spot mentioning the number to be called when you needed mental health support. I called the number and I spoke with a counsellor who has helped me over a number of different sessions. I have called many times to speak to the counsellor and she calls me to follow up. I am now feeling happy, and I have joined other women in a saving and loans group to participate in income generating activities to help myself by starting small business of a boutique. I thank you very much for the project which has supported us during the hard times of pandemic. Many could have been died if the helpline was not established".

Youth Economic Empowerment Project (YEPP)

The Youth Economic Empowerment Programme (YEPP) is a partnership between SURF and AERG (National Student's Association of Genocide Survivors) and GAERG (National Survivor's Association of Graduate Students) to deliver entrepreneurship, work readiness and vocational training, and access to finance and learning resources, to empower vulnerable youth - specifically young survivors which dropped out of school and marginalised second-generation survivors - and enable them to develop secure livelihoods and sustainable incomes. In so doing, this will alleviate their poverty and improve their well-being and enable them to better independently support themselves and their households.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

YEEP launched in July 2021, and will run for an initial three years, made possible through support from Clifford Chance. The key objective is to empower vulnerable young people in Rwanda through a programme of entrepreneurship, work readiness and vocational training, and access to finance, and in so doing to alleviate their poverty and improve their well-being. In so doing, the project will specifically address Target 2 of Sustainable Development Goal 1: "By 2030, reduce at least by half the proportion of all men, women and children of all ages living in poverty," and Target 4 of Global Goal 3: "promote mental health and well-being".

We understand that young people have different ambitions for their professional life. Some wish to find training and capital to start a business, whilst others would prefer to find steady employment either through a job or a trade. YEEP seeks to help principally vulnerable and marginalised young people to navigate their pathway into work - whether that is entrepreneurship, employment or a vocation. We expect that at least 2,550 young people will be enrolled in and complete one of the four training components of the programme:

- Entrepreneurship training (pathway into self-employment)
- Work readiness training (pathway into employment)
- Internship training programme (pathway into employment)
- Vocational training (pathway into employment or self-employment)

In Year 1, YEEP has been implemented in all the three districts of the City of Kigali where 13,601 young survivors were identified to be jobless. Ten geographical sectors were identified to be part of the project implementation namely Kimironko, Bumbogo, Kinyinya, Ndera, Gatenga, Masaka, Gahanga, Mageragere, Kigali, Nyamirambo.

A memorandum of understanding was signed between Survivors Fund (SURF) and Goshen Finance to enable GAERG members to access loans through the YEEP LGF facility, following an assessment of their business proposals by both loan officers and project staff. As a result, 68 project participants have been able to access loans to start their IGAs.

Thirty-one (31) mentoring groups have been created in 10 sectors of Kigali City, through which the CBD Assistants conduct training on entrepreneurship. The smaller groups enable participants to be more involved and engaged in the training, with the culmination being the development of a business plan. The 31 groups attended regular sessions for entrepreneurship training over a period of 3 months, where different topics were taught including training from Goshen microfinance on financial literacy, business development and planning.

One hundred youth have joined vocational training to acquire different skills across a range of different trades, which enables them to compete in the local job market. Among the project participants who attended vocational training, 80 of them graduated, whilst 10 have started small businesses of their own after completing training in different areas such as baking and tailoring.

This project has helped GAERG to maintain their online communications, especially its website, by uploading new content to raise awareness of the programme. The site is visited by many people who are interested in learning how to access the support and resources made available through the programme. Work is currently underway to make available content from the components of the programme online, and the Internship Officer is working hard to prepare that for upload to the site. Over the course of the past year, 20,350 people have visited the website.

The Internships Officer, in partnership with GAERG management, has identified 634 (261 Male and 373 female) youth to be a part of the YEEP internship program. All have enrolled and attended training, in which they discussed different topics including CV writing, interview preparation and technique, workplace behaviour and conduct among others.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Among project participants, 61 have currently secured internship placements across different companies and organizations, both private sector and government, out of which 9 of them have subsequently secured permanent jobs.

Antoinette *

Antoinette is a 29-year-old young survivor of the 1994 genocide against Tutsi who lives in Kicukiro District. Antoinette is a participant in the entrepreneurship training component of YEPP. She decided to start a small business from her own savings amounting to RWF 350,000 (around £280) from which she started a fresh fruits business in the Nyarugenge District Market.

From this business, Antoinette says she is now able to cover her basic living needs after covering the costs of the business. Besides, she has been able to contribute savings amounting to Rwf 60,000 (around £40) to her savings and credit group.

She has built up her business confidence because of the entrepreneurial skills she acquired through the training and believes that her business will grow, and in so doing enable her to overcome extreme poverty and provide support to her family, and others in need.

She is very thankful for the support she has received from YEPP through GAERG and SURF, and for being able to transform her life through setting up her own business. In future, she is planning to take a soft loan from our microfinance partner, Goshen Finance, and increase her investment to scale up the business further. Her business is currently valued at above RWF 500,000 (around £400).

Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) Project

Survivors Fund (SURF), in partnership with AVEGA Agahozo, was awarded a grant of \$93,604 for an 18-month project from July 2021 to December 2022 by the Addax & Oryx Foundation.

The Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) project will empower 400 vulnerable genocide widows and 1,200 of their dependents in Karongi and Rutsiro District of Rwanda's Western Province to:

1. Alleviate their poverty by ensuring they have the skills, resources and confidence to generate income. This will be achieved by forming and training Income Generating Activities (IGA) groups to start saving, develop viable businesses, and access capital to set up and scale businesses.
2. Reduce vulnerability, build the confidence and improve the wellbeing by empowering participants to take greater control of their lives and to participate more fully in the project activities through counselling support.
3. Improve food security and sustainable energy for the most vulnerable, in particular those who are elderly and affected by HIV, through provision and training in subsistence gardens, solar lamps and clean cookstoves.

EVKREP was an extension of the Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) Project that was also funded by the Addax & Oryx Foundation (2019-20). It proved that IGA group training, new business development, incentivising savings and providing access to loans, together sustainably generates income even for vulnerable genocide widows. EVKREP extended support to new participants in Karongi that had not been able to benefit from EVKEP, as well as new participants in Rutsiro District.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

To proceed, SURF worked with AVEGA to develop an IGA model using business school students as Cooperative Business Development Assistants (CBDs) who train and support the widows to develop and strengthen their business plans, enhance access to capital in partnership with a microfinance bank partner, Urwego Bank Ltd, and launch their ventures to be sustainable and profitable. This network of CBDs was supported through a community-based model of 13 teams of paired volunteers to cover 26 sectors across Karongi and Rutsiro to deliver supplementary support to widows. The role of the volunteers were:

1. Community volunteers will undertake home visits to widows, recording and reporting on their status, and providing assistance in particular in how to exploit subsistence gardening for small income and good nutrition.

2. Volunteer Counsellors trained in basic counselling techniques who support AVEGA's professional counsellor to support the mental health of widows, which has proven to be critical in securing the effective participation of widows in IGAs.

The evidence-based approach to alleviate poverty and strengthen resilience serves as the core of this project. The volunteer network of stronger widows is a cost-effective model of outreach to deliver peer support and training to empower participants to develop a livelihood, improve their mental health and address their immediate basic needs (to ensure their food and energy security).

The project reached 559 vulnerable genocide survivors and 1,204 (489 males and 715 females) dependents who were identified at the beginning of the project. Among them, 120 (22 males and 98 females) beneficiaries have received loans from Urwego Bank to start their small businesses to generate income to be able to better support their families. The total amount of loans that are currently being borrowed (and will be repaid, if the 100% repayment rate is maintained) amounts to Rwf 16,295,450 (\$15,071)

Project staff continue to monitor the participants from EVKEP, as well as continuing to support the new groups from EVKREP. And as a result, 1,129 people benefited from the support and the total amount saved by credit and savings groups amounts to Rwf 80,930,150 (\$74,850) which is being used by project beneficiaries to fund their small businesses, as well as to help those in need to address any hardship issues. All these achievements could not happen without the support of Addax & Oryx Foundation.

Counselling support was offered in order to reduce the trauma amongst the genocide survivors. Both group and individual counselling therapy has been conducted and 225 beneficiaries have benefited from individual counselling, while 380 have participated in group counselling.

Victorine *

Victorine is 66 years old and a genocide widow in membership of AVEGA. She participated in the EVKREP entrepreneurship training and applied for loans from Urwego Bank to start a business. Also, she is among the project beneficiaries who received a kitchen garden.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

"Before joining this project, I was amongst the poor women from this community. I had nothing to do to generate income for my family, and life was not easy at all. After joining we had a very useful training on entrepreneurship where we were taught about starting business and I came up with an idea of setting up a small boutique as a business. I participated actively in a savings group while attending training. I personally benefited from joining this project as I had experienced trauma because of the poverty in which I was living, and because I was always thinking about the past. But with the counselling support I felt comfortable enough to be able to apply for a loan of Rwf 200,000 (\$185) which I was awarded which enabled me to implement my idea. I now am generating monthly profit after expenses of between Rwf 45,000 to Rwf 50,000 (\$40-45). I have received 2 chickens as well at the outset of the project, and I now have 11 chickens. I am able to eat and sell eggs to get money to support my business by selling surplus eggs, which has improved my living standards. On top of that I have received some money to set up a kitchen garden, which is very important to my family. We used to buy vegetables at the market, but now I am able to grow everything I need at home.

Victorine is very thankful for the achievements through the project and believing her life has changed in a significant way due to the support she has received during the lifespan of the project. She will continue to work hard by adding more items in her boutique.

Young Survivors Counselling Project

Thousands of youthful survivors of the 1994 genocide are only now confronting the horror of seeing their families murdered. They struggle to make ends meet, alone and vulnerable, prone to depression and hopelessness.

Through support from our partner Network for Africa (N4A) we are working with AERG to train counsellors who in turn train local people to become counsellors. The counsellors are themselves survivors who have endured trauma, so they are familiar with the challenges faced by people with depression and other mental health issues. The counsellors are coordinated by SURF Senior Key Worker, Emilienne Kambibi.

At the beginning of 2022, 273 programme participants were recruited by SURF's counsellors (140 men and 133 women), from the Southern and Eastern provinces. They formed themselves into 12 peer counselling groups and selected 24 Peer Support Counsellors (PSCs) - 1 man and 1 woman per group. The PSCs' role was to implement and moderate peer counselling sessions, and refer individuals to the counsellors for extra support if needed. They met as peer support groups every two weeks. The PSCs were also the 'eyes and ears' of the group participants, and offered extra support e.g. home visits where needed and alerted SURF's counsellors to any issues that needed their intervention. The PSCs received 4 days' training in trauma counselling and quarterly supervision for support with difficult cases.

Among the extra support they offered participants was preparation for the genocide memorial commemorations in April - for 10 participants it was the first time they had felt able to take part. It is a difficult time for survivors, and 64 participants experienced PTSD, including 2 complicated cases that were referred to health centres. Over the course of the year, 114 participants (35 men, 79 women) received individual counselling (842 counselling sessions in total); 298 participants (88 men, 210 women) were visited at home and 15 family conflicts were resolved as a result of home visits.

In addition, the counsellors carried out psycho-education covering psychological wounds and healing, the importance of commemoration, forgiveness, resilience, patience and acceptance, the effect of choice, family planning, drug abuse and planning for the future. In addition to receiving supervision every two months, SURF's counsellors also received training in the connection between conflict and mental disorders; drug abuse and mental health; writing and editing reports; non-violent communication; therapeutic methods; and emotional freedom techniques.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Social networking between participants increased confidence and trust between the group members, and saw some of them carrying out extra activities such as building toilets for group members and helping with cultivating crops and vegetable gardens. In addition to the obvious benefits of group counselling, the participants mentioned the benefits of sharing their individual experiences and a reduction in isolation which gave them hope for the future. Local government/leaders noted positive changes in the participants, for example a reduction in drug use and starting income generating activities. This was echoed by community members who noted a reduction in conflict and positive behaviour change.

N4A are extending their support in 2023, and 341 new participants have been enrolled on the programme - 132 men, 209 women. They are from Rwamagana District in the Eastern Province (Mwurire, Gahangeri, Rubona and Muyaga Sectors) and from Ruhango District in the Southern Province (Ruhango, Byimana, Bweramana and Ntongwe Sectors).

K.V *

K.V is a 38-year-old married man with 3 children. He lives in Ruhango district, Byimana sector. He was the youngest of 6 children but was the sole survivor in his family. He was only 12 years old during the genocide when he saw his entire family killed.

K.V does not show happiness in his eyes anymore. "My happiness comes only after drinking a lot of alcohol, I have seen bad things during genocide, and I am not sure if I will be happy one day like others."

K.V is always conflicting with his neighbours saying that they hate him. He has thought about suicide many times and tried to take his life. But the rope snapped, and he survived. He was very saddened by his sister who was 15 years old during genocide. They were hiding together in the bush. The killers took her while he was watching, and 4 men raped her. His sister's image always comes into his mind. He is very sad because he doesn't know where they killed her, and he has never found her body in order to give her a decent burial."

In his daily life, he presents insomnia, irritability, aggressive behaviours, hopelessness, loneliness, avoidance, nightmares, negative thinking, suicidal ideation, alcohol addiction, antisocial behaviours like family conflicts and relationship problems.

Counsellors have started helping the client through both group and individual therapy. And different relaxation techniques are being used in order to activate positive resources. He will keep attending counselling sessions until the end of this year, 2023.

Youth Entrepreneurship Training Programme (YETP)

In March 2022, 49 graduates (22 women and 27 men) of the Network for Africa (N4A) Youth Counselling Programme were recruited as a new cohort of our YETP made possible by funding from N4A and the Allan & Nesta Ferguson Charitable Trust. Selection of participants was based on the individuals' business experience and presentation of business ideas.

The programme has been designed to build the confidence in and knowledge of income-generating activities through training and support, exposure to small, successful businesses and to provide a more rigorous understanding of all aspects of the business cycle. The training took place once a week over two months and covered topics such as support groups, savings, writing business proposals, how to work with financial institutions, market analysis, customer care, competition and marketing.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

After the training, the participants, with support from the Income Generating Officer, wrote their business plans in readiness for submission to Goshen Microfinance. 43 participants decided to apply for loans, and 6 decided not to, but instead used their new-found training skills to start small businesses. 24 participants have already started small businesses using their savings and, and 25 are doing some farming activities, whilst waiting for a decision regarding the micro loans. If successful, some of them may use the loans to expand their existing income generating activities rather than starting new ones.

N4A provided the loan guarantee fund of £5,000 to Goshen Finance, and so far, 14 loans have been disbursed. Businesses that have so far been awarded loans include those working on sorghum soft drinks; chicken farming; fruit farming; carpentry; opening a bar; mobile money; pig farming; a boutique; and selling crops. N4A are extending their support into 2023 to ensure that there is effective follow-up of those project participants who have received loans, as well as support to those that will hopefully receive loans over the year ahead.

Peter *

Peter is a married man with three children. He is the sole survivor from his family of eight children. After graduating from high school in 2011, he secured a job as a teacher. He worked for eight months, and he started saving for his future businesses. He managed to save only 100,000 Rwf (around £75) but wanted to start his small businesses. He resigned from his work and started up a business of selling shoes in different markets in his community. His investment was not enough for him to continue his business. Peter joined counselling groups where he attended all the counselling sessions. He was chosen among the young survivors to benefit from entrepreneurship training and the Loan Guarantee Fund through Goshen Finance, and he has received 500,000 Rwf (£750) to continue his business.

"Before joining the group counselling sessions, I had trauma symptoms which made it difficult to operate my business well. But after attending counselling sessions, things have changed in my mind, I now feel very positive about the future, which made me start thinking that I needed to continue my business in order to feed my family. I secured a loan of 500,000 Rwf (£750) to not only sustain, but to scale up my business and now everything is going well. I started making a profit, and now my monthly profit is between 40 to 50,000 Rwf (£30-35) after expenses."

Peter is very stable after accessing the loans and starting his business. He confirmed that what has contributed to his success is his attendance at counseling sessions before accessing loans. Peter has started repaying back the loans and he has a plan to take out a larger loan after repaying his current one..

Good Gifts Project

Through funding from the Good Gifts Catalogue, an initiative of the Charities Advisory Trust, we have extended our support to thousands of widows and orphans that are beneficiaries of our ongoing livelihoods program, enabling them to become more independent and self-sufficient.

Survivors Fund (SURF) aims to alleviate the impact of poverty on vulnerable survivors by strengthening their families to secure viable livelihoods. The funding from Good Gifts helps to set up income generating projects which empower communities to fight poverty and take more active role in determining their lives.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Many survivors have been supported, receiving livestock, agricultural materials, solar lights and cookers, meals for schoolchildren and much more. The support from Good Gifts has played a significant role in enabling us to empower vulnerable survivors and their dependents. The livelihoods programme has helped beneficiaries to improve their lives. For example, those that have received solar lights and clean cookstoves are making savings for their households as they are no longer spending on kerosene, as well as saving time used to collect firewood. For that support they, and we, are greatly appreciative.

Amongst the gifts we have donated this year are:

Clean Water for Children

The lack of access to clean water is one of the principal causes of poverty and inequality in many developing countries due to the harmful and fatal implications for health. Bugesera district in the Eastern Province of Rwanda is one of the districts that face the challenges of access to clean water in villages and schools.

Through the support of Good Gifts, we have provided two water tanks to the Cyugaro Primary School to help students get water that is treated and used for drinking as well as for preparing school meals without having the children go to collect water from the borehole which is far from their school, and likely to have contaminated water.

The Headteacher of Cyugaro Primary school commented: "We are very happy for the support of Good Gifts to buy and install these water tanks. As you know, most of the government schools have a feeding program which requires preparing food for students to eat at midday. We used to face challenges of getting water and this has impacted the time available for teaching, as well as the health of our students. Children used to go fetch water, and sometimes they would bring dirty water which might cause different problems including diseases. But now, since we have received these water tanks, we are no longer faces such problems. Children are eating on time and teachers prepare their lessons without pressure".

University Support

Through the support of Good Gifts, Carine Ishimwe, who is aged 22, has been accepted and enrolled in a university undergraduate course, studying Public Health at the University of Mount Kenya, Kigali campus. Public health covers a range of fields, everything from fighting outbreaks of infectious diseases across the globe to developing and presenting wellness programs in local communities. Helping Carine to access a higher education programme in public health will help her attain her dream of becoming a health worker.

Carine comments: "Since my childhood, I have aspired to work in the health sector, but after my high school, I could not get the chance as I did not have good enough grades to be awarded a scholarship from the Government of Rwanda. I thought that the opportunity to fulfill my dream ended there. But I thank Survivors Fund (SURF) for helping me to pursue my studies in public health and take me a step closer to realizing my dream of becoming a health worker. I am almost finished my studies. This is my final year and I believe after school I will be able to help people in communities by helping in epidemic prevention, as well as improving nutrition, health and well-being."

Public health also prepares professionals who can teach vulnerable communities and the general public how to better care for themselves. It promotes better living habits like exercise and regular medical visits.

Mobile Library

The mobile library brings resources outside of the library's fixed location to users who otherwise may not get a chance to benefit from them. It also effectively extends the reach of the library's safe learning and social development areas.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

After a successful mobile library pilot, Good Gifts helped Survivors Fund (SURF) complete another milestone, where a new mobile library was introduced to the refugee camps in Rwanda. SURF is partnering with Impact Hope, a non-profit empowering refugee youth, by educating them into self-sufficiency at safe boarding schools. This mobile library is serving the young children from the refugee camp by promoting reading during school and after school.

The Director of Impact Hope commented: "I thank God for this good and impactful partnership between Survivors Fund (SURF) and Impact Hope to promote reading in different schools of the refugee camp. As you know, the young children here are not able to access different books for reading. But this library will serve as an answer to problems we have to provide a quality education. This library will serve more than 10 schools during both the school term time, and holidays, where children will borrow books for reading and return them. It will also improve the culture for reading and enable young people to make the most of their time at both school and during the holidays".

Foundation Rwanda Programme

Through funding from Foundation Rwanda, Survivors Fund (SURF) is currently addressing the education and counselling needs of young people conceived through rape during and under circumstances directly related to the 1994 genocide committed against Tutsi in Rwanda. The challenge for the affected mothers and children is that FARG, the government body that assists vulnerable survivors of the genocide, does not consider these young people eligible for support because they were born after genocide and thus are not by definition survivors. However, they are recognised to be a particularly vulnerable and marginalised population.

Since Foundation Rwanda's inception in 2007, Survivors Fund (SURF) has been the key partner in providing life-changing services to the Foundation Rwanda families, which has helped more than 1,700 women and their offspring.

Unemployment is at a high rate in Rwanda, especially among young people. Technical and Vocational Education and Training (TVET) has been a principal solution to address youth unemployment because graduates with a trade are more easily able to start their own businesses, create job opportunities and sustain themselves and their families financially. In 2022, 80 new youth were supported to access TVET through funding for relevant courses and programmes.

Even though Foundation Rwanda have supported many young people to attend TVET courses and over 400 of them have graduated with adequate knowledge and skills, many of those graduate's face unemployment challenge and do not have the capital to start their own businesses.

To address this challenge, Foundation Rwanda has set up a Small Business Innovation Fund programme to provide capital to youth who want to start small businesses. In 2022, 12 youth have been sponsored to start their own businesses and there is a plan to support more youth in the near future.

The students who have grown into inspiring, hopeful young adults now face the challenge of securing jobs or attending university while grappling with the circumstances of their birth and the legacy of trauma. SURF remains committed to continue implementing Foundation Rwanda's programs with our local partner organizations, Solace Ministries, Kanyarwanda, and AVEGA Agahozo.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

M.C *

M.C is 28 years old. "I have had psychological problems linked to how I was born. I managed to find out who was my father when I was a child. But I did not have opportunity to talk to him. When I grew up, I wanted to have talk with him, but he refused to give me the opportunity. He denied that I was his child, saying that he had no relationship with my mother. This has made me suffer because people used to say that I was as wicked as my father. Later he passed away. I wanted to talk to him before he died, but had no opportunity.

My point was to tell him that he is a heartless father, who could not recognize his child, as everyone knew that I am his daughter. I have a lasting psychological wound due to having such a heartless father like him. I live with my mother and young brothers. However, what is hurting a lot is the behaviour of my brother who is a street boy using drugs. This is increasing the trauma symptoms of my mother that she still experiences as a result of rape.

The negative thoughts I always have had has impacted my performance at school as well as my health. I feel very sick most of the time, but the diagnosis shows that I am not sick. Though I have some symptoms, like self-isolation, autoimmune diseases, headaches, sleep deprivation, and repetitive hypertension.

Before coming into youth camp, my life was in danger, as I had no hope for the future and could not plan for my life. But youth camp has supported me to have self-awareness through sharing my bad history and feelings about my father with others for advice and support. I learnt a lot about drug abuse from counsellors and testimonies from my peers, so I might be able to support my brother. After this, I found that my brother was living with trauma which we could now realise in order to help him.

As a result, I have taken my brother to the health centre for counselling sessions, and now I have started feeling comfortable because we have peace at home. My brother has stopped using drugs while my mother is attending counselling sessions as well. Attending youth camp has helped me to know more about mental health issues affecting families, which makes me want to help my family to attend counselling sessions for their relief too."

Community Counselling Initiative (CCI)

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to over 800 mothers through our Community Counselling Initiative. Of these, a further 80 received counselling during 2022.

The project includes in-depth monitoring and evaluation, surveying the women before, during and after working in the counselling groups. This provides the ability to track the changes in their circumstances and monitor their wellness, whilst also providing feedback to ensure that the counselling groups are having a positive impact and are helpful to the women.

These women, who were previously marginalised, stigmatised and alone in their trauma, can build their confidence and self-esteem, increase their knowledge, enhance positive emotions and reduce shame. The counselling groups also helped to improve relationships with their children and family.

Since 2016, we have extended the approach of group counselling to develop community counselling for the children of the women survivors too, as youth born of rape face great challenges related to trauma and social stigma as well. They are described as carriers of "deviant genes" and are often marginalised in their families and communities. In instances occurring during wartime, many societies have adopted hateful labels such as "children of shame" or "children of bad memory".

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Many mothers are starting to speak out against the negative perceptions and stigma associated with children of rape and disclosing to their children the circumstances leading to their birth. Many mothers attest that after disclosure the children now youth, need psychological support.

The youth retreats in 2022 brought together 70 youth to receive group counselling, reproductive health training and career guidance. This has provided vital support and assistance otherwise unavailable to them.

Claire*

"I was 14 years old during the genocide and we were 7 children in my family but all of them in addition to my parents were slaughtered. I was raped by a number of men until I wish I would be killed instead. I thought that to survive was impossible, but I survived by chance. When genocide was over, I was a homeless person like many other survivors.

Then, I was taken to an orphanage that was established by the Catholic nuns. But after three months the nuns found out that I was pregnant.

To me, I did not know that I was pregnant. After knowing this, I felt uneasy and I made several suicide attempts but the nuns always watched me closely. After some time, I gave birth to a child in the orphanage and told the nuns that as they prevented me from committing suicide, they would also prevent me from breastfeeding the child of perpetrators. They asked me for the child's name, and I said, Urwibutso Rubi (a bad memory). After that they kept looking after me and my child. The nuns took care of the child as I wanted to show everyone that I had no baby from perpetrators and feeling that, to not know the father of the baby is an opportunity for me. A time came and I was obliged to leave the orphanage, which means I had to take my baby with me. Though I felt I took someone else's baby. I couldn't accept that the baby is mine. My boy is now grown up, and there have been a bad relationship between him and myself, until I joined a counselling group for the first time.

After genocide, life kept being hard. I lived a miserable life with my baby boy. I lost hope and made many more suicide attempts. What made me cry all the time is the way that I was not neither a woman, nor single, which makes me feel that I am nothing in the society. I was always ill without knowing why, as all my body was painful.

I got a chance to be selected as one of the counselling group members for a period of six months. I felt that it was impossible to help me, based on how I was always prone to mood swings. I thought no one would tolerate to live with me for 6 months except my child who only did so because he had no other choice. I clearly saw that my child was to blame for the bad living conditions that I have faced.

I thought that I was the only one who was raped during genocide before we started the counselling sessions. I have not met other women before in my same situation and we talked about what happened to us during the genocide until we started the counselling group. The counselling sessions have helped me a lot, to the point that I now feel that I have a place in society. Other women started sharing their testimonies, and feeling that I am not alone, I was glad to have found a new family.

Group counselling has made me a new person, I started loving my boy which could not have happened before joining counselling sessions. I managed to tell my boy the truth of what happened and now we are together as a family. I love him. Now I have friends and a new family. When I have problem, I have friends with whom I can talk about it without crying alone. After 28 years, I feel genocide has ended now, as I have finally started a new life."

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

Legal and Counselling Helpline

The Legal and Counselling Helpline (Helpline) was established in August 2013 as a partnership between Survivors Fund (SURF) and AERG to fill the gap in support for young survivors of the genocide against the Tutsi with legal and mental health challenges, and other related vulnerable young persons, so that they can access support regardless of where they are located in Rwanda. Funding for the Helpline has been contributed principally by INSPIRE!africa.

By providing legal and counselling support services countrywide, the Helpline filled a necessary gap in support for vulnerable young people with outstanding legal disputes or suffering from trauma. This is one of the only free and accessible services for those unable to afford to take their legal cases to court or lacking the confidence or ability to find someone to talk to about a mental health issue. In addition to providing telephone-based support, the helpline also has field staff who conduct outreach and provide support to clients through legal education and orientation, advocacy and representation in court.

The Helpline was launched with the intention of primarily providing telephone-based support. However, due to the demand for legal and a counselling support, the helpline has grown from a small pilot telephone-based service to an innovative, all-encompassing legal and counselling support service, which includes outreach visits to schools and universities to raise awareness of legal rights, as well as the services available through the helpline, to young people across Rwanda. Since its launch in 2013, the service has supported over 2,845 young people to reclaim assets with a value of over Rwf 970,110,320 (around £700,000).

Shooting Touch

Shooting Touch, in collaboration with Survivors Fund (SURF) and Uyisenga n'Manzi, is using the power of sport (basketball) to improve Rwandan individuals' knowledge and management of mental health illnesses, while striving to reduce the existing stigmas, on an individual, family, and community level, around the understanding and treatment of such illnesses.

Funded by Comic Relief, the three-year project, which launched in 2021, is delivering the following:

1. Women, boys, and girls suffering from mental illness(es) report a greater awareness of their mental health status.
2. Increased access to and utilization of mental health services for at-risk (defined as an individual with a mental health concern) women, boys, and girls.
3. Increased knowledge surrounding mental health illnesses, coping strategies, and available services for staff, participants, families, community members, and health workers.
4. Decreased social stigmas surrounding mental health illnesses and treatment amongst participants, families, and fellow community members.
5. Increased sense of self-worth, acceptance, and knowledge to live healthier and happier lives amongst at-risk participants.

The project focuses on Kayonza District in the Eastern Province of Rwanda. The partnership strategically combines sports-based approaches with quality mental health support. It provides mental health education, physical activity, and expanded access to counselling services. The approach is to move into a new village each year, while also sustaining existing participants, enabling us to serve as many as 520 at-risk Rwandan women and youth in each village, engage over 100 healthcare professionals with up to 4 coaches, and educate approximately 4,000 community members.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Reaching Rwanda

Sandhurst School has been running its ground-breaking Reaching Rwanda project in partnership with Survivors Fund (SURF) since 2008. Pioneered by the Sandhurst School Deputy Head Samantha Hunt, who is also Chair of SURF, the Reaching Rwanda project has worked extensively in Rwanda by linking UK school students with survivors.

The project has three main aims:

- To inform students about the Genocide against the Tutsi in Rwanda and of the continued plight of survivors today.
- To connect students with genocide survivors and enable them to become friends.
- To enable students to become actively involved in improving the life chances of genocide survivors and to see the difference their efforts make.

The young people of Sandhurst School are highly engaged in supporting survivors of the 1994 Rwandan genocide thanks to the efforts of Samantha and its dedicated teachers.

Sandhurst School Sixth Form students and local community volunteers have made eight visits to Rwanda through the project. An enduring relationship for survivors and the school is now in place with regular skype calls between the students and the survivors. Students have been so moved through their experience and have supported the project raising approaching £300,000 for genocide orphans.

Devoted to improving education and livelihoods across Rwanda the project has in particular supported 'Ntarama Survivors Village' in Bugesera, Eastern Province.

After two years of planning, finally the long-awaited seventh Reaching Rwanda visit arrived in Kigali in July 2022. SURF Chair, Sam Hunt MBE, who developed the educational programme and led the first visit in 2010 in her professional role as Deputy Headteacher of Sandhurst School, was accompanied by 23 students and teachers from the school, as well as members of the local community who have long-supported SURF and the Reaching Rwanda project.

Each person brought with them gifts donated by other students and well-wishers, including toys, educational materials, and toiletries which were distributed to hundreds of children that the project supports. As well, the group visited Philly's Place, a unique children's centre which has been made possible through the funding and support of donors to Reaching Rwanda. Philly's Place offers free tuition in Kinyarwanda, English, maths and science, as well as weekly programmes in art, dance, music, sport, drama and clothes tailoring to approximately 600 local children of all ages. The centre is over run every week and is becoming an important community hub.

The success of the visit, can be summed up by the testimonial of one of the participants, Alfie:

"Rwanda was one of the most unfathomably phenomenal experiences I have had in my life. The things we witnessed, the things we did, and the people we met, were so incredible that I can't use words to adequately describe it. It didn't hit me, until soon after we arrived back, that we had changed so many individual lives, and affected so many people to the extent that we did; I can definitely say, without hesitation, we made an important difference to these people, and those people have made an enormous difference to us."

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

Education

Education is a fundamental right that enables people to break the cycle of deprivation and poverty. Survivors Fund (SURF) supports access to university education to 15 students, and funding for school materials for a further 45 students, being brought up by genocide widows through funding by INSPIRE!africa and the Reaching Rwanda project. In addition, through funding principally from Foundation Rwanda we are providing 180 young people with access to Technical and Vocational Education and Training (TVET). This relieves the burden of widows, who struggle to bring up and provide financial support to the young people in their care. Also, many young heads-of-households have dropped out of school to look after their younger siblings and we give them a chance to attend school.

Many students have no school or university materials, most of them have to walk long distances to attend their places of study, sometimes hungry because they cannot afford rent near university and meals. It is important to provide allowances for transport and meals for such students. Education remains the most important route out of poverty. Foundation Rwanda is providing support for accommodation and meals to 10 students in need.

Shelter

A home is a safe place to be for most people. Many survivors lost their homes during the genocide, many received houses from government and NGOs after the genocide. 28 years after the genocide, many of the houses are now dilapidated and in dire need of renovation.

In order to rebuild a sense of dignity and to provide a peaceful environment that enables survivors to deal with their day-to-day needs, during the year Survivors Fund (SURF) renovated 2 houses for widows and youth-headed households with support from INSPIRE!africa and Foundation Rwanda.

Christine, a forty-nine-year-old survivor and a Foundation Rwanda mother of four has seen some of the darkest days imaginable and was in desperate need of help. She was twenty-two years old during the genocide and was raped repeatedly by countless men resulting in a broken back leaving her in chronic pain. She has carried on bravely in the face of a failed spinal surgery resulting in sciatic nerve damage, severe pain and paralysis for a year. Christine has been unable to work and has struggled in the darkness of total poverty. At one point, the only safe accommodation she could find for her family was in a neighbour's outhouse where she filled the toilet hole with dirt and covered the latrine so she could lay a small mattress for her and four children to sleep at night. As a family of five, they slept in the outhouse for a year until it collapsed during the rainy season (while they were in it) and they became homeless.

Christine's dream in life was to have a safe place to call home for her children. "I have been running from house to house with this broken spine and my children for 27 years. My health situation is in great danger. But I am afraid to die because I am worried my children would go on the street if I die."

With great thanks to many generous supporters of Foundation Rwanda, over \$20,000 was raised through a GoFundMe campaign enabling Christine's dream of having a safe place to call home to come true! Christine commented:

"I am overwhelmed by the support and love people have shown me. I don't have words to express how grateful I am. I felt grateful since the day you told me about this campaign. The thought itself, made me realize that people think and care about me. I felt worthy ever since. Thank you so much!"

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Group Analysis Training

Over the course of 2022, a group of professional counsellors in Rwanda had the opportunity to participate in a special international course delivered by the Institute of Group Analysis (IGA). Convened by Anne Morgan, with the support of Justin Phipps and MJ Maher, all of whom are experienced Group Analysts, the course has developed the skills and capacity of the local counsellors to use group analysis in their mental health interventions.

The participants are all mental health professionals from 9 different organisations including ARCT-Ruhuka, Sociotherapy and SURF's local partner organisation, AVEGA Agahozo. The training will help the participants to use groups to help people with mental health and emotional concerns across different parts of the country where these organisations are operating. Participants are now able to:

- Recognise the effect of group dynamics upon self and others
- Have increased self-awareness and self-reflexivity
- Understand group dynamics from a Group Analytic perspective
- Recognise how group dynamics relate to the context of the setting
- Recognise and use theoretical language and concepts specific to Group Analysis
- Understand the meaning of fundamental Group Analytic term
- Understand psychoanalytic theory in relation to group development
- Understand how context impacts upon group dynamics in clinical and organisational settings
- Link Group Analytic theory with practice

Group Analysis is a powerful therapeutic medium that focuses on the relationship between the individual and the group, emphasising the essentially social nature of the human experience. As a method of treatment, group analysis offers an approach that recognizes how emotional, behavioural and psychological phenomena emerge in the context of our social groups. Carefully constituted analytic groups have a long record of helping people with personal problems and in promoting personal development.

The need for psychological support in Rwanda is great as a result of the genocide and yet there is a limited number of qualified and experienced psychologists. This training has enabled the counsellors to acquire skills that will improve their mental health support services to the people of Rwanda, and in particular survivors of the genocide.

This is one of a number of courses that the IGA has delivered in Rwanda since our partnership began in November 2014 after it was identified that psychologists and professionals working in mental health would benefit from training in therapeutic groups. To date, 30 participants have completed the IGA Foundation Course, of which 10 have subsequently completed the Intermediate Course.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

STRATEGIC REPORT

Financial review

Summary

Despite the continuing challenges of fundraising, 2022 proved another positive year financially for Survivors Fund (SURF), as we leveraged our grassroots network of local partners to demonstrate that we can deliver projects which respond to the needs of the most vulnerable, even in difficult times.

Income

Our income in 2022 was £730,911 (2021: £740,134). The major sources of income were:

- £37,859 from the Addax & Oryx Foundation for the Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) Project.
- £70,807 from the Charities Advisory Trust, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- £153,360 from Clifford Chance for our Counselling Extension Response Project (CERP II) and Youth Economic Empowerment Project (YEPP), which supported phone-based counselling for vulnerable survivors across Rwanda, as well as employment and entrepreneurial opportunities for young survivors.
- £110,911 from Foundation Rwanda for our education programme supporting young people born of genocide rape, as well as community counselling and youth camps.
- £30,634 from INSPIRE!africa for our Youth Entrepreneurship Training Programme, Legal and Counselling Helpline as well as various educational and shelter projects for survivors.
- £37,426 from Network for Africa for our Young Survivors Counselling Programme as well as a new cohort for our Youth Entrepreneurship Training Programme (YETP).
- £20,290 from the Allan & Nesta Ferguson Charitable Trust to co-fund with Network for Africa the new cohort for our Youth Entrepreneurship Training Programme (YETP).
- £30,041 from Shooting Touch through funding from Comic Relief to support the mental health through sports project in Kayonze District.

Expenditure

We maintained our expenditure on key projects proportionate to the income received for them, as well as controlled our expenditure on our core costs to £80,081. This in part was due to continuing strong exchange rate gains which we accrued over the year.

Fundraising Effectiveness

We do not have any fundraising spend, as we undertake no marketing, paid-for advertising or direct mail. This is quite exceptional for a charity that generates over £500,000 in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of £2,611 in 2022.

Financial Forecast

The year ahead is promising to be even better than last year for SURF. We begin the year with a very low-cost base, and good reserves. We will continue to receive funding from major donors over the year ahead: Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa and Shooting Touch.

Future Income

We had secured approximately £380,000 of income at the start of the year, including £225,000 from Clifford Chance, £50,000 from Foundation Rwanda, £30,000 from INSPIRE!africa, £30,000 from Network for Africa, £15,000 from Shooting Touch, and £30,000 from an anonymous trust.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

STRATEGIC REPORT

New grant proposals are in development with several trusts for new projects, and we continue to seek to identify independently additional funding opportunities with trusts and foundations in the UK, and in the USA in partnership with Foundation Rwanda. Continued emphasis will be placed on supporting our partner organisations to develop and secure funding for projects directly, which will result in less income being channelled through SURF over time.

Future Expenditure

We are committed to keeping our costs as low as possible in and outside of Rwanda in 2023. SURF now only retains a part-time consultant in the UK, with no overheads. We have no plans to recruit any more staff in the UK, and the number of staff in Rwanda will be directly related to project funding.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for staff, just above the level of inflation in Rwanda, in January and June 2022.

We plan to continue to maintain the level of grant expenditure in 2023 as our income allows, ensuring that we try to maintain a small surplus despite the challenging financial environment.

Reserves policy

The policy agreed by the trustees is that the minimum amount to be held as reserve is now set at 5 month's operating expenditure. By the end of 2022, our reserves amounted to £173,520, of which £99,694 was designated as free reserves (equivalent to eight month's operating expenditure).

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

STRATEGIC REPORT

FUTURE PLANS

Every three years, the partners, trustees and staff of Survivors Fund (SURF) undertake a review of our work to date, and develop a strategic plan for our work ahead. We discuss what are the priorities for survivors now and likely in the three-year period ahead, and what resources we have as an organisation to help address them.

Our Strategic Plan accounts for the emerging changes affecting survivors of the genocide against the Tutsi in Rwanda, and the changing environment in which SURF works. We developed a new three-year Strategic Plan at the end of 2020 which sets out the aims, targets and actions for SURF and its partners work from 2021 to 2023; and which form the basis for operational priorities. It explains how SURF intends to assist partners to achieve their own plans and priorities.

It sets out a demanding but exciting agenda of support to our partners. It will deliver greater impact for those we are seeking to help. By balancing our programmes, advocacy work and capacity building with our fundraising, monitoring and evaluation we will increase our reach and build greater support for our work. The Strategic Plan will be continuously monitored to inform the future direction and development of Survivors Fund (SURF).

Our key themes and targets for 2021 - 2023 are:

Direct support to rebuild lives.

- Sustainable livelihoods for survivors and related vulnerable persons through a focus on income generating activities, entrepreneurship and employment.
- Improve the well-being of survivors and related vulnerable groups through a focus on mental health provision, memorialisation and physical health education.
- Reduce the vulnerability of survivors and related vulnerable persons through a focus on decent housing, food security and elderly care.

Advocacy and Capacity Building to sustain support.

- Improve the enforcement of rights and legal representation of survivors and related vulnerable persons in Rwanda.
- Enable sustainability of survivor organisations in Rwanda over the long term.

We look forward to reporting on our progress ahead.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT
HOW SURF IS RUN

Survivors Fund (SURF) is a charitable company, registered in England and Wales with both the Charity Commission (1065705) and Companies House (04311565).

This structure, which is used by many charities, allows us to have all the advantages of charitable status, and simultaneously to limit the trustees' liability through the company's 'limited' status. As a charity and a company limited by guarantee, Survivors Fund (SURF) has no share capital and therefore cannot be owned by anyone.

The charity is governed by its Memorandum and Articles of Association, dated 30 July 1997. SURF is headed by a Board of Trustees. For company-law purposes, the trustees are also the directors of Survivors Fund (SURF) Ltd.

Day-to-day management of the organisation is undertaken by the Chief Executive in Rwanda.

THE BOARD OF TRUSTEES

The Board of Trustees has authority over and responsibility for the organisation and acts as its legal guarantors. The effective involvement of the Board of Trustees is considered crucial to the success of SURF and is dependent on shared goals, the development of sound and creative working practices and significant time commitments.

The Board meets at least four times a year, to assess the charity's progress since the previous meeting, and to set milestones to be achieved by the next meeting. The Chief Executive attends each Board meeting either in person, or virtually from Rwanda, and provides an update to the Trustees on the charity's progress and assists in the setting of goals. Trustees also provide valuable assistance to the Chief Executive and other members of staff when necessary.

TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS

Trustees are elected at the Annual General Meeting (AGM) by the members of Survivors Fund (SURF). The members include all the trustees. In between AGMs, Trustees may be appointed temporarily by the general agreement of the existing trustees. However, such appointments are only valid until the next AGM.

After appointment, Trustees are presented with a copy of our most recent annual report; the charity's governing documents, and the minutes of the two most recent Board meetings. They are also asked to study the principles of the Charity Commission's Essential Trustee booklet and are invited to speak with the Chief Executive and Chair to discuss the charity's position and operation.

At every AGM, one-third of the Board of Trustees is required to resign, though they can then be re-elected for a further three-year term. There are no term limits, with the organisation recognising the value of institutional knowledge held by long-serving trustees.

CURRENT TRUSTEES

Ten trustees served the entire year. They are:

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sam Hunt MBE (Chair) - Sam is Deputy Headteacher at Sandhurst School. She is a winner of the Secondary School Teacher of the Year award, the Anne Frank Award for Inspirational Educator of the Year and has been recognised as a Sue Ryder "Woman of Achievement", the "Pride of Bracknell" and an honorary fellow of the University of Winchester. She is a volunteer educator for the Holocaust Educational Trust and an academic advisor for Remembering Srebrenica. She has been a trustee since 2008, elected as Chair in 2013, and was awarded an MBE in 2020 in recognition of her voluntary work with SURF.

Josephine Uwamariya (Vice-Chair) - Josephine served as Country Director of ActionAid International Rwanda from 2010, before retiring in 2022. She is a social worker by profession and has an MBA from the Maastricht School of Management, specialising in Project Management.

David Chaney (Vice-Chair) - David owns and runs a full-service public accounting practice, representing over 200 clients including a number of charities. He regularly visits Rwanda and has worked to strengthen the financial management of SURF partners. He lives in Houston, Texas.

Adrian Veale (Treasurer) - Adrian is an accountant and has worked in the field for over 30 years. He also has experience as an auditor of charitable organisations. He has supported the work of Survivors Fund (SURF) since 2011 through volunteering with Project Umubano.

Alphonsine Kabagabo - Alphonsine was a trustee for SURF from 2001 to 2006 and returned to the board in 2013. She is a survivor of the genocide. She is Director of Women for Refugee Women and was formerly Regional Director for Africa World Association of Girl Guides and Girl Scouts.

Liliane Umubyeyi - Liliane has been a trustee of SURF since 2004. She is a survivor of the genocide and moved to the UK in 2000. For her work with SURF, Liliane won the Ultimate Woman of the Year Award for Best Campaigner from Cosmopolitan Magazine in 2007. She retired as Co-Chair at the 2012 AGM, after five years in post.

Jeanette Kagabo - Jeanette has been a trustee since 2004. She is a survivor of the genocide and moved to the UK in 2002. She is an advocate for the cause of survivors, speaking at an array of national and regional events since 2003.

Will Goodhand - Will is Chief Innovation Officer and Founder at GoodMore Global, an international research agency. He was a Conservative Party Parliamentary Candidate in 2015 and has supported the work of Survivors Fund (SURF) since 2009 through numerous visits with Project Umubano.

Samantha Lakin - Samantha is an advanced PhD student at The Strassler Center for Holocaust and Genocide Studies, Clark University and a Graduate Research Fellow at Harvard Law School. She was formerly a Fulbright Scholar in Rwanda. Her research focuses on human security in post-conflict societies, memorialization practices initiated by states and survivors.

Philomene Uwamaliya - Philomene has been a registered nurse since 2006 and specialises in mental health nursing for those with complex problems, refugees and asylum seekers. She is a Senior Lecturer in Mental Health Nursing at John Moores University in Liverpool.

VOLUNTEERS AND KEY SUPPORTERS

Our work is helped by the contribution of many individual volunteers, who make up the SURF Projects Team. Their work is vital in extending the reach of SURF.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

We would like to record special mention of SURF Chair, Sam Hunt MBE, who works tirelessly to help SURF raise funds through the Reaching Rwanda project which she established to raise funds through schools and community groups. As well as Dr Noam Schimmel, who works tirelessly to advocate for the cause of survivors, in particular through his academic research, publications and teaching.

We also want to thank Joy Childs for her unstinting support of Survivors Fund (SURF) and the funding that she has raised through teaching art and organising fundraising events among her network, and Kathy Shanklin and Rebecca Tinsley who support many students and vulnerable survivors in Rwanda.

PARTNERS

SURF is fortunate to have a number of partners that support our work and make it possible both in the UK and Rwanda.

Our work is supported by an array of funders whose support is invaluable. In 2022 our funders included the Addax & Oryx Foundation, Allan & Nesta Ferguson Charitable Trust, Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa and Shooting Touch. We would like also to thank an array of anonymous donors.

SURF has received guidance and advice from individuals and organisations too numerous to mention, but we would like to acknowledge the contribution of them all.

SURF has worked with the following survivors' organisations in Rwanda during 2021:

AVEGA Agahozo - Association of Widows of the Genocide | AERG - Survivors' Association of Students and Pupils | GAERG - Survivors' Association of Graduate Students | Uyisenga N'manzi - Association of HIV+ Orphan-headed Households | Solace Ministries - Christian Association of Genocide Survivors | Kanyarwanda - Genocide Survivors Association defending human rights

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

STAFF

The CEO of Survivors Fund (SURF), Samuel Munderere, is the primary point of contact between the trustees of SURF, and the SURF team in Rwanda, as well as with the partner organisations and donors. Sam directs and coordinates all activities of SURF supported by David Russell, who serves as the UK Coordinator and Company Secretary. Sam is supported in Rwanda by a core team which includes Emilienne Kambibi, Raban Havugimana, Liliane Pari Umuhoza and Vincent Nyauma all of whom play vital roles in ensuring our work progresses as well as it has done to date.

Samuel Munderere, CEO - Sam has worked with SURF since 2004, and has experience in managing counselling and education projects, helping to set up our Foundation Rwanda project in 2008. Sam holds a MA in International Development Management from the University of Westminster and a BA degree in Social Worker and Social Administration from Bugema University.

Emilienne Kambibi, Senior Key Worker - Emilienne is a trained counsellor and social worker and has led our Community Counselling Initiative to support women survivors with children born of rape since 2011. She has a PGCert in counselling from the College of Medicine and Health Sciences and a BA in Sociology. Before joining SURF, she worked with AVEGA Agahozo and African Rights.

Raban Havugimana, Programme Manager - Raban joined SURF in 2012 and helped to set up our entrepreneurship projects with AERG, where he was formerly a member, and helps to lead on the monitoring and evaluation of our livelihood development programmes. He has an MA in Development Studies from Mount Kenya University.

Vincent Nyauma, Accountant - Vincent joined SURF in 2009 to manage our accounts and supervises the audit of the financial reporting of partner's programmes funded through SURF. He is a Certified Public Accountant in Rwanda and Kenya. He holds degrees from UNISA, Strathmore and Moi Universities.

Dr Jemma Hogwood, Clinical Psychologist Advisor - Jemma has a Doctorate in Clinical Psychology from University College London and is registered to practice as a Clinical Psychologist in the UK and Rwanda. She has been working with SURF since 2010, helping to set up many of our counselling projects, and continues to provide supervision to our counsellors on a consultancy basis.

The office team in Rwanda is supported by the following staff:

- Claudine Mukakalisa, Office Assistant
- Gilbert Dusabimana, Security Guard

In the UK, our office is managed by:

David Russell, UK Coordinator - David has been working with SURF since 2004, first as a consultant, and then serves as the CEO from 2009 to 2013. He continues to help manage the finances and as Company Secretary also the governance of the organisation, supporting the team in Rwanda on communications and programme development. He has an MA from New York University and Cambridge University.

Our team is supported internationally by Liam Dempsey of lbdesign (online) and Drew Sutton and Rachel Collingwood of Central Studios (film and photography), and we are thankful for their continuing support.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

Risk Category	Risk Title	Level of impact (1-5)	Likelihood (1-5)	Potential Impact	Steps to mitigate risk
External	Climactic risks	4	4	Events such as heavy rains, volcanic eruptions in Rubavu and earthquakes could have a major impact on housing of beneficiaries.	Ensure that the risks are identified, and where urgently required advocacy is undertaken with stakeholders who could potentially address them.
Financial	Exchange rate	4	4	The weakening of the pound will have an adverse impact on our finances if that falls even further as will result in exchange rate losses.	We are monitoring this for projects with a fixed exchange rate (such as Clifford Chance) and will ensure that a lower exchange rate is used for future years of funding. Though currently at 1307 RWF (7/3/23)
Operational	Loss of key staff	5	3	Potential threat to delivery of projects because of a deficit of institutional knowledge	Ensure that staff are properly supported, and that there are sufficient development opportunities. Ensure that there are appropriate consultants to add support if and when necessary.
Operational	Safeguarding	5	3	Harm to beneficiaries and reputational damage to SURF	Ensure that our safeguarding policies are included in our partner reporting requirements and that beneficiaries know about whistle blowing policies so that they know who they can report abuse to.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

External	Rwanda/DR C conflict	5	3	Fear among survivors of Interahamwe from DRC killing people especially those in Gisenyi and Musanze near the Goma border post.	Work with survivors' organisations to extend our mental health work in the districts near the border with DRC.
Operational	Coronavirus	4	3	"Restrictions have been reduced significantly in Rwanda as a result of the implementation of preventative measures.	Groups are now able to meet for trainings and counselling.
Financial	Lack of funding opportunities	4	3	Loss of income and ability to support area/areas of work which particularly may result as a result of the reduction of UK Aid Budget	Regularly review programmes to ensure they're relevant to current donor focus while mitigating against "mission drift"; keep abreast of donor and development trends; include full cost recovery budgets when opportunities do arise.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03411565 (England and Wales)

Registered Charity number
1065705

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

Registered office

4 Heathfield Road
Bushey
WD23 2LJ

Trustees

Sam Hunt MBE (Chair)
Josephine Uwamariya (Vice-Chair)
David Chaney (Vice-Chair)
Adrian Veale (Treasurer)
Alphonsine Kabagabo
Liliane Umubyeyi - Resigned on 26th April 2023
Jeanette Kagabo
Will Goodhand
Samantha Lakin
Philomene Uwamaliya

Company Secretary

David Russell

Chief Executive

Samuel Munderere

Founder

Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank
1 Balloon Street
Manchester M60 4EP

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Survivors Fund (SURF) for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

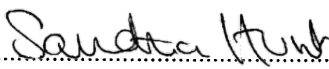
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Prestons & Jacksons Partnership LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on18th September 2023..... and signed on the board's behalf by:


.....
Trustee SAMANTHA HUNT

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Opinion

We have audited the financial statements of Survivors Fund (SURF) (the 'charitable company') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

The Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
SURVIVORS FUND (SURF)**

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

for and on behalf of Prestons & Jacksons Partnership LLP
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date:

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted fund £	Restricted fund £	31.12.22 Total funds £	31.12.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations	2	33,720	58,253	91,973	72,570
Charitable activities	4				
Charitable Activity		41,494	530,183	571,677	663,893
Other Incoming Resources	3	4,793	62,468	67,261	3,671
Total		<u>80,007</u>	<u>650,904</u>	<u>730,911</u>	<u>740,134</u>
 EXPENDITURE ON					
Charitable activities	5				
Charitable Activity		<u>66,549</u>	<u>730,506</u>	<u>797,055</u>	<u>611,851</u>
NET INCOME/(EXPENDITURE)		13,458	(79,602)	(66,144)	128,283
 RECONCILIATION OF FUNDS					
Total funds brought forward		86,236	153,428	239,664	111,381
TOTAL FUNDS CARRIED FORWARD		<u><u>99,694</u></u>	<u><u>73,826</u></u>	<u><u>173,520</u></u>	<u><u>239,664</u></u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION 31 DECEMBER 2022

	Notes	31.12.22 £	31.12.21 £
FIXED ASSETS			
Tangible assets	13	41,548	40,248
CURRENT ASSETS			
Debtors	14	21,726	14,382
Cash at bank and in hand		138,921	211,437
		<u>160,647</u>	<u>225,819</u>
CREDITORS			
Amounts falling due within one year	15	(28,675)	(26,403)
		<u>131,972</u>	<u>199,416</u>
NET CURRENT ASSETS			
		<u>173,520</u>	239,664
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>173,520</u>	<u>239,664</u>
NET ASSETS			
		<u>173,520</u>	<u>239,664</u>
FUNDS			
	17		
Unrestricted funds:			
General fund		99,694	86,236
Restricted funds:			
Restricted Funds		73,826	153,428
		<u>173,520</u>	<u>239,664</u>
TOTAL FUNDS			
		<u>173,520</u>	<u>239,664</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.


These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

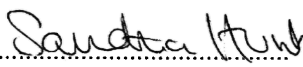
The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2022

The financial statements were approved by the Board of Trustees and authorised for issue on18th September 2023..... and were signed on its behalf by:


.....
Trustee *Adrian Veale*


.....
Trustee SAMANTHA HUNT

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	31.12.22 £	31.12.21 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(61,821)</u>	<u>183,145</u>
Net cash (used in)/provided by operating activities		<u>(61,821)</u>	<u>183,145</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(10,695)</u>	<u>(20,780)</u>
Net cash used in investing activities		<u>(10,695)</u>	<u>(20,780)</u>
Change in cash and cash equivalents in the reporting period		<u>(72,516)</u>	<u>162,365</u>
Cash and cash equivalents at the beginning of the reporting period		<u>211,437</u>	<u>49,072</u>
Cash and cash equivalents at the end of the reporting period		<u><u>138,921</u></u>	<u><u>211,437</u></u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2022

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.22	31.12.21
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(66,144)	128,283
Adjustments for:		
Depreciation charges	10,998	4,714
Other	(1,603)	631
(Increase)/decrease in debtors	(7,344)	46,656
Increase in creditors	2,272	2,861
	<hr/>	<hr/>
Net cash (used in)/provided by operations	(61,821)	183,145
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/22	Cash flow	At 31/12/22
	£	£	£
Net cash			
Cash at bank and in hand	211,437	(72,516)	138,921
	<hr/>	<hr/>	<hr/>
	211,437	(72,516)	138,921
	<hr/>	<hr/>	<hr/>
Total	211,437	(72,516)	138,921
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity constitutes a public benefit entity as defined by FRS102.

Going Concern and Impact of Covid 19

With restrictions eased off in March 2021 and vaccination programme organised and rolled out by the Government of Rwanda, SURF has successfully minimised the impact of the Pandemic on their charitable objectives. The organisation further secured sufficient fundings to operate for the next twelve months. As such, the Board of trustees are confident that they would be in a position to carry out their charitable activities in the coming year.

As a result of this, the trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

Income from government and other grants, whether "capital" grants or "revenue" grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services recognised in the financial statements would include those provided by an individual or entity as part of their trade or profession for free. An equivalent amount is included as expenditure.

Expenditure and irrecoverable vat

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES - continued

Expenditure and irrecoverable vat

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Leasehold Land	- not provided
Plant and machinery	- 25% on cost
Motor vehicles	- 25% on cost

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

No depreciation is charged on the value of land but any improvement costs are depreciated.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the statement of financial position date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

Debtors

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES - continued

Creditors

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS

	31.12.22	31.12.21
	£	£
Donations	80,225	61,447
Gift aid	9,137	7,786
Donated services and facilities	2,611	3,337
	<u>91,973</u>	<u>72,570</u>

3. OTHER INCOMING RESOURCES

	31.12.22	31.12.21
	£	£
Agency Income	62,468	3,491
Interest income	4,793	180
	<u>67,261</u>	<u>3,671</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

4. INCOME FROM CHARITABLE ACTIVITIES

		31.12.22	31.12.21
	Activity	£	£
Grants	Charitable Activity	571,677	663,893
		<u> </u>	<u> </u>

Grants received, included in the above, are as follows:

		31.12.22	31.12.21
		£	£
Foundation Rwanda		110,911	86,272
INSPIRE!africa		30,634	36,707
Anonymous		71,929	50,000
Charities Advisory Trust (Good Gifts)		70,807	93,843
Comic Relief (Shooting Touch)		30,041	20,454
Charities Aid Foundation (CAF) America		8,420	807
Network for Africa		37,426	36,634
Allan & Nesta Ferguson Charitable Trust		20,290	-
Addax & Oryx Foundation		37,859	29,834
Clifford Chance		153,360	239,147
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project)		-	70,195
		<u> </u>	<u> </u>
		571,677	663,893
		<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Charitable Activity	79,113	637,861	80,081	797,055
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

6. GRANTS PAYABLE

		31.12.22	31.12.21
		£	£
Charitable Activity		637,861	455,669
		<u> </u>	<u> </u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

6. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	31.12.22	31.12.21
	£	£
Community Projects (Shelter)	4,946	2,694
Foundation Rwanda	62,448	44,611
Youth Entrepreneurship Training Programme (YETP)	2,958	-
Community Counselling Initiative (CCI)	122,853	-
Good Gifts Project	102,871	78,539
Reaching Rwanda Project	57,699	43,658
University Student Support Programme	3,232	1,034
Network 4 Africa	13,714	-
Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project.	7,138	89,822
Empowering Vulnerable Genocide Widows in Karongi and Rutsiro District to Alleviate Extreme Poverty (EVKREP) project.	39,184	23,528
Other Agency Costs	63,816	3,129
Counselling Extension Response Project (CERP II)	57,527	36,807
Youth Economic Empowerment Project (YEPP)	99,475	131,847
	637,861	455,669
	637,861	455,669

7. SUPPORT COSTS

	Management	Finance	Premises
	£	£	Costs
	£	£	£
Charitable Activity	54,668	1,449	16,332
	54,668	1,449	16,332
	Other	Governance	
	Overheads	costs	Totals
	£	£	£
Charitable Activity	2,611	5,021	80,081
	2,611	5,021	80,081
	2,611	5,021	80,081

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.22	31.12.21
	£	£
Auditors' remuneration	5,021	4,800
Depreciation - owned assets	10,997	4,636
	<u> </u>	<u> </u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

10. STAFF COSTS

	31.12.22	31.12.21
	£	£
Wages and salaries	58,088	74,633
Social security costs	5,983	5,131
	<u> </u>	<u> </u>
	64,071	79,764
	<u> </u>	<u> </u>

The average monthly number of employees during the year was as follows:

	31.12.22	31.12.21
Charitable Activities	6	7
Management and Administration	1	1
	<u> </u>	<u> </u>
	7	8
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2021

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations	44,074	28,496	72,570
Charitable activities			
Charitable Activity	20,000	643,893	663,893
Other Incoming Resources	180	3,491	3,671
Total	64,254	675,880	740,134
EXPENDITURE ON			
Charitable activities			
Charitable Activity	56,624	555,227	611,851
NET INCOME	7,630	120,653	128,283
RECONCILIATION OF FUNDS			
Total funds brought forward	78,606	32,775	111,381
TOTAL FUNDS CARRIED FORWARD	86,236	153,428	239,664

12. KEY MANAGEMENT PERSONNEL

The Key Management Personnel comprised of the Board of Trustees.

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

13. TANGIBLE FIXED ASSETS

	Leasehold Land £	Plant and machinery £	Motor vehicles £	Totals £
COST				
At 1 January 2022	14,096	64,709	12,258	91,063
Additions	-	10,043	652	10,695
Exchange differences	736	1,046	(180)	1,602
	<u>14,832</u>	<u>75,798</u>	<u>12,730</u>	<u>103,360</u>
DEPRECIATION				
At 1 January 2022	963	46,033	3,819	50,815
Charge for year	-	7,770	3,227	10,997
	<u>963</u>	<u>53,803</u>	<u>7,046</u>	<u>61,812</u>
NET BOOK VALUE				
At 31 December 2022	<u>13,869</u>	<u>21,995</u>	<u>5,684</u>	<u>41,548</u>
At 31 December 2021	<u>13,133</u>	<u>18,676</u>	<u>8,439</u>	<u>40,248</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Trade debtors	9,110	7,786
Other debtors	12,616	6,596
	<u>21,726</u>	<u>14,382</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Social security and other taxes	3,086	3,733
Other creditors	25,589	22,670
	<u>28,675</u>	<u>26,403</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31.12.22 Total funds	31.12.21 Total funds
	£	£	£	£
Fixed assets	19,553	21,995	41,548	40,248
Current assets	108,816	51,831	160,647	225,819
Current liabilities	(28,675)	-	(28,675)	(26,403)
	<u>99,694</u>	<u>73,826</u>	<u>173,520</u>	<u>239,664</u>

17. MOVEMENT IN FUNDS

	At 1/1/22	Net movement in funds	At 31/12/22
	£	£	£
Unrestricted funds			
General fund	86,236	13,458	99,694
Restricted funds			
Restricted Funds	153,428	(79,602)	73,826
TOTAL FUNDS	<u>239,664</u>	<u>(66,144)</u>	<u>173,520</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	80,007	(66,549)	13,458
Restricted funds			
Restricted Funds	650,904	(730,506)	(79,602)
TOTAL FUNDS	<u>730,911</u>	<u>(797,055)</u>	<u>(66,144)</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	78,606	7,630	86,236
Restricted funds			
Restricted Funds	32,775	120,653	153,428
TOTAL FUNDS	<u>111,381</u>	<u>128,283</u>	<u>239,664</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	64,254	(56,624)	7,630
Restricted funds			
Restricted Funds	675,880	(555,227)	120,653
TOTAL FUNDS	<u>740,134</u>	<u>(611,851)</u>	<u>128,283</u>

Analysis of Restricted Reserves

	31.12.2022 £	31.12.2021 £
Youth Economic Empowerment Project (YEPP)	73,826	71,638
Counselling Extension Response Project (CERP II)	-	43,084
Foundation Rwanda	-	38,706
	<u>73,826</u>	<u>153,428</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

18. RELATED PARTY DISCLOSURES

David Russell who is the Company Secretary of SURF, is also the Chair of Network for Africa and Charities Advisory Trust. During the year donations totalling £37,426 (2021: £36,634) were received from Network for Africa and £70,807 (2021: £93,843) from Charities Advisory Trust.

During the year, the Trustees donated £2,335 (2021: £5,635) to the organisation.

During the year, SURF donated £12,307 towards the construction of Philly's Place Children's Centre in Rwanda. The building is currently owned by a member of the board of trustees.

19. LEGAL STATUS OF THE TRUST

The charity is a company limited by guarantee and has no share capital.

20. WINDING UP OR DISSOLUTION OF THE CHARITY

If upon winding up or dissolution of the charity, there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

SURVIVORS FUND (SURF)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	31.12.22	31.12.21
	£	£
INCOME AND ENDOWMENTS		
Donations		
Donations	80,225	61,447
Gift aid	9,137	7,786
Donated services and facilities	2,611	3,337
	91,973	72,570
Other Incoming Resources		
Agency Income	62,468	3,491
Interest income	4,793	180
	67,261	3,671
Charitable activities		
Grants	571,677	663,893
	571,677	663,893
Total incoming resources	730,911	740,134
EXPENDITURE		
Charitable activities		
Wages	58,088	74,633
Social security	5,983	5,131
Networking and Advocacy	2,528	594
Internet Expenses	1,516	1,864
Depreciation of tangible fixed assets	10,998	4,714
Project Costs	637,861	455,669
	716,974	542,605
Support costs		
Management		
Training and Welfare	8,102	15,895
Travel and Subsistence	10,539	7,715
Consultancy Services	36,027	25,600
	54,668	49,210
Finance		
Foreign Exchange Difference	713	(5,682)
Carried forward	713	(5,682)

This page does not form part of the statutory financial statements

SURVIVORS FUND (SURF)

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	31.12.22	31.12.21
	£	£
Finance		
Brought forward	713	(5,682)
Bank charges	736	707
	<u>1,449</u>	<u>(4,975)</u>
Premises Costs		
Rent	9,589	8,953
Light and Heat	758	866
Telephone	1,953	1,977
Postage and stationery	1,614	3,167
Cleaning	2,418	1,911
	<u>16,332</u>	<u>16,874</u>
Other Overheads		
Advertising	2,611	3,337
Governance costs		
Auditors' remuneration	5,021	4,800
	<u>797,055</u>	<u>611,851</u>
Total resources expended		
	<u>(66,144)</u>	<u>128,283</u>

This page does not form part of the statutory financial statements

SURVIVORS FUND (SURF)

England & Wales - Charity number 1065705

Accounts

REGISTERED COMPANY NUMBER: 03411565 (England and Wales)
REGISTERED CHARITY NUMBER: 1065705

REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021
FOR
SURVIVORS FUND (SURF)
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

SURVIVORS FUND (SURF)

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Page
Chairman's Report	1
A note from the Chief Executive	2
Report of the Trustees	3 to 27
Report of the Independent Auditors	28 to 30
Statement of Financial Activities	31
Statement of Financial Position	32 to 33
Statement of Cash Flows	34
Notes to the Statement of Cash Flows	35
Notes to the Financial Statements	36 to 46
Detailed Statement of Financial Activities	47 to 48

SURVIVORS FUND (SURF)

CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

Survivors Fund (SURF) is rebuilding the lives of survivors of the genocide against the Tutsi in Rwanda.

The vision of SURF is a world in which the rights and dignity of survivors are respected.

THE YEAR IN REVIEW / PREVIEW

It is my pleasure to introduce the 2021/22 Annual Report for Survivors Fund (SURF).

In a challenging year when the world had slowly begun to emerge from the global pandemic, many of us have been reminded of the importance of family and the love and support of those we care for. After a 2 year Covid-induced hiatus I recently was delighted to be able to return to Rwanda and to see first-hand the outstanding and vital work SURF has continued to do throughout the pandemic to support survivors of the genocide against the Tutsi. For so many survivors who lost their families and loved ones during the genocide, SURF has become a vital source of support, comfort, guidance and empowerment.

The commitment of Survivors Fund (SURF) to advocate for survivors and support them to rebuild their shattered lives remains undiminished. Our work would not be possible without the dedication of the SURF staff, led by our inspirational Chief Executive, Sam Munderere, and without the continuing commitment and generosity of our supporters, trustees and donors.

As the survivor community continues to age, the ability of Survivors Fund (SURF) to adapt to cater for their changing needs will become even more important. Your support to enable us to continue this vital work is more important than ever.

Thank you for supporting our work and helping survivors achieve their true potential. For those interested to learn more, and to support our work further, please do log on to our website at www.survivors-fund-org.uk on which there are films which bring to life some of SURF's projects, as well as information on how to donate.

**Sam Hunt MBE, Chair
April 2022**

SURVIVORS FUND (SURF)

A NOTE FROM THE CHIEF EXECUTIVE FOR THE YEAR ENDED 31 DECEMBER 2021

When the pandemic started two years, no one could predict the levels of adaptation, resiliency and collaboration that the genocide survivor's organization would demonstrate. Together we have met head on the threats that COVID-19 has posed to the lives of survivors. COVID-19 has had a substantial impact on people in Rwanda but most significantly on the mental wellness and livelihoods of genocide survivors. With great effort we formed new partnerships to respond to the needs of all survivors, and in particular those most vulnerable and marginalized, such as older widows. Addressing the pandemic's impact on survivors remained our priority.

In the past year we launched our Counselling Extension Response Project (CERP II), a collaboration with several of our local partner organisations. It has been made possible through funding from the Cornerstone programme of Clifford Chance and is providing vital access to phone-based counselling and supplementary support to vulnerable survivors of the genocide. Also, through new funding from Clifford Chance, we have launched this past year the Youth Economic Empowerment Project (YEPP), a three year partnership between Survivors Fund (SURF), AERG (National Student's Association of Genocide Survivors) and GAERG (National Survivor's Association of Graduate Students) to deliver entrepreneurship, work readiness and vocational training, and access to finance and learning resources. It aims to empower vulnerable youth - specifically young survivors who have dropped out of school and marginalised second-generation survivors - and enable them to develop secure livelihoods through employment and self-employment, and in so doing to generate a sustainable income.

As you read this annual review, I hope you feel inspired by the many great accomplishments that have been achieved in the face of adversity. Thank you to our dedicated donors, supporters and Board of Trustees, as well as all of our team and partners in Rwanda who make possible this work.

Thank you.

Samuel Munderere, Chief Executive
April 2022

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees confirm that they have complied with the duty in section 4(1) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

STRATEGIC REPORT

Achievement and performance

Charitable activities

Here we highlight some of our work in 2021 and flag up some of the work that we plan to undertake in 2022. The external environment for fundraising has never been more competitive and difficult, particularly as a result of the ongoing consequences of the COVID-19 pandemic over the year, so we're pleased to have sustained our work in this challenging environment and to have grown it in some key areas.

Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty Project (EVWEP)

The Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project is a partnership between Survivors Fund (SURF) and AVEGA Agahozo providing holistic support to widowed survivors of the genocide against the Tutsi in Rwanda and their dependents in the two districts of the Western Province, namely Rusizi and Nyamasheke. It was originally funded as a 30 month project from UK Aid Direct, the challenge fund of the UK Department for International Development (now part of the UK Foreign, Commonwealth & Development Office) supporting civil society organisations to achieve sustained poverty reduction.

EVWEP was initially scheduled to run through to March 2022 with the aim to empower 1,050 vulnerable genocide widows and 4,000 of their dependents by:

1. Alleviating their poverty by ensuring they have the skills, resources and confidence to generate income.
2. Reducing vulnerability, build confidence and improve the wellbeing by empowering participants to take greater control of their lives.
3. Improving food security and sustainable energy for the most vulnerable.

Due to cuts in the Overseas Development Assistance of the UK Government, the project was closed prematurely in July 2021, but still we were able to support over 1,272 vulnerable genocide widows to access livelihood development training, psychosocial counselling and food security and sustainable energy measures, which in turn helped over 5,000 of their dependents.

An overall assessment of the project was conducted by the UK Aid Direct team and scored an A+ which translates into the outcomes delivered have exceeded expectation. The commentary we received on it:

"The grant holder has demonstrated progress in key outcomes for 1,050 vulnerable genocide widows and their households, including improved food security and consumption, increased disposable household income, access to counselling and mental health support services, and more environmentally-friendly alternatives for cooking."

"Of further note was the successful approach to train community volunteers as key project implementors for the project. SURF successfully considered the risks around this and has been able to demonstrate how this approach has led to greater community buy-in as well as stronger sustainability for the project. The grant holder also provided some useful learnings and future adaptations for implementation, especially around setting up IGA with loans from banks. A key point of consideration for the project team for the implementation going forward is to reflect on how to support those whose businesses are still not profitable and are therefore in debt to the bank."

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

"Although this project has faced an array of challenges, the project team has been able to adapt commendably well - working in consultation with the government, the SURF team was able to resolve the main issue of field staff being able to reach beneficiaries. As a result of the impact of COVID-19, one of the safeguarding trainings for project staff was not able to happen - this is also an area which SURF are encouraged to prioritise a resolution for as the project proceeds with other funding."

"Overall, despite these challenges, at the point of FCDO funding ending it seems evident that the project had made good progress towards key targets and seemed well placed to continue with an upward trajectory having laid much of the groundwork."

Julienne*

Julienne is one of the project participants. She is a genocide widow living in Kagano Sector of Nyamasheke District of Western Rwanda. Before joining the project, her daily living activity was subsistence farming which she did to earn an income to help her family, for which she had received no training previously. Julienne joined the project and attended the livelihoods training program with others living local to her for three months. After attending the training, she then started taking part in group savings. She then took a loan of RWF 200,000 (£144) from Urwego Bank to start her own business selling different items in the market. Before taking a loan, she used to generate an income of RWF 5-10,000 (£3.60 - £7.20) per month. However, things have changed where now her monthly profit is between RWF 30 - 50,000 (£22 - £36) which is enabling her to independently support her entire household.

Before joining EVWEP, Julienne had no hope for the future. She could not think about starting a small business. But now things have changed, and she is involved in a business.

"Today I am very happy for what I have achieved through this project. I lost my children and husband during the genocide against Tutsi in Rwanda. I lived a miserable life with trauma and its symptoms, but a counsellor visited me many times and helped me to join the business training after which I took a loan and started my business. I am able now earn up to RWF 50,000 (£36) per month. I finished repaying back the loan and I am ready to apply for a second round of funding to scale up my business in the market. Thank you so much for playing an important role in rebuilding my life."

COVID-19 Emergency Nutritional Response for Vulnerable Genocide Widows in Western Rwanda (CENREV)

Survivors Fund (SURF) and AVEGA Agahozo were awarded a new UK Aid Direct grant in October 2020 to directly respond to the impact of COVID-19 in Rwanda, one of only 33 such grants approved by the UK Government through the programme - which enabled support to be delivered in 16 countries.

The COVID-19 Emergency Nutritional Response for Vulnerable Genocide Widows in Western Rwanda (CENREV) Project aims to reinforce existing interventions in three districts of the Western Province of Rwanda, namely Rusizi and Nyamasheke - where our current UK Aid Direct project (EVWEP) is operational - and the neighbouring district of Karongi, which is the focus of a parallel project funded by the Addax & Oryx Foundation (EVKEP). The work covered all 46 of their sectors across a six month period through to March 2021.

Cash transfers and distribution of livestock to vulnerable survivor-headed households was undertaken successfully. 490 direct beneficiaries have received nutritional support for their households through mobile cash transfers, which has enabled over 1,000 persons to be supported over this time (including dependents of the beneficiaries). A total of 1,960 cash transfers were made by 31st March.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

The cash transfers were made through mobile money by MTN Mobile Money (MoMo) platform. AVEGA has much experience using the platform for making such transfers, for which beneficiaries all have mobile phones to receive them. We received very good feedback from the beneficiaries of the mobile cash transfers who stated that it improved their confidence to manage their resources and make decisions about their future.

960 livestock consisting of 290 goats, 30 pigs 288 chickens and 352 rabbits were procured and distributed to 504 survivor-headed households. This activity was challenging due to COVID-19 preventative measures (which restricted movement across districts over much of the grant period) but we were able to navigate the challenges and delivered the support in time as planned. The livestock were given at different times according to their type.

Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKREP) Project

Survivors Fund (SURF), in partnership with AVEGA Agahozo, have been awarded a grant of \$93,604 for an 18-month project from the Addax & Oryx Foundation.

The Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) project will empower 400 vulnerable genocide widows and 1,200 of their dependents in Karongi and Rutsiro District of Rwanda's Western Province to:

1. Alleviate their poverty by ensuring they have the skills, resources and confidence to generate income. This will be achieved by forming and training Income Generating Activities (IGA) groups to start saving, develop viable businesses, and access capital to set up and scale businesses.
2. Reduce vulnerability, build the confidence and improve the wellbeing by empowering participants to take greater control of their lives and to participate more fully in the project activities through counselling support.
3. Improve food security and sustainable energy for the most vulnerable, in particular those who are elderly and affected by HIV, through provision and training in subsistence gardens, solar lamps and clean cookstoves.

Through previous joint projects, and our 2019-20 Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty Project (EVKEP) funded by the Addax & Oryx Foundation, we have proven that IGA group training, new business development, incentivising savings and providing access to loans, together sustainably generates income even for vulnerable genocide widows. Provision of subsistence gardens, and training to maintain them, cultivates nutritious food which alleviates hunger and malnutrition. Clean cookstoves and solar lamps provide access to a more affordable, healthy and sustainable energy source. Counselling groups foster increased resilience and confidence in a better future. When these components are integrated, as we propose to roll-out again through EVKREP - to engage widows in Karongi which we were not able to reach through EVKEP, as well as widows in the neighbouring district of Rutsiro - we prove that this can be transformative.

SURF and AVEGA have developed an IGA model using business students as Cooperative Business Development Assistants (CBDs) to train and support the widows - helping them to develop and strengthen their business plans, access capital (through funding made available through our microfinance bank partner, Urwego Bank Ltd (UBL)) and launch their ventures to be sustainable and profitable. This network of CBDs will be supported through a community-based model of 13 teams of two volunteers working across the 26 sectors of Karongi and Rutsiro (with each team covering two sectors) which will deliver supplementary support to widows:

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

1. **Community volunteers** will undertake home visits to widows, recording and reporting on their status, and providing assistance in particular in how to exploit subsistence gardening for small income and good nutrition.

2. **Volunteer Counsellors** trained in basic counselling techniques who support AVEGA's professional counsellor to support the mental health of widows, which has proven to be critical in securing the effective participation of widows in IGAs.

The evidence-based approach to alleviate poverty and strengthen resilience serves as the core of this project. The volunteer network of stronger widows is a cost-effective model of outreach to deliver peer support and training to empower participants to develop a livelihood, improve their mental health and address their immediate basic needs (to ensure their food and energy security).

The project formally kicked off in July 2021, with a comprehensive survey mapping all widows, and their dependents, across the two districts, the training of the volunteer team which will be leading the outreach to project participants. By December 2021 we had reached 516 new beneficiaries who are members of income generating groups, and among them 58 have received loans from Urwego Bank. 1,204 dependents have been identified who are projected to benefit from the support from the principal beneficiaries (as a result of being members of their households). 79 beneficiaries have received counselling support, either through individual one-to-one counselling, or through counselling groups, to enable them to address their trauma and its symptoms. So far, we are working in eight new sectors in Karongi and Rutsiro, but with proper follow up in the sectors reached through the EVKEP project.

Pauline *

Pauline is one of the EVKREP beneficiaries who has benefited from joining the project. She has started her small income generating business using a loan from Urwego Bank. She is 60 years old, and survived the genocide with two children. Her husband was killed during the genocide. Pauline attended entrepreneurship training and was part of a savings group where she started saving in order to be able to apply for a loan from Urwego Bank. After training, she took a loan of Rwf 200,000 (c. \$190) to start her boutique selling different kinds of beer. She has a big enough house that she can use some of the space for her store, and in so doing reduce the costs that otherwise she would be incurring in renting a space.

"I am very happy today. This time I have something to say after a long time of attending training and now I can see the fruits of it. I joined the entrepreneurship group and after the training I decided to take a loan from the bank. I chose a boutique business because in this neighbourhood many people walk a long way to buy different items including rice, potatoes, beer and so much more. Because we learnt about business opportunities, I decided to set up this boutique to sell beer. On average I can earn Rwf 90,000 (c. \$85) per month. This is enabling me to meet my family needs."

Foundation Rwanda Programme

Through funding from Foundation Rwanda, Survivors Fund (SURF) is currently addressing the education and counselling needs of young people conceived through rape during and under circumstances directly related to the 1994 genocide committed against Tutsi in Rwanda. The challenge for the affected mothers and children is that FARG, the government body that assists vulnerable survivors of the genocide, does not consider these young people eligible for support because they were born after genocide and thus are not by definition survivors. However, they are recognised to be a particularly vulnerable and marginalised population.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

Since Foundation Rwanda's inception in 2007, Survivors Fund (SURF) has been the key partner in providing life-changing services to the Foundation Rwanda families, which has helped more than 1,700 women and their offspring.

Unemployment is at a high rate in Rwanda, especially among young people. Technical and Vocational Education and Training (TVET) has been a principal solution to address youth unemployment because graduates with a trade are more easily able to start their own businesses, create job opportunities and sustain themselves and their families financially. In September 2021, 100 new youth were supported to access TVET through funding for relevant courses and programmes.

Even though Foundation Rwanda have supported many young people to attend TVET courses and over 300 of them have graduated with adequate knowledge and skills, many of those graduates face unemployment challenge and do not have the capital to start their own businesses. The situation was exacerbated when the COVID-19 pandemic started, as the studies and employment opportunities of the youth were interrupted.

To address this challenge, Foundation Rwanda has set up a Small Business Innovation Fund programme to provide capital to youth who want to start small businesses. In 2021, an initial cohort of 16 youth have been sponsored to start their own businesses and there is a plan to support more youth in the near future.

The students who have grown into inspiring, hopeful young adults now face the challenge of securing jobs or attending university while grappling with the circumstances of their birth and the legacy of trauma. SURF remains committed to continue implementing Foundation Rwanda's programs with our local partner organizations, Solace Ministries, Kanyarwanda, and AVEGA Agahozo.

Claire *

"Foundation Rwanda supported my TVET education in Culinary Arts. Even though COVID has been challenging, I was so happy to graduate at the beginning of July, this year. In the few weeks that I am home I have started to put my skills to work! I have started to make snacks and sell them in the neighbourhood. I am making a very small income but at least I am not just sitting at home. It really makes me happy when people appreciate my snacks and cooking at home. I am really grateful to FR. Their support for me to attend TVET helped me not only to gain skills but also the confidence to navigate through life."

Paul *

"I only have my mother and we were both suffering financially. Then FR helped me to attend TVET where I did videography and graphic design. I started to get temporary jobs but it was hard to work without my own equipment. I applied for business funding to FR and I was able to buy my own equipment which helped me to start my own business in videography. Today, I am financially independent, and I am able to support my mom as well. I still have dreams to expand my business in the future and I am confident that I will achieve it. FR changed my life and I am very grateful."

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

Good Gifts Project

Through funding from the Good Gifts Catalogue, an initiative of the Charities Advisory Trust, we have extended our support to thousands of widows and orphans that are beneficiaries of our ongoing livelihoods program, enabling them to become more independent and self-sufficient.

Survivors Fund (SURF) aims to alleviate the impact of poverty on vulnerable survivors by strengthening their families to secure viable livelihoods. The funding from Good Gifts helps to set up income generating projects which empower communities to fight poverty and take more active role in determining their lives.

Many survivors have been supported, receiving livestock, agricultural materials, solar lights and cookers, meals for schoolchildren and much more. The support from Good Gifts has played a significant role in enabling us to empower vulnerable survivors and their dependents. The livelihoods programme has helped beneficiaries to improve their lives. For example, those that have received solar lights and clean cookstoves are making savings for their households as they are no longer spending on kerosene, as well as saving time used to collect firewood. For that support they, and we, are greatly appreciative.

For the first time this year, with the support of the Charities Advisory Trust, we set up the Good Gifts Mobile Library, which is helping young children from both primary and secondary school to improve their reading skills while giving them access to reading materials. There is a problem of insufficient books in many schools around the country, and the Good Gifts Mobile Library is helping to bridge this gap. We have initially stocked the Mobile Library with 300 new children's books in English and Kinyarwanda.

The electric trike bike takes the books to schools that students can borrow and read for free with the guidance of a facilitator (librarian). It visits each school every two weeks, for books to be returned and new books to be taken out on loan. We are currently collaborating with primary schools in the Gasabo District of Kigali City. The expectation is to reach 600 students in the first 6 months of the project, with the hope that they can acquire the knowledge and skills that enhances their reading habits, academic success and beyond. Then the Good Gifts Mobile Library will move on to other schools in different areas.

Mukumana *

Through the support of Good Gifts, Survivors Fund (SURF) recently provided 50 solar lights to families living in remote areas in Rutsiro District in the Western Province of Rwanda. Mukumana is a genocide survivor living in Rutsiro District and is among the beneficiaries who received solar lights.

"I am happy to receive this solar light which will give me light and charge my mobile telephone. It is going to help my family a lot. I have children who are attending school and most of the evenings it was very challenging for them to do their school homework due to lack of light. We used to buy paraffin for lighting, but it is very expensive and generates a lot of smoke. Now we do not need to do so, which is saving us money, and is giving us better and healthier light for longer."

Counselling Extension Response Project (CERP II)

Survivors Fund (SURF) has developed and delivered an array of mental health projects to support survivors over the past 20 years. Some of our mental health work is delivered through conducting counselling groups across the country through our local partner organisations. Due to the start of the COVID-19 pandemic last year, survivors were not able to commemorate the loss of their loved ones during the annual commemoration period. Because of the government's stay-at-home and COVID-19 prevention measures, it was not possible for anyone to hold events, conduct vigils or gather within their communities to remember loved ones.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

Consequently, this exacerbated traumatic disorders among many survivors and required extending access to additional counselling services. Individual and group counselling activities were impossible to deliver during the lockdown. This led first to the COVID-19 Emergency Response Project (CERP), and now to the Counselling Extension Response Project (CERP II). SURF, in collaboration with its partners and with funding from Clifford Chance through the Cornerstone programme is providing access to phone-based counselling and supplementary support to vulnerable survivors of the genocide, and related vulnerable persons, from the April 2021 through to July 2022.

The project focuses on three principal activities: 1) raising awareness about available psychological services and mental health issues that affect survivors, 2) providing access to phone-based counselling and hardship support for those in most need, and 3) monitoring and learning from the approach in order to improve emergency response to future situations. It is coordinated by Survivors Fund (SURF) in partnership with Ibuka, Association des Etudiants et Eleves Rescapés du Genocide (AERG), Association des Veuves du Genocide (AVEGA-Agahozo) and Groupes des Anciens Etudiants Rescapés du Genocide (GAERG). Each will be supported to retain a professional counsellor to provide access to services through a toll-free helpline, supported by 48 Peer Support Counsellors who are volunteers based in different communities who will receive additional training in providing basic mental health first aid, and will be provided with a stipend to be fully available and provide local follow-up.

The project is providing much needed mental health support and survivors are continuing to learn, and experience first-hand, that telephone counselling can be as helpful as face-to-face counselling. CERP II is reaching survivors across all age groups across Rwanda, including most importantly more remote places which cannot be reached by counsellors, particularly over the period of lockdowns resulting from COVID-19.

As of November 2021, over 7,000 calls have been answered through the helplines, and 1,300 people have received direct support. This includes making referrals to specialist institutions to provide additional support for over 250 more complex cases. In a random survey of callers to the helpline, we are particularly proud that over 70% are very satisfied by the service that the helplines have provided to them, and over 90% have recommended the service to others.

Youth Economic Empowerment Project (YEPP)

The Youth Economic Empowerment Programme (YEPP) is a partnership between SURF and AERG (National Student's Association of Genocide Survivors) and GAERG (National Survivor's Association of Graduate Students) to deliver entrepreneurship, work readiness and vocational training, and access to finance and learning resources, to empower vulnerable youth - specifically young survivors which dropped out of school and marginalised second-generation survivors - and enable them to develop secure livelihoods and sustainable incomes. In so doing, this will alleviate their poverty and improve their well-being and enable them to better independently support themselves and their households.

YEPP launched in July 2021, and will run for an initial three years, made possible through support from Clifford Chance. The key objective is to empower vulnerable young people in Rwanda through a programme of entrepreneurship, work readiness and vocational training, and access to finance, and in so doing to alleviate their poverty and improve their well-being. In so doing, the project will specifically address Target 2 of Sustainable Development Goal 1: "By 2030, reduce at least by half the proportion of all men, women and children of all ages living in poverty," and Target 4 of Global Goal 3: "promote mental health and well-being".

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

We understand that young people have different ambitions for their professional life. Some wish to find training and capital to start a business, whilst others would prefer to find steady employment either through a job or a trade. YEPP seeks to help principally vulnerable and marginalised young people to navigate their pathway into work - whether that is entrepreneurship, employment or a vocation. We expect that at least 2,550 young people will be enrolled in and complete one of the four training components of the programme:

- Entrepreneurship training (pathway into self-employment)
- Work readiness training (pathway into employment)
- Internship training programme (pathway into employment)
- Vocational training (pathway into employment or self-employment)

The roll-out of YEPP is progressing well with the focus this year being on Kigali City, with a plan to then scale up the activities to the Southern and Eastern Provinces in due course.

GAERG Investment Fund

Groupe des Anciens Etudiants et Elèves Rescapés du Genocide (GAERG), an organisation founded by Rwandan Graduate Genocide survivors, runs an Investment Trust Fund, dubbed G-Innovation Development Fund (GIDF), with RWF 50 million (around £50,000) initial capital raised from SURF.

The Fund is a pool of investments aimed at assisting young survivors and the youth to create and grow their businesses. The Fund invests in businesses at various stages, including seed stage, late stage and early stage. It considers financing either for the expansion of small to medium businesses or for small start-ups from across Rwanda.

Applicants benefit from capacity building before being given the capital to start their own businesses. The Fund is open-ended, meaning it is willing to attract investments from anyone. It has an independent board of trustees appointed by GAERG and is made up of six people who have diverse experience in finance and business, law and youth related issues.

The Fund largely seeks to create employment opportunities for young survivors and other youth groups, as currently, more than 60 per cent of the organisation's 4,500 members are unemployed.

Legal and Counselling Helpline

The Legal and Counselling Helpline (Helpline) was established in August 2013 as a partnership between Survivors Fund (SURF) and AERG to fill the gap in support for young survivors of the genocide against the Tutsi with legal and mental health challenges, and other related vulnerable young persons, so that they can access support regardless of where they are located in Rwanda. Funding for the Helpline has been contributed principally by INSPIRE!africa.

By providing legal and counselling support services countrywide, the Helpline filled a necessary gap in support for vulnerable young people with outstanding legal disputes or suffering from trauma. This is one of the only free and accessible services for those unable to afford to take their legal cases to court or lacking the confidence or ability to find someone to talk to about a mental health issue. In addition to providing telephone-based support, the helpline also has field staff who conduct outreach and provide support to clients through legal education and orientation, advocacy and representation in court.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

The Helpline was launched with the intention of primarily providing telephone-based support. However, due to the demand for legal and a counselling support, the helpline has grown from a small pilot telephone-based service to an innovative, all-encompassing legal and counselling support service, which includes outreach visits to schools and universities to raise awareness of legal rights, as well as the services available through the helpline, to young people across Rwanda. Since its launch in 2013, the service has supported over 1,650 young people to reclaim assets with a value of over Rwf 1 billion (GBP 780,000).

Community Counselling Initiative (CCI)

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to a total of 840 mothers through our Community Counselling Initiative. Of these, 80 received counselling during 2021.

The project includes in-depth monitoring and evaluation, surveying the women before, during and after working in the counselling groups. This provides the ability to track the changes in their circumstances and monitor their wellness, whilst also providing feedback to ensure that the counselling groups are having a positive impact and are helpful to the women.

These women, who were previously marginalised, stigmatised and alone in their trauma, can build their confidence and self-esteem, increase their knowledge, enhance positive emotions and reduce shame. The counselling groups also helped to improve relationships with their children and family.

Since 2016, we have extended the approach of group counselling to develop community counselling for the children of the women survivors too, as youth born of rape face great challenges related to trauma and social stigma as well. They are described as carriers of "deviant genes" and are often marginalised in their families and communities. In instances occurring during wartime, many societies have adopted hateful labels such as "children of shame" or "children of bad memory".

Many mothers are starting to speak out against the negative perceptions and stigma associated with children of rape and disclosing to their children the circumstances leading to their birth. Many mothers attest that after disclosure the children now youth, need psychological support.

The youth retreats in 2021 brought together 80 youth to receive group counselling, reproductive health training and career guidance. This has provided vital support and assistance otherwise unavailable to them.

Young Survivors Counselling Project

Thousands of youthful survivors of the 1994 genocide are only now confronting the horror of seeing their families murdered. They struggle to make ends meet, alone and vulnerable, prone to depression and hopelessness.

Through support from our partner Network for Africa we are working with AERG to train counsellors who in turn train local people to become counsellors. The counsellors are themselves survivors who have endured trauma, so they are familiar with the challenges faced by people with depression and other mental health issues. The counsellors are coordinated by SURF Senior Key Worker, Emilienne Kambibi.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

In spite of getting off to a late start in March instead of January 2021 because of Covid, the youth peer counselling project has had a positive impact on the lives of the 268 participants (154 women and 114 men). They were formed into 12 peer support groups, and 12 women and 12 men were selected to be peer support counsellors (PSCs) - two per group. They were trained in trauma and group counselling skills and how to moderate the group counselling sessions. They were supervised by SURF's counsellors and received their own supervision sessions every three months, where they were able to strengthen their counselling skills and discuss difficult cases in a supportive environment.

The participants adapted to Covid-19 restrictions during the year, carrying out telephone counselling when it wasn't possible to meet physically. In total 181 group counselling sessions were held across all 24 groups. SURF's counsellors were on hand to provide individual counselling to those who needed it and 118 participants benefited from individual counselling during 2021. Home visits were also an integral and important part of the programme, and 198 vulnerable participants were visited at home during the year.

The commemoration of the genocide in April was particularly hard as it took place during ongoing lockdown restrictions but they were supported well by the coping mechanisms they had been taught and whilst 22 of the participants presented with trauma, they have recovered well.

The project's counsellors worked with the District administrators to carry out awareness-raising in the community on mental illness, and how to avoid depression and suicide. They engaged in a programme of psycho-education for the participants, where they talked about the benefits of Covid vaccinations, taught relaxation exercises to cope with loneliness and isolation etc

Fifty of the participants were selected at the start of 2021 to take part in the baseline survey, and the same cohort took part in the survey at the end of the year. Some of the highlights were:

- The number of participants who felt their thoughts were preventing them from doing something others do reduced from 92% to 12% over the year.
- At baseline, 64% had given consideration to taking their own lives in the previous week - this figure reduced to 6% at the end of the year. Whilst we would prefer there to have been no suicide ideation, the counsellors know who these 3 people are and are providing ongoing support.
- Even though participants are still facing issues of trauma and its symptoms, at least 94% of them agree that they know how to deal with these symptoms.

At the start of 2022, 273 new participants (116 women, 112 men) were selected and have formed into 12 groups.

Jean *

Jean is a 28-year-old survivor of the genocide, and a participant in the youth counselling groups.

"My mother was killed during the genocide and I was left with my father, who soon remarried. I suffered from nightmares, intense anxiety, and the grief of losing my mother. Being part of the counselling group has helped me make friends and regain a sense of meaning in my life. My Peer Support Counsellor has visited me at home, helping me resolve the conflicts with my stepmother. With the counsellors' support, I understand that anger and sorrow only hold me back. I'm now in a better mental state, capable of making the most of life. I've learned relaxation techniques that I use to improve my sleep and overcome nightmares. Before, I was lonely and had no friends. But now, in this counselling group, I feel loved and cared for by my other people. I've learned that anger only damages my future and prevents me moving forward. And I've forgiven my stepmother. Now, I'm planning to get married and start a family of my own."

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

Shooting Touch

Shooting Touch, in collaboration with Survivors Fund (SURF) and Uyisenga n'Manzi, is using the power of sport (basketball) to improve Rwandan individuals' knowledge and management of mental health illnesses, while striving to reduce the existing stigmas, on an individual, family, and community level, around the understanding and treatment of such illnesses.

Funded by Comic Relief, the three-year project, which launched in 2021, will deliver the following:

1. Women, boys, and girls suffering from mental illness(es) report a greater awareness of their mental health status.
2. Increased access to and utilization of mental health services for at-risk (defined as an individual with a mental health concern) women, boys, and girls.
3. Increased knowledge surrounding mental health illnesses, coping strategies, and available services for staff, participants, families, community members, and health workers.
4. Decreased social stigmas surrounding mental health illnesses and treatment amongst participants, families, and fellow community members.
5. Increased sense of self-worth, acceptance, and knowledge to live healthier and happier lives amongst at-risk participants.

The project will focus on Kayonza District in the Eastern Province of Rwanda. The partnership will strategically combine sports-based approaches with quality mental health support. It will provide mental health education, physical activity, and expanded access to counselling services. The approach is to move into a new village each year, while also sustaining existing participants, enabling us to serve as many as 60 at-risk Rwandan women and youth in each village, engage over 100 healthcare professionals with up to 4 coaches, and educate approximately 6,000 community members.

Reaching Rwanda

Sandhurst School has been running its ground-breaking Reaching Rwanda project in partnership with Survivors Fund (SURF) since 2008. Pioneered by the Sandhurst School Deputy Head Samantha Hunt, who is also Chair of SURF, the Reaching Rwanda project has worked extensively in Rwanda by linking UK school students with survivors.

The project has three main aims:

- To inform students about the Genocide against the Tutsi in Rwanda and of the continued plight of survivors today.
- To connect students with genocide survivors and enable them to become friends.
- To enable students to become actively involved in improving the life chances of genocide survivors and to see the difference their efforts make.

The young people of Sandhurst School are highly engaged in supporting survivors of the 1994 Rwandan genocide thanks to the efforts of Samantha and its dedicated teachers.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

Sandhurst School Sixth Form students and local community volunteers have made eight visits to Rwanda through the project. An enduring relationship for survivors and the school is now in place with regular skype calls between the students and the survivors. Students have been so moved through their experience and have supported the project raising approaching £200,000 for genocide orphans.

Devoted to improving education and livelihoods across Rwanda the project has in particular supported 'Ntarama Survivors Village' in Bugesera, Eastern Province. Prior to their involvement only 2 young people from the village had ever attended university, but through the Reaching Rwanda support, 7 additional youths have now graduated. The emergency housing built in the village post-genocide is now dilapidated. The villagers lived a nomadic kind of life before receiving the support from the Reaching Rwanda project, staying with friends and relatives who could not provide for their needs. Reaching Rwanda has organised and raised funding to rebuild and furnish 14 houses securing safe accommodation for over 50 widows and child headed households. The Sandhurst Sixth Form Students and volunteers decorate and furnish these homes for local families during their visits.

Additionally, the project has helped 20 widows and 6 youth members of this village to start their own small businesses. 33 further businesses provide an income to 120 survivors, and the project has helped over 27 survivors to attend university, 13 young people to access vocational training and a further 35 to access schooling. The project is also helping the education of 22 orphans from the Gisimba Memorial Centre/Orphanage.

Unfortunately, due to covid restrictions further visits were not possible in 2021. But two group visits are planned in 2022, which will include the opening of a new site where a new Children's Centre has been built through funding raised by Reaching Rwanda supporters in Ntarama.

Education

Education is a fundamental right that enables people to break the cycle of deprivation and poverty. Survivors Fund (SURF) supports access to university education to 8 students, and funding for school materials for a further 25 students, being brought up by genocide widows through funding by INSPIRE!africa and the Reaching Rwanda project. In addition, through funding principally from Foundation Rwanda we are provided 138 young people with access to Technical and Vocational Education and Training (TVET). This relieves the burden of widows, who struggle to bring up and provide financial support to the young people in their care. Also, many young heads-of-households have dropped out of school to look after their younger siblings and we give them a chance to attend school.

Many students have no school or university materials, most of them have to walk long distances to attend their places of study, sometimes hungry because they cannot afford rent near university and meals. It is important to provide allowances for transport and meals for such students. Education remains the most important route out of poverty. Foundation Rwanda is providing support for accommodation and meals to 10 students in need.

Shelter

A home is a safe place to be for most people. Many survivors lost their homes during the genocide, many received houses from government and NGOs after the genocide. 28 years after the genocide, many of the houses are now dilapidated and in dire need of renovation.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

In order to rebuild a sense of dignity and to provide a peaceful environment that enables survivors to deal with their day-to-day needs, during the year Survivors Fund (SURF) renovated 2 houses for widows and youth-headed households with support from INSPIRE!africa.

Group Analysis Training

In November 2021, a group of 30 professional counsellors celebrated their graduation from a special international course delivered by the Institute of Group Analysis (IGA) over a period of 18 months. Convened by Anne Morgan, with the support of Justin Phipps and MJ Maher, all of whom are experienced Group Analysts, the course has developed the skills and capacity of the local counsellors to use group analysis in their mental health interventions.

The participants are all mental health professionals from 9 different organisations including ARCT-Ruhuka, Socioterapy and SURF's local partner organisation, AVEGA Agahozo. The training will help the participants to use groups to help people with mental health and emotional concerns across different parts of the country where these organisations are operating. Participants are now able to:

- Recognise the effect of group dynamics upon self and others
- Have increased self-awareness and self-reflexivity
- Understand group dynamics from a Group Analytic perspective
- Recognise how group dynamics relate to the context of the setting
- Recognise and use theoretical language and concepts specific to Group Analysis
- Understand the meaning of fundamental Group Analytic term
- Understand psychoanalytic theory in relation to group development
- Understand how context impacts upon group dynamics in clinical and organisational settings
- Link Group Analytic theory with practice

Group Analysis is a powerful therapeutic medium that focuses on the relationship between the individual and the group, emphasising the essentially social nature of the human experience. As a method of treatment, group analysis offers an approach that recognizes how emotional, behavioural and psychological phenomena emerge in the context of our social groups. Carefully constituted analytic groups have a long record of helping people with personal problems and in promoting personal development.

The need for psychological support in Rwanda is great as a result of the genocide and yet there is a limited number of qualified and experienced psychologists. This training has enabled the counsellors to acquire skills that will improve their mental health support services to the people of Rwanda, and in particular survivors of the genocide.

This is one of a number of courses that the IGA has delivered in Rwanda since our partnership began in November 2014 after it was identified that psychologists and professionals working in mental health would benefit from training in therapeutic groups. To date, 50 participants have completed the IGA Foundation Course, of which 10 have subsequently completed the Intermediate Course.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

STRATEGIC REPORT

Financial review

Summary

Despite the continuing challenges posed by COVID-19, 2021 proved a positive year financially for Survivors Fund (SURF), as we leveraged our grassroots network of local partners to demonstrate that we can deliver projects which respond to the needs of the most vulnerable, at times of crisis, such as that resulting from the lockdown restrictions in Rwanda. We secured new grants from Clifford Chance for our Counselling Extension Response Project (CERP II) and Youth Economic Empowerment Project (YEPP), as well as from the Addax & Oryx Foundation. In addition, we sustained our major funding from trusts and foundations over the year.

Income

Our income increased in 2021 to £740,134 from £576,208 in 2020. The major sources of income were:

- £29,834 from the Addax & Oryx Foundation for the Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) Project.
- £93,843 from the Charities Advisory Trust, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- £239,147 from Clifford Chance for our Counselling Extension Response Project (CERP II) and Youth Economic Empowerment Project (YEPP), which supported phone-based counselling for vulnerable survivors across Rwanda, as well as employment and entrepreneurial opportunities for young survivors.
- £86,272 from Foundation Rwanda for our education programme supporting young people born of genocide rape, as well as community counselling and youth camps.
- £36,707 from INSPIRE!africa for our Youth Entrepreneurship Training Programme, Legal and Counselling Helpline as well as various educational and shelter projects for survivors.
- £36,634 from Network for Africa for our Young Survivors Counselling Programme.
- £70,195 from UK Aid Direct, the challenge fund of the UK Foreign, Commonwealth and Development Office (FCDO), for the Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty Project (EVWEP) and COVID-19 Emergency Nutritional Response for Vulnerable Genocide Widows in Western Rwanda Project (CENREV).
- £20,454 from Shooting Touch through funding from Comic Relief to support the mental health through sports project in Kayonze District.

Expenditure

We maintained our expenditure on key projects proportionate to the income received for them, as well as controlled our expenditure on our core costs, ensuring that we delivered a surplus in 2021 of £128,283 (2020: £46,263 Surplus). This in part was due to continuing strong exchange rate gains which we accrued over the year.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

STRATEGIC REPORT

Fundraising Effectiveness

We do not have any fundraising spend, as we undertake no marketing, paid-for advertising or direct mail. This is quite exceptional for a charity that generates over £500,000 in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of £3,337 in 2021 (2020: £7,669).

Financial Forecast

The year ahead is promising to be even better than last year for SURF. We begin the year with a very low-cost base, and good reserves. We will continue to receive funding from major donors over the year ahead: Addax & Oryx Foundation, Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa and Shooting Touch.

Future Income

We had secured approximately £350,000 of income at the start of the year, including £150,000 from Clifford Chance, £75,000 from Foundation Rwanda, £30,000 from INSPIRE!africa, £30,000 from Network for Africa, £15,000 from Shooting Touch, and £50,000 from two anonymous trusts.

New grant proposals are in development with several trusts for new projects, and we continue to seek to identify independently additional funding opportunities with trusts and foundations in the UK, and in the USA in partnership with Foundation Rwanda. Continued emphasis will be placed on supporting our partner organisations to develop and secure funding for projects directly, which will result in less income being channelled through SURF over time.

Future Expenditure

We are committed to keeping our costs as low as possible in and outside of Rwanda in 2022. SURF now only retains a part-time consultant in the UK, with no overheads. We have no plans to recruit any more staff in the UK, and the number of staff in Rwanda will be directly related to project funding.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for staff, just above the level of inflation in Rwanda, in January 2021.

We plan to continue to maintain the level of grant expenditure in 2022 as our income allows, ensuring that we try to maintain a small surplus despite the challenging financial environment.

Reserves policy

The policy agreed by the trustees is that the minimum amount to be held as reserve is now set at a minimum of 5 month's operating expenditure. By the end of 2021, our reserves amounted to £239,664, of which £86,236 was designated as free reserves. This has been accrued to mitigate the risk of adverse currency fluctuation (a weakening pound) and thus the potential for exchange rate losses going forward.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

STRATEGIC REPORT

FUTURE PLANS

Every three years, the partners, trustees and staff of Survivors Fund (SURF) undertake a review of our work to date, and develop a strategic plan for our work ahead. We discuss what are the priorities for survivors now and likely in the three-year period ahead, and what resources we have as an organisation to help address them.

Our Strategic Plan accounts for the emerging changes affecting survivors of the genocide against the Tutsi in Rwanda, and the changing environment in which SURF works. We developed a new three-year Strategic Plan at the end of 2020 which sets out the aims, targets and actions for SURF and its partners work from 2021 to 2023; and which form the basis for operational priorities. It explains how SURF intends to assist partners to achieve their own plans and priorities.

It sets out a demanding but exciting agenda of support to our partners. It will deliver greater impact for those we are seeking to help. By balancing our programmes, advocacy work and capacity building with our fundraising, monitoring and evaluation we will increase our reach and build greater support for our work.

The Strategic Plan will be continuously monitored to inform the future direction and development of Survivors Fund (SURF).

Our key themes and targets for 2021 - 2023 are:

Direct support to rebuild lives

- Sustainable livelihoods for survivors and related vulnerable persons through a focus on income generating activities, entrepreneurship and employment.

- Improve the well-being of survivors and related vulnerable groups through a focus on mental health provision, memorialisation and physical health education.

- Reduce the vulnerability of survivors and related vulnerable persons through a focus on decent housing, food security and elderly care.

Advocacy and Capacity Building to sustain support.

- Improve the enforcement of rights and legal representation of survivors and related vulnerable persons in Rwanda.

- Enable sustainability of survivor organisations in Rwanda over the long term.

We look forward to reporting on our progress ahead.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

HOW SURF IS RUN

Survivors Fund (SURF) is a charitable company, registered in England and Wales with both the Charity Commission (1065705) and Companies House (04311565).

This structure, which is used by many charities, allows us to have all the advantages of charitable status, and simultaneously to limit the trustees' liability through the company's 'limited' status. As a charity and a company limited by guarantee, Survivors Fund (SURF) has no share capital and therefore cannot be owned by anyone.

The charity is governed by its Memorandum and Articles of Association, dated 30 July 1997. SURF is headed by a Board of Trustees. For company-law purposes, the trustees are also the directors of Survivors Fund (SURF) Ltd.

Day-to-day management of the organisation is undertaken by the Chief Executive in Rwanda.

THE BOARD OF TRUSTEES

The Board of Trustees has authority over and responsibility for the organisation and acts as its legal guarantors. The effective involvement of the Board of Trustees is considered crucial to the success of SURF and is dependent on shared goals, the development of sound and creative working practices and significant time commitments.

The Board meets at least four times a year, to assess the charity's progress since the previous meeting, and to set milestones to be achieved by the next meeting. The Chief Executive attends each Board meeting either in person, or virtually from Rwanda, and provides an update to the Trustees on the charity's progress and assists in the setting of goals. Trustees also provide valuable assistance to the Chief Executive and other members of staff when necessary.

TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS

Trustees are elected at the Annual General Meeting (AGM) by the members of Survivors Fund (SURF). The members include all the trustees. In between AGMs, Trustees may be appointed temporarily by the general agreement of the existing trustees. However, such appointments are only valid until the next AGM.

After appointment, Trustees are presented with a copy of our most recent annual report; the charity's governing documents, and the minutes of the two most recent Board meetings. They are also asked to study the principles of the Charity Commission's Essential Trustee booklet and are invited to speak with the Chief Executive and Chair to discuss the charity's position and operation.

At every AGM, one-third of the Board of Trustees is required to resign, though they can then be re-elected for a further three-year term. There are no term limits, with the organisation recognising the value of institutional knowledge held by long-serving trustees.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

CURRENT TRUSTEES

There have been some changes on the Board as well over the past year.

Ten trustees served the entire year. They are:

Sam Hunt MBE (Chair) - Sam is Deputy Headteacher at Sandhurst School. She is a winner of the Secondary School Teacher of the Year award, the Anne Frank Award for Inspirational Educator of the Year and has been recognised as a Sue Ryder "Woman of Achievement", the "Pride of Bracknell" and an honorary fellow of the University of Winchester. She is a volunteer educator for the Holocaust Educational Trust and an academic advisor for Remembering Srebrenica. She has been a trustee since 2008, elected as Chair in 2013, and was awarded an MBE in 2020 in recognition of her voluntary work with SURF.

Alphonsine Kabagabo (Vice-Chair) - Alphonsine was a trustee for SURF from 2001 to 2006 and returned to the board in 2013. She is a survivor of the genocide. She is Director of Women for Refugee Women and was formerly Regional Director for Africa World Association of Girl Guides and Girl Scouts. She was elected Vice-Chair in 2013.

Adrian Veale (Treasurer) - Adrian is an accountant and has worked in the field for over 30 years. He also has experience as an auditor of charitable organisations. He has supported the work of Survivors Fund (SURF) since 2011 through volunteering with Project Umubano.

Liliane Umubyeyi - Liliane has been a trustee of SURF since 2004. She is a survivor of the genocide and moved to the UK in 2000. For her work with SURF, Liliane won the Ultimate Woman of the Year Award for Best Campaigner from Cosmopolitan Magazine in 2007. She retired as Co-Chair at the 2012 AGM, after five years in post.

Jeanette Kagabo - Jeanette has been a trustee since 2004. She is a survivor of the genocide and moved to the UK in 2002. She is an advocate for the cause of survivors, speaking at an array of national and regional events since 2003.

David Chaney - David owns and runs a full-service public accounting practice, representing over 200 clients including a number of charities. He regularly visits Rwanda and has worked to strengthen the financial management of SURF partners. He lives in Houston, Texas.

Will Goodhand - Will is Chief Innovation Officer and Founder at GoodMore Global, an international research agency. He was a Conservative Party Parliamentary Candidate in 2015 and has supported the work of Survivors Fund (SURF) since 2009 through numerous visits with Project Umubano.

Samantha Lakin - Samantha is an advanced PhD student at The Strassler Center for Holocaust and Genocide Studies, Clark University and a Graduate Research Fellow at Harvard Law School. She was formerly a Fulbright Scholar in Rwanda. Her research focuses on human security in post-conflict societies, memorialization practices initiated by states and survivors.

Josephine Uwamariya - Josephine has served as Country Director of ActionAid International Rwanda since 2010. She is a social worker by profession and has an MBA from the Maastricht School of Management, specialising in Project Management.

Philomene Uwamaliya - Philomene has been a registered nurse since 2006 and specialises in mental health nursing for those with complex problems, refugees and asylum seekers. She is a Senior Lecturer in Mental Health Nursing at John Moores University in Liverpool.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

In September 2021 Nick Joseph retired from the board. Nick was former interim Chief Executive of the Holocaust Memorial Day Trust and a civil servant, at Her Majesty's Prison and Probation Service, an agency of the Ministry of Justice, specialising in mental health issues. He retired as Co-Chair in 2013, after five years in post.

VOLUNTEERS AND KEY SUPPORTERS

Our work is helped by the contribution of many individual volunteers, who make up the SURF Projects Team. Their work is vital in extending the reach of SURF.

We would like to record special mention of SURF Chair, Sam Hunt MBE, who works tirelessly to help SURF raise funds through the Reaching Rwanda project which she established to raise funds through schools and community groups.

We also want to thank Joy Childs for her unstinting support of Survivors Fund (SURF) and the funding that she has raised through teaching art and organising fundraising events among her network, and Kathy Shanklin and Rebecca Tinsley who support many students and vulnerable survivors in Rwanda.

PARTNERS

SURF is fortunate to have a number of partners that support our work and make it possible both in the UK and Rwanda.

Our work is supported by an array of funders whose support is invaluable. In 2021 our funders included the Addax & Oryx Foundation, Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa, Shooting Touch, Southall Trust and UK Aid Direct (funded by the UK Government's Foreign, Commonwealth & Development Office). We would like also to thank an array of anonymous donors.

SURF has received guidance and advice from individuals and organisations too numerous to mention, but we would like to acknowledge the contribution of them all.

SURF has worked with the following survivors' organisations in Rwanda during 2021:

AVEGA Agahozo - Association of Widows of the Genocide | AERG - Survivors' Association of Students and Pupils | GAERG - Survivors' Association of Graduate Students | Uyisenga N'manzi - Association of HIV+ Orphan-headed Households | Solace Ministries - Christian Association of Genocide Survivors | Kanyarwanda - Genocide Survivors Association defending human rights

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

STAFF

The CEO of Survivors Fund (SURF), Samuel Munderere, is the primary point of contact between the trustees of SURF, and the SURF team in Rwanda, as well as with the partner organisations and donors. Sam directs and coordinates all activities of SURF supported by David Russell, who serves as the UK Coordinator and Company Secretary. Sam is supported in Rwanda by a core team which includes Emilienne Kambibi, Raban Havugimana, Liliane Pari Umuhoza and Vincent Nyauma all of which play vital roles in ensuring our work progresses as well as it has done to date.

Samuel Munderere, CEO - Sam has worked with SURF since 2004, and has experience in managing counselling and education projects, helping to set up our Foundation Rwanda project in 2008. Sam holds a MA in International Development Management from the University of Westminster and a BA degree in Social Worker and Social Administration from Bugema University.

Emilienne Kambibi, Senior Key Worker - Emilienne is a trained counsellor and social worker and has led our Community Counselling Initiative to support women survivors with children born of rape since 2011. She has a PGCert in counselling from the College of Medicine and Health Sciences and a BA in Sociology. Before joining SURF, she worked with AVEGA Agahozo and African Rights.

Raban Havugimana, Programme Manager - Raban joined SURF in 2012 and helped to set up our entrepreneurship projects with AERG, where he was formerly a member, and helps to lead on the monitoring and evaluation of our livelihood development programmes. He has an MA in Development Studies from Mount Kenya University.

Liliane Pari Umuhoza, Project Officer - Liliane is a survivor of the genocide and served as an intern at SURF whilst a student at Juniata College, and she was then elected as a trustee. She subsequently organised a Women Genocide Survivors Retreat in 2017, and again in 2018, and is an activist advocating for support for survivors in Rwanda. She retired as a trustee in 2020 before taking up her executive post.

Vincent Nyauma, Accountant - Vincent joined SURF in 2009 to manage our accounts and supervises the audit of the financial reporting of partner's programmes funded through SURF. He is a Certified Public Accountant in Rwanda and Kenya. He holds degrees from UNISA, Strathmore and Moi Universities.

Dr Jemma Hogwood, Clinical Psychologist Advisor - Jemma has a Doctorate in Clinical Psychology from University College London and is registered to practice as a Clinical Psychologist in the UK and Rwanda. She has been working with SURF since 2010, helping to set up many of our counselling projects, and continues to provide supervision to our counsellors on a consultancy basis.

The office team in Rwanda is supported by the following staff:

- Claudine Mukakalisa, Office Assistant
- Gilbert Dusabimana, Security Guard

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

In the UK, our office is managed by:

David Russell, UK Coordinator - David has been working with SURF since 2004, first as a consultant, and then serves as the CEO from 2009 to 2013. He continues to help manage the finances and as Company Secretary also the governance of the organisation, supporting the team in Rwanda on communications and programme development. He has an MA from New York University and Cambridge University.

Our team is supported internationally by Liam Dempsey of lbdesign (online) and Drew Sutton and Rachel Collingwood of Central Studios (film and photography), and we are thankful for their continuing support.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

Risk Category	Risk Title	Level of impact (1-5)	Likelihood (1-5)	Potential Impact	Steps to mitigate risk
Operational	Coronavirus	4	4	Restrictions have been reduced significantly in Rwanda as a result of the implementation of preventative measures.	Groups are now able to meet for trainings and counselling. Urwego Bank is now giving out entrepreneurial loans and beneficiaries are paying back as normal. The loan repayment holiday to IGA groups is over. SURF staff have resumed office and fieldwork.
External	Climactic risks	4	4	Events such as heavy rains, volcanic eruptions in Rubavu and earthquakes could have a major impact on housing of beneficiaries	Ensure that the risks are identified, and where urgently required advocacy is undertaken with stakeholders who could potentially address them.
Operational	Loss of key staff	5	3	Potential threat to delivery of projects because of a deficit of institutional knowledge	Ensure that staff are properly supported, and that there are sufficient development opportunities. Ensure that there are appropriate consultants to add support if and when necessary.
Operational	Safeguarding	5	3	Harm to beneficiaries and reputational damage to SURF	Ensure that our safeguarding policies are included in our partner reporting requirements and that beneficiaries know about whistle blowing policies so that they know who they can report abuse to.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03411565 (England and Wales)

Registered Charity number

1065705

Registered office

4 Heathfield Road

Bushey

WD23 2LJ

Trustees

Sam Hunt MBE (Chair)

Alphonsine Kabagabo (Vice-Chair)

Nick Joseph (Vice-Chair) - Resigned - 11th September 2021

Adrian Veale (Treasurer)

Liliane Umubyeyi

Jeanette Kagabo

David Chaney

Will Goodhand

Samantha Lakin

Josephine Uwamariya

Philomene Uwamaliya

Company Secretary

David Russell

Chief Executive

Samuel Munderere

Founder

Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank

1 Balloon Street

Manchester M60 4EP

Auditors

Prestons & Jacksons Partnership LLP

Statutory Auditors

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Survivors Fund (SURF) for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Prestons & Jacksons Partnership LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on26/09/22..... and signed on the board's behalf by:



Trustee/ Director

Ms. S. HUNT

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Opinion

We have audited the financial statements of Survivors Fund (SURF) (the 'charitable company') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

~~In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.~~

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

~~Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.~~

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

The Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
SURVIVORS FUND (SURF)**

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

A. PATEL

for and on behalf of Prestons & Jacksons Partnership LLP

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date: 27/9/22

SURVIVORS FUND (SURF)

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted fund £	Restricted fund £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations	2	44,074	28,496	72,570	116,567
Charitable activities					
Charitable Activity		20,000	643,893	663,893	455,371
Other Incoming Resources	3	<u>180</u>	<u>3,491</u>	<u>3,671</u>	<u>4,270</u>
Total		<u>64,254</u>	<u>675,880</u>	<u>740,134</u>	<u>576,208</u>
 EXPENDITURE ON					
Charitable activities					
Charitable Activity	5	<u>56,624</u>	<u>555,227</u>	<u>611,851</u>	<u>529,945</u>
NET INCOME		7,630	120,653	128,283	46,263
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>78,606</u>	<u>32,775</u>	<u>111,381</u>	<u>65,118</u>
 TOTAL FUNDS CARRIED FORWARD		 <u>86,236</u>	 <u>153,428</u>	 <u>239,664</u>	 <u>111,381</u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

**STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2021**

	Notes	31.12.21 £	31.12.20 £
FIXED ASSETS			
Tangible assets	13	40,248	24,813
CURRENT ASSETS			
Debtors	14	14,382	61,038
Cash at bank and in hand		<u>211,437</u>	<u>49,072</u>
		225,819	110,110
CREDITORS			
Amounts falling due within one year	15	(26,403)	(23,542)
		<u>199,416</u>	<u>86,568</u>
NET CURRENT ASSETS			
		<u>199,416</u>	<u>86,568</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>239,664</u>	<u>111,381</u>
NET ASSETS		<u>239,664</u>	<u>111,381</u>
FUNDS	17		
Unrestricted funds:			
General fund		86,236	78,606
Restricted funds:			
Restricted Funds		<u>153,428</u>	<u>32,775</u>
TOTAL FUNDS		<u>239,664</u>	<u>111,381</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2021

The financial statements were approved by the Board of Trustees and authorised for issue on
.....26/09/22..... and were signed on its behalf by:

Sandra Hunt
Trustee/ Director S. HUNT

AM Weale
Trustee/ Director ADRIAN VEALE

The notes form part of these financial statements

SURVIVORS FUND (SURF)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	31.12.21 £	31.12.20 £
Cash flows from operating activities			
Cash generated from operations	1	<u>183,145</u>	<u>15,460</u>
Net cash (used in)/provided by operating activities		<u>183,145</u>	<u>15,460</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(20,780)</u>	<u>(9,064)</u>
Net cash used in investing activities		<u>(20,780)</u>	<u>(9,064)</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		<u>49,072</u>	<u>42,676</u>
Cash and cash equivalents at the end of the reporting period		<u>211,437</u>	<u>49,072</u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

**NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.21	31.12.20
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	128,283	46,263
Adjustments for:		
Depreciation charges	4,714	2,372
Other	631	508
Increase in debtors	46,656	(34,462)
Increase in creditors	<u>2,861</u>	<u>779</u>
Net cash (used in)/provided by operations	<u>183,145</u>	<u>15,460</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/21	Cash flow	At 31/12/21
	£	£	£
Net cash			
Cash at bank and in hand	<u>49,072</u>	<u>162,365</u>	<u>211,437</u>
	<u>49,072</u>	<u>162,365</u>	<u>211,437</u>
Total	<u>49,072</u>	<u>162,365</u>	<u>211,437</u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity constitutes a public benefit entity as defined by FRS102.

Going Concern and Impact of Covid 19

With restrictions eased off in March 2021 and vaccination programme organised and rolled out by the Government of Rwanda, SURF has successfully minimised the impact of the Pandemic on their charitable objectives. The organisation further secured sufficient fundings to operate for the next twelve months. As such, the Board of trustees are confident that they would be in a position to carry out their charitable activities in the coming year.

As a result of this, the trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

Income from government and other grants, whether "capital" grants or "revenue" grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services recognised in the financial statements would include those provided by an individual or entity as part of their trade or profession for free. An equivalent amount is included as expenditure.

Expenditure and irrecoverable vat

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES - continued

Expenditure and irrecoverable vat

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Leasehold Land	- not provided
Plant and machinery	- 25% on cost
Motor vehicles	- 25% on cost

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

No depreciation is charged on the value of land but any improvement costs are depreciated.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the statement of financial position date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

Debtors

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES - continued

Creditors

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS

	31.12.21	31.12.20
	£	£
Donations	61,447	100,921
Gift aid	7,786	7,977
Donated services and facilities	<u>3,337</u>	<u>7,669</u>
	<u>72,570</u>	<u>116,567</u>

3. OTHER INCOMING RESOURCES

	31.12.21	31.12.20
	£	£
Agency Income	3,491	3,512
Interest income	<u>180</u>	<u>758</u>
	<u>3,671</u>	<u>4,270</u>

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

4. INCOME FROM CHARITABLE ACTIVITIES

		31.12.21	31.12.20
	Activity	£	£
Grants	Charitable Activity	<u>663,893</u>	<u>455,371</u>

Grants received, included in the above, are as follows:

	31.12.21	31.12.20
	£	£
Foundation Rwanda	86,272	12,255
INSPIRE!africa	36,707	50,225
Anonymous	50,000	70,000
Charities Advisory Trust (Good Gifts)	93,843	55,685
Comic Relief (Shooting Touch)	20,454	-
Charities Aid Foundation (CAF) America	807	2,169
Network for Africa	36,634	30,874
Addax & Oryx Foundation	29,834	30,580
Clifford Chance	239,147	83,366
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project)	<u>70,195</u>	<u>120,217</u>
	<u>663,893</u>	<u>455,371</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Charitable Activity	<u>86,936</u>	<u>455,669</u>	<u>69,246</u>	<u>611,851</u>

6. GRANTS PAYABLE

	31.12.21	31.12.20
	£	£
Charitable Activity	<u>455,669</u>	<u>365,684</u>

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

6. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	31.12.21	31.12.20
	£	£
Community Projects (Shelter)	2,694	39,535
Foundation Rwanda	44,611	22,095
Youth Entrepreneurship Training Programme (YETP)	-	23,404
Community Counselling Initiative (CCI)	-	40,883
Good Gifts Project	78,539	112,889
Reaching Rwanda Project	43,658	36,050
University Student Support Programme	1,034	1,163
Entrepreneurship Support	-	11,786
Supplementary Educational Support	-	7,917
Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project.	89,822	66,252
Empowering Vulnerable Genocide Widows in Karongi and Rutsiro District to Alleviate Extreme Poverty (EVKREP) project.	23,528	-
Other Agency Costs	3,129	3,710
Counselling Extension Response Project (CERP II)	36,807	-
Youth Economic Empowerment Project (YEPP)	<u>131,847</u>	<u>-</u>
	<u>455,669</u>	<u>365,684</u>

7. SUPPORT COSTS

	Management	Finance	Premises
	£	£	Costs
	£	£	£
Charitable Activity	<u>49,210</u>	<u>(4,975)</u>	<u>16,874</u>
	Other	Governance	
	Overheads	costs	Totals
	£	£	£
Charitable Activity	<u>3,337</u>	<u>4,800</u>	<u>69,246</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.21	31.12.20
	£	£
Auditors' remuneration	4,800	4,800
Depreciation - owned assets	<u>4,636</u>	<u>1,647</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

10. STAFF COSTS

	31.12.21	31.12.20
	£	£
Wages and salaries	74,633	69,414
Social security costs	<u>5,131</u>	<u>4,795</u>
	<u>79,764</u>	<u>74,209</u>

The average monthly number of employees during the year was as follows:

	31.12.21	31.12.20
Charitable Activities	7	7
Management and Administration	<u>1</u>	<u>1</u>
	<u>8</u>	<u>8</u>

No employees received emoluments in excess of £60,000.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2020

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations	50,556	66,011	116,567
Charitable activities			
Charitable Activity	40,000	415,371	455,371
Other Incoming Resources	<u>758</u>	<u>3,512</u>	<u>4,270</u>
Total	<u>91,314</u>	<u>484,894</u>	<u>576,208</u>
EXPENDITURE ON			
Charitable activities			
Charitable Activity	<u>61,361</u>	<u>468,584</u>	<u>529,945</u>
NET INCOME	29,953	16,310	46,263
RECONCILIATION OF FUNDS			
Total funds brought forward	48,653	16,465	65,118
TOTAL FUNDS CARRIED FORWARD	<u>78,606</u>	<u>32,775</u>	<u>111,381</u>

12. KEY MANAGEMENT PERSONNEL

The trustees consider the key Management Personnel to be the Chief Executive Officer whose gross remuneration as at 31st Dec 2021 was £27,694 (2020: £26,873)

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

13. TANGIBLE FIXED ASSETS

	Leasehold Land £	Plant and machinery £	Motor vehicles £	Totals £
COST				
At 1 January 2021	14,781	47,147	9,064	70,992
Additions	-	17,360	3,420	20,780
Exchange differences	<u>(685)</u>	<u>202</u>	<u>(226)</u>	<u>(709)</u>
At 31 December 2021	<u>14,096</u>	<u>64,709</u>	<u>12,258</u>	<u>91,063</u>
DEPRECIATION				
At 1 January 2021	963	44,077	1,139	46,179
Charge for year	<u>-</u>	<u>1,956</u>	<u>2,680</u>	<u>4,636</u>
At 31 December 2021	<u>963</u>	<u>46,033</u>	<u>3,819</u>	<u>50,815</u>
NET BOOK VALUE				
At 31 December 2021	<u>13,133</u>	<u>18,676</u>	<u>8,439</u>	<u>40,248</u>
At 31 December 2020	<u>13,818</u>	<u>3,070</u>	<u>7,925</u>	<u>24,813</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21 £	31.12.20 £
Trade debtors	7,786	7,977
Other debtors	<u>6,596</u>	<u>53,061</u>
	<u>14,382</u>	<u>61,038</u>

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Social security and other taxes	3,733	3,271
Other creditors	<u>22,670</u>	<u>20,271</u>
	<u>26,403</u>	<u>23,542</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31.12.21 Total funds	31.12.20 Total funds
	£	£	£	£
Fixed assets	40,248	-	40,248	24,813
Current assets	72,391	153,428	225,819	110,110
Current liabilities	<u>(26,403)</u>	<u>-</u>	<u>(26,403)</u>	<u>(23,542)</u>
	<u>86,236</u>	<u>153,428</u>	<u>239,664</u>	<u>111,381</u>

17. MOVEMENT IN FUNDS

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	78,606	7,630	86,236
Restricted funds			
Restricted Funds	<u>32,775</u>	<u>120,653</u>	<u>153,428</u>
TOTAL FUNDS	<u>111,381</u>	<u>128,283</u>	<u>239,664</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	64,254	(56,624)	7,630
Restricted funds			
Restricted Funds	<u>675,880</u>	<u>(555,227)</u>	<u>120,653</u>
TOTAL FUNDS	<u>740,134</u>	<u>(611,851)</u>	<u>128,283</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/20 £	Net movement in funds £	At 31/12/20 £
Unrestricted funds			
General fund	48,653	29,953	78,606
Restricted funds			
Restricted Funds	16,465	16,310	32,775
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
TOTAL FUNDS	<u>65,118</u>	<u>46,263</u>	<u>111,381</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,314	(61,361)	29,953
Restricted funds			
Restricted Funds	484,894	(468,584)	16,310
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
TOTAL FUNDS	<u>576,208</u>	<u>(529,945)</u>	<u>46,263</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

17. MOVEMENT IN FUNDS - continued

Analysis of Restricted Reserves	31.12.2021 £	31.12.2020 £
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to alleviate Extreme Poverty (EVWEP) project	-	32,775
Youth Economic Empowerment Project (YEPP)	71,638	-
Counselling Extension Response Project (CERP II)	43,084	-
Foundation Rwanda	38,706	-
	<u>153,428</u>	<u>32,775</u>

18. RELATED PARTY DISCLOSURES

David Russell who is the Company Secretary of SURF, is also the Chair of Network for Africa and Charities Advisory Trust. During the year donations totalling £36,634 (2020: £30,874) were received from Network for Africa and £93,843 (2020: £55,685) from Charities Advisory Trust.

During the year, the Trustees donated £5,635 (2020: £8,150) to the organisation.

19. LEGAL STATUS OF THE TRUST

The charity is a company limited by guarantee and has no share capital.

20. WINDING UP OR DISSOLUTION OF THE CHARITY

If upon winding up or dissolution of the charity, there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

SURVIVORS FUND (SURF)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	31.12.21	31.12.20
	£	£
INCOME AND ENDOWMENTS		
Donations		
Donations	61,447	100,921
Gift aid	7,786	7,977
Donated services and facilities	<u>3,337</u>	<u>7,669</u>
	72,570	116,567
Other Incoming Resources		
Agency Income	3,491	3,512
Interest income	<u>180</u>	<u>758</u>
	3,671	4,270
Charitable activities		
Grants	<u>663,893</u>	<u>455,371</u>
Total incoming resources	740,134	576,208
EXPENDITURE		
Charitable activities		
Wages	74,633	69,414
Social security	5,131	4,795
Networking and Advocacy	594	1,765
Internet Expenses	1,864	2,451
Provision for Severance Pay	-	(432)
Depreciation of tangible fixed assets	4,714	2,372
Project Costs	<u>455,669</u>	<u>365,684</u>
	542,605	446,049
Support costs		
Management		
Training and Welfare	15,895	13,593
Travel and Subsistence	7,715	5,972
Consultancy Services	<u>25,600</u>	<u>20,000</u>
	49,210	39,565
Finance		
Foreign Exchange Difference	<u>(5,682)</u>	<u>11,027</u>
Carried forward	(5,682)	11,027

This page does not form part of the statutory financial statements

SURVIVORS FUND (SURF)

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	31.12.21	31.12.20
	£	£
Finance		
Brought forward	(5,682)	11,027
Bank charges	<u>707</u>	<u>791</u>
	(4,975)	11,818
 Human resources		
Consultancy Costs	-	6,049
 Premises Costs		
Rent	8,953	6,832
Light and Heat	866	859
Telephone	1,977	2,461
Postage and stationery	3,167	834
Cleaning	<u>1,911</u>	<u>3,009</u>
	16,874	13,995
 Other Overheads		
Advertising	3,337	7,669
 Governance costs		
Auditors' remuneration	<u>4,800</u>	<u>4,800</u>
Total resources expended	<u>611,851</u>	<u>529,945</u>
 Net income	<u>128,283</u>	<u>46,263</u>

This page does not form part of the statutory financial statements

SURVIVORS FUND (SURF)

England & Wales - Charity number 1065705

Accounts

REGISTERED COMPANY NUMBER: 03411565 (England and Wales)
REGISTERED CHARITY NUMBER: 1065705

STRATEGIC REPORT, REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
SURVIVORS FUND (SURF)
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

SURVIVORS FUND (SURF)

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	Page
Chairman's Report	1
A note from the Chief Executive Officer	2
Strategic Report	3
Report of the Trustees	4 to 27
Report of the Independent Auditors	28 to 30
Statement of Financial Activities	31
Statement of Financial Position	32 to 33
Statement of Cash Flows	34
Notes to the Statement of Cash Flows	35
Notes to the Financial Statements	36 to 46
Detailed Statement of Financial Activities	47 to 48

SURVIVORS FUND (SURF)

CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

Survivors Fund (SURF) is rebuilding the lives of survivors of the genocide against the Tutsi in Rwanda.

The vision of SURF is a world in which the rights and dignity of survivors are respected.

THE YEAR IN REVIEW / PREVIEW

It is my pleasure to introduce the 2020/21 Annual Report for Survivors Fund (SURF).

The past year is one many of us will never forget - a year when the entire world has had to adapt to a new normal and cope with seismic changes which have impacted us all. Survivors Fund (SURF) has also had to adapt to a new way of working in order to continue the vital support survivors of the 1994 Genocide against the Tutsi so desperately need.

The commitment of Survivors Fund (SURF) to advocate for survivors and support them to rebuild their shattered lives remains undiminished. Our work would not be possible without the dedication of the SURF staff, led by our inspirational Director, Sam Munderere, and without the continuing commitment and generosity of our supporters, trustees and donors.

As the survivor community continues to age, the ability of Survivors Fund (SURF) to adapt to cater for their changing needs will become even more important. Your support to enable us to continue this vital work is more important than ever.

Thank you for supporting our work and helping survivors achieve their true potential. For those interested to learn more, and to support our work further, please do log on to our website at www.survivors-fund-org.uk on which there are films which bring to life some of SURF's projects, as well as information on how to donate.

Sam Hunt MBE, Chair

April 2021

SURVIVORS FUND (SURF)

A NOTE FROM THE CHIEF EXECUTIVE OFFICER FOR THE YEAR ENDED 31 DECEMBER 2020

When I think about the past year what comes to my mind is resilience. Undoubtedly, 2020 was a difficult year. While our organisation was not immune to these challenges, I am proud of how our team and partners worked around finding new ways to support survivors across the country. Backed by our loyal individual and institutional donors we adjusted quickly. As the pandemic threatens to set back years of progress made towards improving survivor's livelihoods and economic empowerment, we have been working hard to stop the setback and ensure genocide survivor's livelihoods are not erased by the pandemic.

In the same year, we lost two of the most resilient survivors Simeon and Daphrose whose testimonies we have used over many years in our education and advocacy work, and who have inspired so many people who have read and heard them across the world.

This year we are privileged to have received important funding from Clifford Chance to expand our phone-based counselling work across Rwanda which has proved to be very effective during the lockdown and commemoration period. With support from Good Gifts Catalogue, we have been able to provide a wide range of assistance to survivors across the country to enable them to develop their livelihoods.

As you read this annual review, I hope the urgency of our work in the face of the current crisis comes to the forefront. I also hope you feel proud that we have weathered the storm of the pandemic and continued to deliver exceptional results. This year our mental health work reached well over 12,000 survivors. Our work is now more important than ever as we operate at the intersection point of significant issues including economic empowerment, psychosocial support and COVID 19. This important work will continue as we respond to the short term and long-term effects of the pandemic.

Thank you to our dedicated donors, who have continued to support our work, even amidst personal hardships due to Covid 19. I would also like to extend my appreciation to our Board of Trustees which has worked tirelessly to support our team to maximise our programmes and impact. I commend the passionate and committed staff, who make possible our work, for their dedication to ensuring that survivors are supported. In the year ahead we look forward to rebuilding the lives of more survivors through economic empowerment projects, mental health projects and skills development.

Thank you.

Samuel Munderere, Chief Executive
April 2021

SURVIVORS FUND (SURF)

**STRATEGIC REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020**

The trustees present their strategic report for the year ended 31 December 2020.

Approved by order of the board of trustees on 23/6/2021 and signed on its behalf by:

Sandra Hunt
.....
Trustee / Director : S. HUNT

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees confirm that they have complied with the duty in section 4(1) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Achievement and performance

SUMMARY OF THE YEAR

Here we highlight some of our work in 2020 and flag up some of the work that we plan to undertake in 2021. The external environment for fundraising has never been more competitive and difficult in light of the COVID-19 crisis which was just taking effect at the time of the writing of this report, so we're pleased to have sustained our work in this challenging environment and to have grown it in some key areas.

Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty Project (EVWEP)

Survivors Fund (SURF), in partnership with AVEGA Agahozo, were awarded a grant of £249,613 for a 30-month project from UK Aid Direct, the challenge fund of the UK Department for International Development (DFID) supporting civil society organisations to achieve sustained poverty reduction.

The Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project started up in October 2019 and is aiming to empower 1,050 vulnerable genocide widows and 4,000 of their dependents in 33 sectors of Rusizi and Nyamasheke Districts of Rwanda's Western Province by March 2022.

To achieve this, we are mobilising widows, and other economically active members of their household, to form into self-help groups, facilitated by AVEGA's volunteers, and supported by AVEGA's project staff in all thirty-three sectors. SURF's experience demonstrates that with the right support it is possible to secure and improve incomes for even the most vulnerable widows, if training, start-up capital and ongoing assistance - particularly mental health support - is made available. However, this is contingent on addressing holistically the multifaceted needs of the target group, which includes access to sustainable energy sources such as solar lights and clean cookstoves, and kitchen gardens for greater food security.

To date, 1,430 survivors have been supported to join income generating activities groups. The project has enabled SURF and AVEGA to help 648 survivors to start small businesses. The total amount of loans paid out at the end of 2020 is Rwf 22,256,100 (GBP 16,937). The beneficiaries who have received the loans are supposed to pay back within a period of six months and they make payments twice a month. By the end of the year, Rwf 6,685,400 (GBP 5,087) had already been paid back. This has enabled beneficiaries to start their businesses, for example participating in agricultural projects, trading in food staples and setting up small shops among others. Even though we have beneficiaries who are using bank loans, there is a good number of beneficiaries (175) who have started their small businesses using loans from savings they have accrued in their groups, which can be accessed at lower interest rates. They have reported Rwf 1,754,150 (GBP 1,334) as the total amount invested in their small businesses. On this project we have provided mental health support to a total of 3,048 direct and indirect beneficiaries.

In addition, 1,272 people have received both group and individual counselling sessions made available by the project, to help them increase the confidence and trust in the community and foster hope for their future. This project has also provided solar lights and energy saving stoves to 402 people to enable them to reduce expenditure on lighting their homes and firewood and helped them to save money to start small businesses. As well, 66 community volunteers have received training sessions on active listening and how to help vulnerable genocide survivors and they will keep helping them in their communities, even after the project closes.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Noella*

Noella is one of the project participants. She is a 52-year-old genocide widow living with her two children in Nyamasheke district in the Western Province of Rwanda. She lost her husband and three of her children during the genocide. Before joining the EVWEP project, she had a very miserable life living in extreme poverty and isolation. Her only main source of income was through cultivation, which was not enough for her to meet her basic needs.

Noella attended the training on the entrepreneurship program and she started saving.

"I have now saved some money and I know the basics of how to set up and run a business. I did not know about savings but now my mind-set has changed a lot. Now I have 82,000 Rwf (c. GBP 82) from my own savings. I have applied for loans through Urwego Bank and I have received 150,000 Rwf (c. GBP 150) as funding to set up my business of selling clothes. I am very happy about the project, for not only getting money but also the most important thing is to have skills of managing money better. Which is good for my business, as well as my household. I am no longer living on the breadline, and I see a much better future ahead for me and my two children."

COVID-19 Emergency Nutritional Response for Vulnerable Genocide Widows in Western Rwanda (CENREV)

Survivors Fund (SURF) and AVEGA Agahozo were awarded a new UK Aid Direct grant in October 2020 to directly respond to the impact of COVID-19 in Rwanda, one of only 33 such grants approved by the UK Government through the programme - which enabled support to be delivered in 16 countries.

The COVID-19 Emergency Nutritional Response for Vulnerable Genocide Widows in Western Rwanda (CENREV) Project aims to reinforce existing interventions in three districts of the Western Province of Rwanda, namely Rusizi and Nyamasheke - where our current UK Aid Direct project (EVWEP) is operational - and the neighbouring district of Karongi, which is the focus of a parallel project funded by the Addax & Oryx Foundation (EVKEP). The work covered all 46 of their sectors across a six month period through to March 2021.

SURF's contribution in response to the COVID-19 aims to provide immediate nutritional support in form of direct cash transfers to enable the most hard-hit survivor-headed households to buy food, in addition to households in need receiving livestock for more sustainable food production. In this framework, each of the identified 490 survivor-headed households in most need shall receive a hardship grant of Rwf 15,000 (approximately £12) for a period of four months. Most of these households are headed by elderly survivors unable to earn an income independently.

Additional funds shall then go towards purchasing livestock (goats, pigs, chickens, rabbits) for over 500 survivor-headed households to cushion the shock after the lapse of the four months and to potentially sustain their livelihoods. We will specifically target older survivors whose health and psychological wellbeing has been affected because they do not have the income for food for themselves and their dependants making them vulnerable and susceptible to a state of depression and weakened immunity that if not checked now may result into fatal outcomes.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) Project

SURF was awarded a grant of CHF 89,250 by the Addax & Oryx Foundation to deliver, in partnership with AVEGA Agahozo, the Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) Project. The project ran from May 2019 to December 2020.

The overall objective of the project was to empower 400 vulnerable genocide widows and 1,200 of their dependents in Karongi District by alleviating extreme poverty, reducing vulnerability, and improving food security and sustainable energy use. During the life of the project, 770 vulnerable genocide widows received livelihoods and counselling support (200 received both livelihoods and counselling support, 200 counselling support only and 370 livelihoods support only - with 346 also receiving either a solar lamp, clean cookstove or kitchen garden), and as a result, 2,606 dependents benefited from the project through the increased income, well-being and food security of the households.

At the beginning of the project, we started work in 8 sectors of Karongi district due to their geographical proximity, and later added 3 more sectors to then be working in 11 out of 13 sectors of Karongi district. The 2 sectors which were not reached through the project were those which were most rural and isolated, which due to travel restrictions proved difficult to deliver project activities as originally planned in 2020.

Even still, the project significantly exceeded the numbers that we targeted to reach, and despite the challenges over the past year resulting from COVID-19 we have been able to evidence significant positive impact of doing so.

77% of beneficiaries report that they are better able to financially support their families. That result could have been even higher, were it not for COVID-19 which significantly affected many of the small businesses last year as a result of the lockdown which restricted movement and travel and thus customer numbers, and non-essential businesses being ordered to close for a time. Distribution of kitchen gardens, solar lights and cooking stoves met the project targets resulting in improvements in food security, and reduction in household expenditure on fuel, which contributed to better health outcomes. This was complemented by the access to the counselling which resulted in a reduction in vulnerability resulting from poor mental health and more positive outlook contributing to better well-being.

SURF and AVEGA agreed to commit funding to maintain the project staff for a further period of three months (through to March 2021) to then enable further follow-up of beneficiaries, in particular those who have taken loans from Urwego Bank through the LGF facility to ensure that we maintain the 100% repayment rate of the project. The expectation is that once beneficiaries have paid back the loans, they will then have the credit history to be accepted as regular clients of Urwego Bank - and in a position to independently apply for loans (thus sustaining the positive impact of the project).

Byukusenge *

Byukusenge is one of the youth dependents who participated and benefited from the project. His household received a solar light, and he was able to attend entrepreneurship training. After he completed the three-month programme of training, he managed to secure a loan from Urwego Bank to strengthen his business.

He is in apparel, travelling to neighbouring DRC and buying clothes there, and selling them in local markets. Through his business, Byukusenge is now able to make 50,000 Rwf (GBP 38) a month as profit after paying his loan and deducting all his expenses. This is double the income that he was generating before joining the project. Through the training received, he is able to count and record every transaction to be able to manage the finances of the business more accurately and to track his profit.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Byukusenge received a first-round loan of 200,000 Rwf (GBP 152) through the LGF at Urwego Bank and repaid it back without any delay. He has now received a second loan of 250,000 Rwf (GBP 189) and repayment is ongoing. He comments: "Today I can say my life has changed since I joined this project. I am extremely happy as to what I have achieved since we started. I am among the young persons in my group, which mainly consists of older people. As youth, we learn a lot from these widows especially to be loyal and committed to whatever we are doing. This is the reason I have decided to take a loan and ensure that I am able to pay it back, since the old widows are able to do so - then I should and am inspired to do so too. I have continued my business but due to the COVID-19 pandemic, which has restricted travel to DRC, I have now diversified into selling crops so that I can continue to make repayments in good time."

Foundation Rwanda Programme

Through funding from Foundation Rwanda, Survivors Fund (SURF) is currently addressing the education and counselling needs of young people conceived through rape during and under circumstances directly related to the 1994 genocide committed against Tutsi in Rwanda. The challenge for the affected mothers and children is that FARG, the government body that assists vulnerable survivors of the genocide, does not consider these young people eligible for support because they were born after genocide and thus are not by definition survivors. However, they are recognised to be a particularly vulnerable and marginalised population.

Since Foundation Rwanda's inception in 2007, Survivors Fund (SURF) has been the key partner in providing life-changing services to the Foundation Rwanda families, which has helped more than 1,700 women and their offspring.

With funding from the Big Give Christmas Challenge in 2020 we provided scholarships for Vocational Training to 60 youth born of genocide to acquire different technical skills including, plumbing, tailoring, car mechanics and hairdressing. The same students attended a youth counselling camp that provided an opportunity for them to get help with their mental health challenges. 22 students were sponsored to complete their secondary school education.

The students who have grown into inspiring, hopeful young adults now face the challenge of securing jobs or attending university while grappling with the circumstances of their birth and the legacy of trauma. SURF remains committed to continue implementing Foundation Rwanda's programs with our local partner organizations, Solace Ministries, Kanyarwanda, and AVEGA Agahozo.

Uwitekazabe*

Uwitekazabe is one of the young people which has been supported to access vocational training, as well as start-up loan to set up a small business to practice their newly acquired trade, through the Foundation Rwanda programme over the past year.

"When I finished skill training, I approached Survivors Fund (SURF) about a loan to start up a welding business. SURF supported me with Rwf 460,000 (GBP 400), and I started working. Since then my life has completely changed. I expanded my project. I am responsible for my household. I earn about Rwf 150,000 (GBP 125) a month from my welding work and if I need to do some small things regarding welding at home I can now do it myself too, saving us money as well."

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Good Gifts Project

Through funding from the Good Gifts Catalogue, an initiative of the Charities Advisory Trust, we have extended our support to thousands of widows and orphans that are beneficiaries of our ongoing livelihoods program, enabling them to become more independent and self-sufficient.

Survivors Fund (SURF) aims to alleviate the impact of poverty on vulnerable survivors by strengthening their families to secure viable livelihoods. The funding from Good Gifts helps to set up income generating projects which empower communities to fight poverty and take more active role in determining their lives.

Many survivors have been supported, receiving livestock, agricultural materials, solar lights and cookers, meals for schoolchildren and much more.

Patricia *

Patricia is a 53-year-old genocide widow from Western Rwanda in Nyamasheke District. She survived the genocide with her two children. However, three of her children and her husband were killed. She is among the beneficiaries who have benefited from the distribution of livestock made possible through funding from Good Gifts. She has received a cow to help her get milk and fertiliser to make her land that she farms for food for her family more productive.

Patricia confirmed that the cow has transformed her life. "I am very happy for this cow. It has given me a source of income. We get 15 litres of milk per day from her. I keep 2 litres and sell the rest. Each month I get about Frw 80,000 (£60) from milk sales. The cow has enabled me to drink milk and sell the rest to help me buy other essential items that I need at home without asking for help from AVEGA." Patricia has seen some changes from her harvest after using the natural fertiliser from her cow. The local authorities use Patricia's experience to encourage women in her village to work hard at whatever they have to do.

Julienne *

Julienne is a 62-year-old genocide widow. She received financial help through Good Gifts to improve her banana plantation. Before receiving the support, she grew bananas for home consumption but upon getting the help through Good Gifts she expanded and improved her banana farming.

Today Julienne has made good use of her family land. She lives near a market and takes her produce to sell in the market. She earns about Rwf 100,000 (£75 per month) from the sale of bananas.

Julienne has also been introduced to our community counselling program where she is getting emotional and psychological support. Her neighbours have confirmed that the changes they have seen in her have been remarkable. In her community previously she was someone who was seen as having no hope for the future. Now she is a valued member of the community.

Julienne comments: "The support that I have received has helped me to move from farming food for my family to cultivating more produce which I can then sell at the market. It has been amazing how much income I can generate from the bananas, and the difference that has made for me and my family. I no longer need to worry about whether I can afford to buy other food or items for the family. I can now meet my family needs without any problem. Thank you for making that possible."

COVID-19 Emergency Response Project (CERP)

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Due to the COVID-19 pandemic in 2020, survivors were not able to commemorate the loss of their loved ones during the annual commemoration period. As a result of the government's stay-at-home and social distancing measures, it was not possible for anyone to hold events, visit memorial sites, conduct vigils or gather within their communities to remember loved ones.

Consequently, this exacerbated traumatic disorders among many survivors and required additional counselling services. Individual and group counselling activities were impossible to deliver during the lockdown. This led to the COVID-19 Emergency Response Project (CERP). SURF, in collaboration with its partners and with funding from Clifford Chance, one of the world's pre-eminent law firms, was able to provide access to phone-based counselling to vulnerable survivors of the genocide, and related vulnerable persons, from the beginning of April 2020.

The project was implemented nationwide for a period of seven months, from April through to the end of October 2020. Implementing partners included Ibuka, Association des Etudiants et Elèves Rescapés du Genocide (AERG), Association des Veuves du Genocide (AVEGA-Agahozo) and Groupes des Anciens Etudiants Rescapés du Genocide (GAERG).

The project focused on three principal activities: 1) raising awareness about available psychological services and mental health issues that affect survivors, 2) providing access to phone-based counselling and hardship support for those in most need, and 3) monitoring and learning from the approach in order to improve emergency response to future situations.

Over 12,000 people called the helpline over the course of the project. Through a study which we conducted of the effectiveness of the helpline we evidenced that the helpline was the most practical means of delivering counselling support during the lockdown. Over 65% of respondents called more than three times during the April to July commemoration period. 90% intend to use the helpline service in the future. 95% will recommend it to their friends and family. 87% testified that the helpline was effective in solving their problems. This data is significant in evidencing the effectiveness of CERP. As such, please are underway to extend the helpline over the course of the commemoration period in 2021.

GAERG Investment Fund

Groupe des Anciens Etudiants et Elèves Rescapés du Genocide (GAERG), an organisation founded by Rwandan Graduate Genocide survivors, runs an Investment Trust Fund, dubbed G-Innovation Development Fund (GIDF), with RWF 50 million (around £50,000) initial capital raised from SURF.

The Fund is a pool of investments aimed at assisting young survivors and the youth to create and grow their businesses. The Fund invests in businesses at various stages, including seed stage, late stage and early stage. It considers financing either for the expansion of small to medium businesses or for small start-ups from across Rwanda.

Applicants benefit from capacity building before being given the capital to start their own businesses. The Fund is open-ended, meaning it is willing to attract investments from anyone. It has an independent board of trustees appointed by GAERG and is made up of six people who have diverse experience in finance and business, law and youth related issues.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The Fund largely seeks to create employment opportunities for young survivors and other youth groups, as currently, more than 60 per cent of the organisation's 4,500 members are unemployed.

Legal and Counselling Helpline

The Legal and Counselling Helpline (Helpline) was established in August 2013 as a partnership between Survivors Fund (SURF) and AERG to fill the gap in support for young survivors of the genocide against the Tutsi with legal and mental health challenges, and other related vulnerable young persons, so that they can access support regardless of where they are located in Rwanda. Funding for the Helpline has been contributed principally by INSPIRE!africa.

By providing legal and counselling support services countrywide, the Helpline filled a necessary gap in support for vulnerable young people with outstanding legal disputes or suffering from trauma. This is one of the only free and accessible services for those unable to afford to take their legal cases to court or lacking the confidence or ability to find someone to talk to about a mental health issue. In addition to providing telephone-based support, the helpline also has field staff who conduct outreach and provide support to clients through legal education and orientation, advocacy and representation in court.

The Helpline was launched with the intention of primarily providing telephone-based support. However, due to the demand for legal and a counselling support, the helpline has grown from a small pilot telephone-based service to an innovative, all-encompassing legal and counselling support service, which includes outreach visits to schools and universities to raise awareness of legal rights, as well as the services available through the helpline, to young people across Rwanda. Since its launch in 2013, the service has supported over 1,509 young people to reclaim assets with a value of over Rwf 1 billion (GBP 720,000).

Community Counselling Initiative (CCI)

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to a total of 710 mothers through our Community Counselling Initiative. Of these, 50 received counselling during 2020.

The project includes in-depth monitoring and evaluation, surveying the women before, during and after working in the counselling groups. This provides the ability to track the changes in their circumstances and monitor their wellness, whilst also providing feedback to ensure that the counselling groups are having a positive impact and are helpful to the women.

These women, who were previously marginalised, stigmatised and alone in their trauma, can build their confidence and self-esteem, increase their knowledge, enhance positive emotions and reduce shame. The counselling groups also helped to improve relationships with their children and family.

Since 2016, we have extended the approach of group counselling to develop community counselling for the children of the women survivors too, as youth born of rape face great challenges related to trauma and social stigma as well. They are described as carriers of "deviant genes" and are often marginalised in their families and communities. In instances occurring during wartime, many societies have adopted hateful labels such as "children of shame" or "children of bad memory".

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Many mothers are starting to speak out against the negative perceptions and stigma associated with children of rape and disclosing to their children the circumstances leading to their birth. Many mothers attest that after disclosure the children now youth, need psychological support.

The youth retreats in 2020 brought together 60 youth to receive group counselling, reproductive health training and career guidance. This has provided vital support and assistance otherwise unavailable to them.

Young Survivors Counselling Project

Thousands of youthful survivors of the 1994 genocide are only now confronting the horror of seeing their families murdered. They struggle to make ends meet, alone and vulnerable, prone to depression and hopelessness.

Through support from our partner Network for Africa we are working with AERG to train counsellors who in turn train local people to become counsellors. The counsellors are themselves survivors who have endured trauma, so they are familiar with the challenges faced by people with depression and other mental health issues. The counsellors are coordinated by SURF Senior Key Worker, Emilienne Kambibi

In 2020 we supported 263 young genocide survivors through our group counselling programme. They were divided into 12 groups and met twice a month, supported by two peer support counsellors per group who were selected by the group members. These peer support counsellors provided a vital role moderating sessions and referring any participants who needed extra support for individual counselling. By the end of the year, most participants felt positively about their future, whereas at the start they had little hope. Their isolation has reduced, and their self-esteem has increased. They are now able to cope when things go wrong, using the coping techniques they have been taught, dealing with trauma and its symptoms.

Government officials have remarked on the impact, citing peace building and reconciliation, an unintended consequence. Looking ahead, we hope to provide 60 participants with entrepreneurship training and loans to set up their own businesses. We are also raising funds to offer free childcare for the mothers who have to bring their babies and toddlers to the group counselling sessions.

A few highlights:

- 263 young genocide survivors were enrolled in peer support groups where they received group counselling and support, bringing the total helped since the start of the project to more than 1,300.
- 24 new Peer Support Counsellors were trained to run the peer counselling groups. They also keep a watchful eye on their group members, referring those that need extra support to SURF's counsellors. So far 130 peer support counsellors have been trained.
- 461 home visits were made to offer extra support to particularly vulnerable participants.
- 856 participants were offered individual counselling.
- 1,340 participants received telephone counselling during COVID-19 lockdowns.
- 24 new Health Workers were trained in recognising signs of mental ill-health, e.g. anxiety, depression and post-traumatic stress disorder, bringing the total since the start of the project to 102. This ensures that knowledge is embedded and has long-term sustainability.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Our plan is to extend this project further over 2021 to meet the demand for the service, on which we will report back further in due course.

"I have really learnt much from this counselling service, and I am thankful for the support, which has helped me to overcome my depression and anxiety. I have learnt different techniques that can help me when I face stress symptoms. Being in the group has helped our hearts and now we are dreaming of changing and developing ourselves." Beneficiary of the Survivors Fund (SURF) Youth Counselling Project made possible through the funding and support of Network for Africa.

Reaching Rwanda

Sandhurst School has been running its ground-breaking Reaching Rwanda project in partnership with Survivors Fund (SURF) since 2008. Pioneered by the Sandhurst School Deputy Head Sam Hunt, who is also Chair of SURF, the Reaching Rwanda project has worked extensively in Rwanda by linking UK school students with survivors.

The project has three main aims:

- To inform students about the Rwandan genocide and of the continued plight of survivors of the genocide today.
- To connect students with genocide survivors and enable them to become friends.
- To enable students to become actively involved in improving the life chances of genocide survivors and to see the difference their efforts make.

The young people of Sandhurst School are highly engaged in supporting survivors of the 1994 Rwandan genocide thanks to the efforts of Sam and its dedicated teachers.

Sandhurst School Sixth Form students and local community volunteers have made five visits to Rwanda through the project. An enduring relationship for survivors and the school is now in place with annual skype calls between the students and the survivors. Students have been so moved through their experience and have supported the project raising over £100,000 for genocide orphans.

Devoted to improving education and livelihoods across Rwanda the project has in particular supported 'Ntarama Survivors Village' in Bugesera, Eastern Province. Prior to their involvement only 2 young people from the village had ever attended university, but through the Reaching Rwanda support, 7 additional youths have now graduated. The emergency housing built in the village post-genocide is now dilapidated. The villagers lived a nomadic kind of life before receiving the support from the Reaching Rwanda project, staying with friends and relatives who could not provide for their needs. Reaching Rwanda has organised and raised funding to rebuild and furnish 12 houses securing safe accommodation for over 50 widows and child headed households. The Sandhurst Sixth Form Students and volunteers decorate and furnish these homes for local families during their visits.

Additionally, the project has helped 20 widows and 6 youth members of this village to start their own small businesses. 33 further businesses provide an income to 120 survivors, and the project has helped over 25 survivors to attend university, 13 young people to access vocational training and a further 35 to access schooling.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

On the most recent visit in February 2020, Sam led a group of 26 people, including 12 members of the Sandhurst School Sixth Form, 6 members of staff, and 8 local supporters of the project. The group renovated dilapidated houses of survivor-headed households in Kamonyi, and delivered 62 suitcases of gifts, toiletries, and educational materials to beneficiaries in need. The visit culminated in a celebration at the site where a new Children's Centre is planned to be built through funding raised by Reaching Rwanda supporters in Ntarama, which is due to begin construction in 2021.

In recognition for her work with Survivors Fund (SURF) and on the Reaching Rwanda programme specifically, Sam Hunt was honoured with an MBE in the Queen's Birthday 2020 Honours List.

Education

Education is a fundamental right that enables people to break the cycle of deprivation and poverty. Survivors Fund (SURF) supports access to university education to 9 students, and funding for school materials for a further 23 students, being brought up by genocide widows through funding by INSPIRE!africa and the Reaching Rwanda project. This relieves the burden of widows, who struggle to bring up and provide financial support to the young people in their care. Also, many young heads-of-households have dropped out of school to look after their younger siblings and we give them a chance to attend school.

Many students have no school or university materials, most of them have to walk long distances to attend their places of study, sometimes hungry because they cannot afford rent near university and meals. It is important to provide allowances for transport and meals for such students. Education remains the most important route out of poverty.

Shelter

A home is a safe place to be for most people. Many survivors lost their homes during the genocide, many received houses from government and NGOs after the genocide. 27 years after the genocide, many of the houses are now dilapidated and in dire need of renovation.

In order to rebuild a sense of dignity and to provide a peaceful environment that enables survivors to deal with their day-to-day needs, during the year Survivors Fund (SURF) renovated 3 houses for widows and youth-headed households with support from INSPIRE!africa.

Group Analysis Training

This project first started with a pilot training in Group Analysis in November 2014. After the pilot it was identified that psychologists and professionals working in mental health would benefit from training in therapeutic groups. The courses involve 4 intensive training programmes held over 2 years.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

The two-year courses aim to give 28 participants an understanding and experience of group processes from a Group Analytic perspective through theoretical and experiential learning. It aims to enhance participant's ability to use groups in various fields of work. The course provides the opportunity for both personal and professional development.

During 2020 the trainings were conducted online due to COVID-19 travel and meeting restrictions. The trainers organised zoom trainings and continued to provide supervision for the psychologists who are undertaking their practicum. The 28 students are divided into 2 groups. 18 are enrolled in the Foundation Course and 10 enrolled in the Intermediate Course. The intermediate students undertaking the practicum are supervised bi-weekly by the 3 trainers from the Institute of Group Analysis.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

FINANCIAL REVIEW

Financial Review for 2020

Summary

Despite all the challenges posed by COVID-19, 2020 proved a positive year financially for Survivors Fund (SURF), as we leveraged our grassroots network of local partners to demonstrate that we can deliver projects which respond to the needs of the most vulnerable, at times of crisis, such as that resulting from the lockdown restrictions in Rwanda. We secured a new grant from Clifford Chance for phone-based counselling, as well as additional funding from UK Aid Direct, to respond to the need of survivors affected by COVID-19. In addition, we sustained our major funding from trusts and foundations over the year.

Income

Our income increased in 2020 to £576,208 from £439,307 in 2019. The major sources of income were:

- £30,580 from the Addax & Oryx Foundation for the Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) Project.
- £55,685 from the Charities Advisory Trust, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- £83,366 from Clifford Chance for our COVID-19 Emergency Response Project (CERP) which supported phone-based counselling and hardship support for vulnerable survivors across Rwanda.
- £12,255 from Foundation Rwanda for our education programme supporting young people born of genocide rape.
- £50,225 from INSPIRE!africa for our Youth Entrepreneurship Training Programme, Legal and Counselling Helpline as well as various educational and shelter projects for survivors.
- £30,874 from Network for Africa for our Young Survivors Counselling Programme.
- £120,217 from UK Aid Direct, the challenge fund of the UK Foreign, Commonwealth and Development Office, for the Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) Project

Expenditure

We maintained our expenditure on key projects proportionate to the income received for them, as well as controlled our expenditure on our core costs, ensuring that we delivered a surplus in 2020 of £46,263.

Fundraising Effectiveness

We do not have any fundraising spend, as we undertake no marketing, paid-for advertising or direct mail. This is quite exceptional for a charity that generates over £400,000 in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of £7,669 in 2020.

Financial Forecast

The year ahead is promising to be even better than last year for SURF. We begin the year with a very low-cost base, and good reserves. We will continue to receive funding from major donors over the year ahead: Charities Advisory Trust, Foundation Rwanda, INSPIRE!africa, Network for Africa and UK Aid Direct. We are also expecting renewed grants from the Addax & Oryx Foundation and Clifford Chance.

Future Income

We had secured approximately £280,000 of income at the start of the year, including £100,000 from UK Aid Direct, £50,000 from INSPIRE!africa, £30,000 from Network for Africa, £50,000 from Foundation Rwanda, and £50,000 from two anonymous trusts.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

New grant proposals are in development with several trusts for new projects, and we continue to seek to identify independently additional funding opportunities with trusts and foundations in the UK, and in the USA in partnership with Foundation Rwanda. Continued emphasis will be placed on supporting our partner organisations to develop and secure funding for projects directly, which will result in less income being channelled through SURF over time.

Future Expenditure

We are committed to keeping our costs as low as possible in and outside of Rwanda in 2021. SURF now only retains a part-time consultant in the UK, with no overheads. We have no plans to recruit any more staff in the UK, and the number of staff in Rwanda will be directly related to project funding.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for staff, just above the level of inflation in Rwanda, in January 2020.

We plan to continue to maintain the level of grant expenditure in 2021 as our income allows, ensuring that we try to maintain a small surplus despite the challenging financial environment.

Reserves policy

The policy agreed by the trustees is that the minimum amount to be held as reserve is now set at 5 month's operating expenditure. By the end of 2020, our reserves amounted to £111,381, of which £78,606 was designated as free reserves (equivalent to over six month's operating expenditure).

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

FUTURE PLANS

Every three years, the partners, trustees and staff of Survivors Fund (SURF) undertake a review of our work to date, and develop a strategic plan for our work ahead. We discuss what are the priorities for survivors now and likely in the three-year period ahead, and what resources we have as an organisation to help address them.

Our Strategic Plan accounts for the emerging changes affecting survivors of the genocide against the Tutsi in Rwanda, and the changing environment in which SURF works. This year we developed a new three-year Strategic Plan which sets out the aims, targets and actions for SURF and its partners work from 2021 to 2023; and which form the basis for operational priorities. It explains how SURF intends to assist partners to achieve their own plans and priorities.

It sets out a demanding but exciting agenda of support to our partners. It will deliver greater impact for those we are seeking to help. By balancing our programmes, advocacy work and capacity building with our fundraising, monitoring and evaluation we will increase our reach and build greater support for our work. The Strategic Plan will be continuously monitored to inform the future direction and development of Survivors Fund (SURF).

Our key themes and targets for 2021 - 2023 will be:

Direct support to rebuild lives.

- Sustainable livelihoods for survivors and related vulnerable persons through a focus on income generating activities, entrepreneurship and employment.
- Improve the well-being of survivors and related vulnerable groups through a focus on mental health provision, memorialisation and physical health education.
- Reduce the vulnerability of survivors and related vulnerable persons through a focus on decent housing, food security and elderly care.

Advocacy and Capacity Building to sustain support.

- Improve the enforcement of rights and legal representation of survivors and related vulnerable persons in Rwanda.
- Enable sustainability of survivor organisations in Rwanda over the long term.

We look forward to reporting on our progress ahead.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

HOW SURF IS RUN

Survivors Fund (SURF) is a charitable company, registered in England and Wales with both the Charity Commission (1065705) and Companies House (04311565).

This structure, which is used by many charities, allows us to have all the advantages of charitable status, and simultaneously to limit the trustees' liability through the company's 'limited' status. As a charity and a company limited by guarantee, Survivors Fund (SURF) has no share capital and therefore cannot be owned by anyone.

The charity is governed by its Memorandum and Articles of Association, dated 30 July 1997. SURF is headed by a Board of Trustees. For company-law purposes, the trustees are also the directors of Survivors Fund (SURF) Ltd.

Day-to-day management of the organisation is undertaken by the Chief Executive in Rwanda.

THE BOARD OF TRUSTEES

The Board of Trustees has authority over and responsibility for the organisation and acts as its legal guarantors. The effective involvement of the Board of Trustees is considered crucial to the success of SURF and is dependent on shared goals, the development of sound and creative working practices and significant time commitments.

The Board meets at least four times a year, to assess the charity's progress since the previous meeting, and to set milestones to be achieved by the next meeting. The Chief Executive attends each Board meeting either in person, or on skype from Rwanda, and provides an update to the Trustees on the charity's progress and assists in the setting of goals. Trustees also provide valuable assistance to the Chief Executive and other members of staff when necessary.

TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS

Trustees are elected at the Annual General Meeting (AGM) by the members of Survivors Fund (SURF). The members include all the trustees. In between AGMs, Trustees may be appointed temporarily by the general agreement of the existing trustees. However, such appointments are only valid until the next AGM.

After appointment, Trustees are presented with a copy of our most recent annual report; the charity's governing documents, and the minutes of the two most recent Board meetings. They are also asked to study the principles of the Charity Commission's Essential Trustee booklet and are invited to speak with the Chief Executive and Chair to discuss the charity's position and operation.

At every AGM, one-third of the Board of Trustees is required to resign, though they can then be re-elected for a further three-year term. There are no term limits, with the organisation recognising the value of institutional knowledge held by long-serving trustees.

CURRENT TRUSTEES

There have been some changes on the Board as well over the past year.

Eleven trustees served the entire year. They are:

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sam Hunt MBE (Chair) - Sam is Assistant Head Teacher at Sandhurst Comprehensive. In 2008, she received the Anne Frank Award for her work educating young people about the Holocaust. She is a volunteer educator for the Holocaust Educational Trust. She has been a trustee since 2008 and elected as Chair in 2013 and was awarded an MBE in 2020 in recognition of her voluntary work with SURF.

Alphonsine Kabagabo (Vice-Chair) - Alphonsine was a trustee for SURF from 2001 to 2006 and returned to the board in 2013. She is a survivor of the genocide. She is Director of Women for Refugee Women and was formerly Regional Director for Africa World Association of Girl Guides and Girl Scouts. She was elected Vice-Chair in 2013.

Nick Joseph (Vice-Chair) - Nick is former interim Chief Executive of the Holocaust Memorial Day Trust and is a civil servant, currently at Her Majesty's Prison and Probation Service, an agency of the Ministry of Justice, specialising in mental health issues. He retired as Co-Chair in 2013, after five years in post.

Adrian Veale (Treasurer) - Adrian is an accountant and has worked in the field for over 30 years. He also has experience as an auditor of charitable organisations. He has supported the work of Survivors Fund (SURF) since 2011 through volunteering with Project Umubano.

Liliane Umubyeyi - Liliane has been a trustee of SURF since 2004. She is a survivor of the genocide and moved to the UK in 2000. For her work with SURF, Liliane won the Ultimate Woman of the Year Award for Best Campaigner from Cosmopolitan Magazine in 2007. She retired as Co-Chair at the 2012 AGM, after five years in post.

Jeanette Kagabo - Jeanette has been a trustee since 2004. She is a survivor of the genocide and moved to the UK in 2002. She is an advocate for the cause of survivors, speaking at an array of national and regional events since 2003.

David Chaney - David owns and runs a full-service public accounting practice, representing over 200 clients including a number of charities. He regularly visits Rwanda and has worked to strengthen the financial management of SURF partners. He lives in Houston, Texas.

Will Goodhand - Will is Chief Innovation Officer and Founder at GoodMore Global, an international research agency. He was a Conservative Party Parliamentary Candidate in 2015 and has supported the work of Survivors Fund (SURF) since 2009 through numerous visits with Project Umubano.

Samantha Lakin - Samantha is an advanced PhD student at The Strassler Center for Holocaust and Genocide Studies, Clark University and a Graduate Research Fellow at Harvard Law School. She was formerly a Fulbright Scholar in Rwanda. Her research focuses on human security in post-conflict societies, memorialization practices initiated by states and survivors.

Josephine Uwamariya - Josephine has served as Country Director of ActionAid International Rwanda since 2010. She is a social worker by profession and has an MBA from the Maastricht School of Management, specialising in Project Management.

Philomene Uwamaliya - Philomene has been a registered nurse since 2006 and specialises in mental health nursing for those with complex problems, refugees and asylum seekers. She is a Senior Lecturer in Mental Health Nursing at John Moores University in Liverpool.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

In August 2020 Liliane Pari Umuhoza retired from the board.

VOLUNTEERS AND KEY SUPPORTERS

Our work is helped by the contribution of many individual volunteers, who make up the SURF Projects Team. Their work is vital in extending the reach of SURF.

We would like to record special mention of SURF Chair, Sam Hunt, who works tirelessly to help SURF raise funds through the Reaching Rwanda project which she established to raise funds through schools and community groups.

We also want to thank Joy Childs for her unstinting support of Survivors Fund (SURF) and the funding that she has raised through teaching art and organising fundraising events among her network, and Kathy Shanklin and Rebecca Tinsley who support many students and vulnerable survivors in Rwanda.

PARTNERS

SURF is fortunate to have a number of partners that support our work and make it possible both in the UK and Rwanda.

Our work is supported by an array of funders whose support is invaluable. In 2020 our funders included Addax & Oryx Foundation, Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa and UK Aid Direct (funded by the UK Government's Foreign, Commonwealth & Development Office). We would like also to thank an array of anonymous donors.

SURF has received guidance and advice from individuals and organisations too numerous to mention, but we would like to acknowledge the contribution of them all.

SURF has worked with the following survivors' organisations in Rwanda during 2020:

AVEGA Agahozo - Association of Widows of the Genocide | AERG - Survivors' Association of Students and Pupils | GAERG - Survivors' Association of Graduate Students | Uyisenga N'manzi - Association of HIV+ Orphan-headed Households | Solace Ministries - Christian Association of Genocide Survivors | Kanyarwanda - Genocide Survivors Association defending human rights

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

STAFF

The CEO of Survivors Fund (SURF), Samuel Munderere, is the primary point of contact between the trustees of SURF, and the SURF team in Rwanda, as well as with the partner organisations and donors. Sam directs and coordinates all activities of SURF supported by David Russell, who serves as the UK Coordinator and Company Secretary. Sam is supported in Rwanda by a core team which includes Emilienne Kambibi, Raban Havugimana and Vincent Nyauma all of which play vital roles in ensuring our work progresses as well as it has done to date. In 2020, we welcomed Liliane Pari Umuhoza on to the team in September, who will be coordinating our Foundation Rwanda programme.

Samuel Munderere, CEO - Sam has worked with SURF since 2004, and has experience in managing counselling and education projects, helping to set up our Foundation Rwanda project in 2008. Sam holds a MSc in International Development Management from the University of Westminster and a BA degree in Social Worker and Social Administration from Bugema University.

Emilienne Kambibi, Senior Key Worker - Emilienne is a trained counsellor and social worker and has led our Community Counselling Initiative to support women survivors with children born of rape since 2011. She has a PGCert in counselling from the College of Medicine and Health Sciences and a BA in Sociology. Before joining SURF, she worked with AVEGA Agahozo and African Rights.

Raban Havugimana, Programme Manager - Raban joined SURF in 2012 and helped to set up our entrepreneurship projects with AERG, where he was formerly a member, and helps to lead on the monitoring and evaluation of our livelihood development programmes. He has an MA in Development Studies from Mount Kenya University.

Liliane Pari Umuhoza, Project Officer - Liliane is a survivor of the genocide and served as an intern at SURF whilst a student at Juniata College, and she was then elected as a trustee. She subsequently organised a Women Genocide Survivors Retreat in 2017, and again in 2018, and is an activist advocating for support for survivors in Rwanda. She retired as a trustee in 2020 before taking up her executive post.

Vincent Nyauma, Accountant - Vincent joined SURF in 2009 to manage our accounts and supervises the audit of the financial reporting of partner's programmes funded through SURF. He is a Certified Public Accountant in Rwanda and Kenya, and an ACCA Lecturer at the College of Business Studies and School of Finance and Banking in Kigali. He holds degrees from UNISA, Strathmore and Moi Universities.

Dr Jemma Hogwood, Clinical Psychologist Advisor - Jemma has a Doctorate in Clinical Psychology from University College London and is registered to practice as a Clinical Psychologist in the UK and Rwanda. She has been working with SURF since 2010, helping to set up many of our counselling projects, and continues to provide supervision to our counsellors on a consultancy basis.

The office team in Rwanda is supported by the following staff:

- Claudine Mukakalisa, Office Assistant
- Gilbert Dusabimana, Security Guard

In the UK, our office is managed by:

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

David Russell, UK Coordinator - David has been working with SURF since 2004, first as a consultant, and then serves as the CEO from 2009 to 2013. He continues to help manage the finances and as Company Secretary also the governance of the organisation, supporting the team in Rwanda on communications and programme development. He has an MA from New York University and Cambridge University.

Our team is supported internationally by Liam Dempsey and Lauren Pittenger of Ibdesign (online) and Drew Sutton and Rachel Collingwood of Central Studios (film and photography), and we are thankful for their continuing support.

Risk management

We have examined the major risks to which the charity is exposed and review them at each Board meeting. Systems and procedures have been put in place to manage those risks.

The Risk Register is maintained by the Chief Executive and Treasurer, under the supervision of the Board. Below is an overview of the major financial and operational risks we were facing at the time of the writing of this report (April 2020).

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

Risk Category	Risk Title	Level of impact (1-5)	Likelihood (1-5)	Potential Impact	Steps to mitigate risk
Operational	Coronavirus	5	5	The virus is restricting programmes, due to limits on movement and gathering of people	We are exploring transitioning some counselling support to phone-based (through the helpline) and speaking with UBL to offer loan repayment holiday to IGA groups. SURF staff are working from home.
Financial	Funding shortfalls	4	4	Use up reserves in short-term if SURF unable to sustain itself in long-run	Ensure that funding opportunities are reviewed at the board meeting and leverage additional resource of fundraising consultant to identify new funding opportunities.
Financial	Cash flow sensitivities	5	3	Lack of liquidity to meet commitments	Ensure adequate cash flow projections.
Operational	Loss of key staff	5	3	Potential threat to delivery of projects because of a deficit of institutional knowledge	Ensure that staff are properly supported, and that there are sufficient development opportunities. Ensure that there are appropriate consultants to add support if and when necessary.
Operational	Safeguarding	5	3	Harm to beneficiaries and reputational damage to SURF	Ensure that our safeguarding policies are included in our partner reporting requirements and that beneficiaries know about whistle blowing policies so that they know who they can report abuse to.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03411565 (England and Wales)

Registered Charity number

1065705

Registered office

4 Heathfield Road

Bushey

WD23 2LJ

Trustees

Sam Hunt (Chair)

Alphonsine Kabagabo (Vice-Chair)

Nick Joseph (Vice-Chair)

Adrian Veale (Treasurer)

Liliane Umubyeyi

Jeanette Kagabo

David Chaney

Will Goodhand

Samantha Lakin

Josephine Uwamariya

Liliane Pari Umuhoza - retired 13th August 2020

Philomene Uwamaliya

Company Secretary

David Russell

Chief Executive

Samuel Munderere

Founder

Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank

1 Balloon Street

Manchester M60 4EP

Change of Registered Office

We have moved our registered office from 35 Westholm to 4 Heathfield Road, Bushey, WD23 2LJ on 11th June 2021.

Survivors Fund (SURF) is rebuilding the lives of survivors of the genocide against the Tutsi in Rwanda. The vision of SURF is a world in which the rights and dignity of survivors are respected.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Survivors Fund (SURF) for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Prestons & Jacksons Partnership LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Approved by order of the board of trustees on23/06/2021..... and signed on its behalf by:

Sandra Hunt
.....
Trustee of Samantha Hunt
Director

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Opinion

We have audited the financial statements of Survivors Fund (SURF) (the 'charitable company') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SURVIVORS FUND (SURF)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

The Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
SURVIVORS FUND (SURF)**

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

A. PATEL

ANINER PATEL BAC(HONS), FCA, BFP SENIOR STATUTORY AUDITOR.

for and on behalf of Prestons & Jacksons Partnership LLP

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

364 - 368 Cranbrook Road

Iford

Essex

IG2 6HY

Date: 24/6/21

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations	2	50,556	66,011	116,567	120,311
Charitable activities	4				
Charitable Activity		40,000	415,371	455,371	310,221
Other Incoming Resources	3	758	3,512	4,270	8,775
Total		<u>91,314</u>	<u>484,894</u>	<u>576,208</u>	<u>439,307</u>
 EXPENDITURE ON					
Charitable activities	5				
Charitable Activity		61,361	468,584	529,945	472,340
NET INCOME/(EXPENDITURE)		<u>29,953</u>	<u>16,310</u>	<u>46,263</u>	<u>(33,033)</u>
 RECONCILIATION OF FUNDS					
Total funds brought forward		48,653	16,465	65,118	98,151
TOTAL FUNDS CARRIED FORWARD		<u><u>78,606</u></u>	<u><u>32,775</u></u>	<u><u>111,381</u></u>	<u><u>65,118</u></u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

**STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2020**

	Notes	31.12.20 £	31.12.19 £
FIXED ASSETS			
Tangible assets	13	24,813	18,629
CURRENT ASSETS			
Debtors	14	61,038	26,576
Cash at bank and in hand		49,072	42,676
		<u>110,110</u>	<u>69,252</u>
CREDITORS			
Amounts falling due within one year	15	(23,542)	(22,763)
NET CURRENT ASSETS		<u>86,568</u>	<u>46,489</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>111,381</u>	65,118
NET ASSETS		<u>111,381</u>	<u>65,118</u>
FUNDS	17		
Unrestricted funds:			
General fund		78,606	48,653
Restricted funds:			
Restricted Funds		32,775	16,465
TOTAL FUNDS		<u>111,381</u>	<u>65,118</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2020

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The financial statements were approved by the Board of Trustees and authorised for issue on 23/06/2021 and were signed on its behalf by:

Samantha Hunt
Trustee | Samantha Hunt
Director -

AM Veale
Trustee | - Adrian Veale
Director

The notes form part of these financial statements

SURVIVORS FUND (SURF)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	31.12.20 £	31.12.19 £
Cash flows from operating activities			
Cash generated from operations	1	<u>15,460</u>	<u>3,818</u>
Net cash provided by operating activities		<u>15,460</u>	<u>3,818</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(9,064)</u>	<u>(1,777)</u>
Net cash used in investing activities		<u>(9,064)</u>	<u>(1,777)</u>
Change in cash and cash equivalents in the reporting period			
		<u>6,396</u>	<u>2,041</u>
Cash and cash equivalents at the beginning of the reporting period		<u>42,676</u>	<u>40,635</u>
Cash and cash equivalents at the end of the reporting period		<u><u>49,072</u></u>	<u><u>42,676</u></u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2020

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.20	31.12.19
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	46,263	(33,033)
Adjustments for:		
Depreciation charges	2,372	1,478
Other	508	18,663
(Increase)/decrease in debtors	(34,462)	16,330
Increase in creditors	779	380
	<u> </u>	<u> </u>
Net cash provided by operations	<u>15,460</u>	<u>3,818</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/20	Cash flow	At 31/12/20
	£	£	£
Net cash			
Cash at bank and in hand	42,676	6,396	49,072
	<u>42,676</u>	<u>6,396</u>	<u>49,072</u>
	<u>42,676</u>	<u>6,396</u>	<u>49,072</u>
Total	<u>42,676</u>	<u>6,396</u>	<u>49,072</u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

The charity constitutes a public benefit entity as defined by FRS102.

Going Concern and Impact of Covid 19

Although SURF has been impacted by the pandemic, however, with restrictions being eased off in March 2021 and vaccination programme organised and rolled out by the Government of Rwanda, the Board of trustees are confident that they would be in a position to carry out their charitable activities in the coming year. In addition, additional funds have been secured towards their activities.

As a result of this, the trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

Income from government and other grants, whether "capital" grants or "revenue" grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services recognised in the financial statements would include those provided by an individual or entity as part of their trade or profession for free. An equivalent amount is included as expenditure.

Expenditure and irrecoverable vat

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES - continued

Expenditure and irrecoverable vat

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Leasehold Land	- 2% on cost
Plant and machinery	- 25% on cost
Motor vehicles	- 25% on cost

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

No depreciation is charged on the value of land but any improvement costs are depreciated.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the statement of financial position date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

Debtors

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES - continued

Creditors

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS

	31.12.20	31.12.19
	£	£
Donations	100,921	89,000
Gift aid	7,977	12,605
Donated services and facilities	7,669	18,706
	<u>116,567</u>	<u>120,311</u>

3. OTHER INCOMING RESOURCES

	31.12.20	31.12.19
	£	£
Agency Income	3,512	7,077
Other Surf Rwanda Income	-	1,290
Interest income	758	408
	<u>4,270</u>	<u>8,775</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

4. INCOME FROM CHARITABLE ACTIVITIES

		31.12.20	31.12.19
	Activity	£	£
Grants	Charitable Activity	455,371	310,221
		<u> </u>	<u> </u>

Grants received, included in the above, are as follows:

		31.12.20	31.12.19
		£	£
Foundation Rwanda		12,255	26,905
INSPIRE!africa		50,225	50,579
Anonymous		70,000	50,000
Charities Advisory Trust (Good Gifts)		55,685	44,337
Charities Aid Foundation (CAF) America		2,169	3,499
Network for Africa		30,874	37,648
Legal Aid Forum Rwanda		-	32,912
Addax & Oryx Foundation		30,580	38,276
Clifford Chance		83,366	-
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project)		120,217	26,065
		<u> </u>	<u> </u>
		455,371	310,221
		<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 6)	Support costs (see note 7)	Totals
	£	£	£	£
Charitable Activity	80,365	365,684	83,896	529,945
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

6. GRANTS PAYABLE

	31.12.20	31.12.19
	£	£
Charitable Activity	365,684	272,032
	<u> </u>	<u> </u>

The total grants paid to institutions during the year was as follows:

	31.12.20	31.12.19
	£	£
Community Projects (Shelter)	39,535	5,680
Foundation Rwanda	22,095	23,685
Youth Entrepreneurship Training Programme (YETP)	23,404	16,011
Project Umubano	-	7,954
HIV + Survivors Empowerment Project (SEP)	-	5,973
Community Counselling Initiative (CCI)	40,883	66,565
Good Gifts Project	112,889	45,511
Reaching Rwanda Project	36,050	49,114
University Student Support Programme	1,163	2,879
Supplementary Entrepreneurship Support	11,786	3,930
Supplementary Educational Support	7,917	3,768
Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project.	66,252	13,077
Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) project.	-	27,885
Other Agency Costs	3,710	-
	<u> </u>	<u> </u>
	365,684	272,032
	<u> </u>	<u> </u>

7. SUPPORT COSTS

	Management	Finance	Human resources
	£	£	£
Charitable Activity	39,565	11,818	6,049
	<u> </u>	<u> </u>	<u> </u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

7. SUPPORT COSTS - continued

	Premises Costs £	Other Overheads £	Governance costs £	Totals £
Charitable Activity	<u>13,995</u>	<u>7,669</u>	<u>4,800</u>	<u>83,896</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.20 £	31.12.19 £
Auditors' remuneration	4,800	4,800
Depreciation - owned assets	<u>1,647</u>	<u>1,478</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

	31.12.20 £	31.12.19 £
Trustees' expenses	<u>-</u>	<u>357</u>

10. STAFF COSTS

	31.12.20 £	31.12.19 £
Wages and salaries	69,414	66,916
Social security costs	<u>4,795</u>	<u>4,732</u>
	<u>74,209</u>	<u>71,648</u>

The average monthly number of employees during the year was as follows:

	31.12.20	31.12.19
Charitable Activities	7	7
Management and Administration	<u>1</u>	<u>1</u>
	<u>8</u>	<u>8</u>

No employees received emoluments in excess of £60,000.

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2019	Unrestricted	Restricted	Total
	fund	fund	funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations	62,046	58,265	120,311
Charitable activities			
Charitable Activity	-	310,221	310,221
Other Incoming Resources	1,698	7,077	8,775
Total	<u>63,744</u>	<u>375,563</u>	<u>439,307</u>
EXPENDITURE ON			
Charitable activities			
Charitable Activity	74,641	397,699	472,340
NET INCOME/(EXPENDITURE)	<u>(10,897)</u>	<u>(22,136)</u>	<u>(33,033)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward			
As previously reported	78,936	38,601	117,537
Prior year adjustment	(19,386)	-	(19,386)
As restated	<u>59,550</u>	<u>38,601</u>	<u>98,151</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>48,653</u></u>	<u><u>16,465</u></u>	<u><u>65,118</u></u>

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

12. KEY MANAGEMENT PERSONNEL

The trustees consider the key Management Personnel to be the Chief Executive Officer whose gross remuneration as at 31st Dec 2020 was £26,873 (2019: £25,522)

13. TANGIBLE FIXED ASSETS

	Leasehold Land £	Plant and machinery £	Motor vehicles £	Totals £
COST				
At 1 January 2020	15,935	47,226	-	63,161
Additions	-	-	9,064	9,064
Exchange differences	(1,154)	(79)	-	(1,233)
	<u>14,781</u>	<u>47,147</u>	<u>9,064</u>	<u>70,992</u>
At 31 December 2020				
DEPRECIATION				
At 1 January 2020	703	43,829	-	44,532
Charge for year	260	248	1,139	1,647
	<u>963</u>	<u>44,077</u>	<u>1,139</u>	<u>46,179</u>
At 31 December 2020				
NET BOOK VALUE				
At 31 December 2020	<u>13,818</u>	<u>3,070</u>	<u>7,925</u>	<u>24,813</u>
At 31 December 2019	<u>15,232</u>	<u>3,397</u>	-	<u>18,629</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20 £	31.12.19 £
Trade debtors	7,977	13,657
Other debtors	53,061	12,919
	<u>61,038</u>	<u>26,576</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Trade creditors	-	63
Social security and other taxes	3,271	2,840
Other creditors	20,271	19,860
	<u>23,542</u>	<u>22,763</u>

16. MOVEMENT IN FUNDS

	At 1/1/20	Net movement in funds	At 31/12/20
	£	£	£
Unrestricted funds			
General fund	48,653	29,953	78,606
Restricted funds			
Restricted Funds	16,465	16,310	32,775
	<u>65,118</u>	<u>46,263</u>	<u>111,381</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	91,314	(61,361)	29,953
Restricted funds			
Restricted Funds	484,894	(468,584)	16,310
	<u>576,208</u>	<u>(529,945)</u>	<u>46,263</u>

SURVIVORS FUND (SURF)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/19 £	Prior year adjustment £	Net movement in funds £	At 31/12/19 £
Unrestricted funds				
General fund	78,936	(19,386)	(10,897)	48,653
Restricted funds				
Restricted Funds	38,601	-	(22,136)	16,465
TOTAL FUNDS	<u>117,537</u>	<u>(19,386)</u>	<u>(33,033)</u>	<u>65,118</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	63,744	(74,641)	(10,897)
Restricted funds			
Restricted Funds	375,563	(397,699)	(22,136)
TOTAL FUNDS	<u>439,307</u>	<u>(472,340)</u>	<u>(33,033)</u>

Analysis of Restricted Reserves

	31.12.2020 £	31.12.2019 £
Addax & Oryx Foundation	-	11,616
Legal Aid Forum Rwanda	-	4,849
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to alleviate Extreme Poverty (EVWEP) project	32,775	-
	<u>32,775</u>	<u>16,465</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

17. RELATED PARTY DISCLOSURES

David Russell who is the Company Secretary of SURF, is also the Chair of Network for Africa and Charities Advisory Trust. During the year donations totalling £30,874 (2019: £37,648) were received from Network for Africa and £55,685 (2019: £44,337) from Charities Advisory Trust.

During the year, the Trustees donated £8,150 (2019: £10,705) to the organisation.

18. LEGAL STATUS OF THE TRUST

The charity is a company limited by guarantee and has no share capital.

19. WINDING UP OR DISSOLUTION OF THE CHARITY

If upon winding up or dissolution of the charity, there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

SURVIVORS FUND (SURF)

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations		
Donations	100,921	89,000
Gift aid	7,977	12,605
Donated services and facilities	7,669	18,706
	116,567	120,311
Other Incoming Resources		
Agency Income	3,512	7,077
Other Surf Rwanda Income	-	1,290
Interest income	758	408
	4,270	8,775
Charitable activities		
Grants	455,371	310,221
	576,208	439,307
EXPENDITURE		
Charitable activities		
Wages	69,414	66,916
Social security	4,795	4,732
Networking and Advocacy	1,765	2,404
Travel and Subsistence	-	1,001
Internet Expenses	2,451	1,914
SURF UK Related Expenses	-	182
Provision for Severance Pay	(432)	474
Depreciation of tangible fixed assets	2,372	1,478
Project Costs	365,684	272,032
	446,049	351,133
Support costs		
Management		
Trustees' expenses	-	357
Carried forward	-	357

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SURVIVORS FUND (SURF)

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20	31.12.19
	£	£
Management		
Brought forward	-	357
Training and Welfare	13,593	11,467
Travel and Subsistence	5,972	8,550
Consultancy Services	20,000	20,000
	39,565	40,374
Finance		
Foreign Exchange Difference	11,027	40,487
Bank charges	791	831
	11,818	41,318
Human resources		
Consultancy Costs	6,049	4,000
Premises Costs		
Rent	6,832	6,407
Light and Heat	859	937
Telephone	2,461	1,933
Postage and stationery	834	321
Cleaning	3,009	2,411
	13,995	12,009
Other Overheads		
Advertising	7,669	18,706
Governance costs		
Auditors' remuneration	4,800	4,800
Total resources expended	529,945	472,340
Net income/(expenditure)	46,263	(33,033)

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