



SURVIVORS FUND (SURF)

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Cover Images

Above: Road building, along with development, is progressing at speed in Rwanda

Front cover: A widowed survivor in membership of AVEGA Inside back cover: A young member of a survivor-headed household with a Goat for Peace distributed through the Good Gifts project



The year in review / preview

The end of the past year marked a period of transition for Survivors Fund (SURF) as our Chief Executive of five years, David Russell, handed over to Françoise Lemagnen.

Over the past year, Survivors Fund (SURF) has focused principally on supporting the work of AVEGA Agahozo to extend its programme of wraparound support to genocide widows in the Southern, Northern and Western Provinces of Rwanda. This has been made possible through our current grants from the UK Department for International Development and the Big Lottery Fund which will both continue through to 2015.

Alongside our programme work, we have maintained a focus on advocacy, in particular the call for reparation for survivors of the genocide against the Tutsi in Rwanda. The challenge of such advocacy work is that there are no immediate returns on the investment we make as an organisation. Nevertheless our advocacy goals are critical given the potential successful repercussions for survivors in the longer term. Over the past year we have noted a significant movement on the campaign for the right of survivors to reparation, in particular at the United Nations International Criminal Tribunal for Rwanda (ICTR) which commissioned an assessment study on the possible ways forward to achieve reparation.

As we approach the 20th Anniversary of the Genocide against the Tutsi in April 2014, we will continue to focus our efforts on the reparation campaign, whilst raising awareness of the many ongoing needs of vulnerable genocide survivors in Rwanda. These encompass the need to provide adequate shelter, care and support for the elderly, and access to education and employment for younger survivors. SURF and our partner organisations will be working over the year ahead, and likely for many years to come, to address these issues – which will only be made possible through your much needed ongoing support.

This annual report highlights our main activities over the past year, as well as outlining our plans for the year ahead. As well as the great success that we have enjoyed, there are still many challenges. For those interested in learning 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 that bring to life some of the projects detailed here, as well as information on how to donate.

Sam Hunt, Chair Alphonsine Kabagabo, Vice-Chair Nick Joseph, Vice-Chair (former Chair) February 2014

A NOTE FROM THE NEW CHIEF EXECUTIVE

My first few weeks in post as the new Chief Executive of Survivors Fund (SURF) in November were spent in Rwanda on an intensive and instructive visit, meeting with the team and partners and most importantly with survivors across the country.

I returned impressed and inspired by this first encounter. The contributions of our donors are a lifeline that help to rebuild lives, improve health and education and provide many survivors with the opportunity to generate income.

I recall the voice of Immaculée, a beneficiary of the WSEP programme, saying how working in the banana collective has helped her earn money so that she can now fend for herself and give to others and what that means to her self-confidence and her dignity. I can see the fire in the eyes of Vestine, who after years of sickness with HIV and 'wanting to die', now has formidable life energy and is helping to bring others into AVEGA Agahozo's health and counselling programmes.

SURF, as I have quickly discovered, has a



The SURF team with new CEO, Françoise Lemagnen

remarkable team, equally remarkable partners and trustees and it strives for excellence in achieving its goals effectively and in an accountable manner. Its impact on improving the lives of the most vulnerable survivors is undeniable as I witnessed through countless meetings and stories, which moved me to the core.

I was also struck by how much more there is to be done. Quite apart from the many who still require support for their basic needs and the on-going efforts in areas such as reparation, the future holds new challenges and new needs, with elderly widows being just one example. The survivor community has specific needs that SURF and its partners are duty-bound to address in the coming years through our advocacy work and our programmes.

I am humbled to be part of SURF's journey, to take up the mantle and founding objectives of Mary Kayitesi Blewitt OBE and to step into the shoes of David Russell. Having spent three weeks in his company and listening to the numerous heartfelt and moving speeches of thanks from partners, staff and survivors it is clear that David has made an indelible mark on SURF. I take this opportunity to thank him personally and on behalf of all concerned and to wish him well in his future activities. Over the months ahead, we will be building towards the 20th anniversary, and focusing our efforts on driving forward our online fundraising in particular – in which all support will be as appreciated as ever!

The words of Immaculée and the determination in Vestine's eyes will accompany me as I begin my new role and help me to stay focused on SURF's mission. I am looking forward to the challenge and trust that I can count on all of you as we move forward.

Françoise Lemagnen March 2014

A NOTE FROM THE RETIRING CHIEF EXECUTIVE

During my five years in post, there have been many highlights, most notably enabling AVEGA to extend its work across Rwanda through new grants from the UK Department for International Development and the Big Lottery Fund, and supporting AERG (Survivors' Association of Students and Pupils) to develop an array of new projects to support student survivors of genocide.

I have reflected on these in previous annual reports, so I will take this opportunity to sign off with my thoughts on what I hope will be the legacy of my five years as director of Survivors Fund (SURF).

The year in review / preview

MICROFINANCE (AND ENTREPRENEURSHIP)

Through the support of an array of funders, we have developed a transformative, scalable and sustainable model for improving the lives of survivors of the genocide. Initially in partnership with AVEGA and Solace Ministries, and more recently through additional work with AERG (National Student's Association of Genocide Survivors), we are demonstrating that it is possible to enable survivors to support themselves through the income that is generated through micro-businesses - though to do so requires training, follow-up, monitoring and evaluation. The major constraint in enabling more survivors to benefit from this support is not just a lack of resources, but that the resources that are available are not being effectively utilised. Our hope is that our evidence-based model will be scaled-up in future.

REPARATION

For survivors of the genocide in Rwanda, justice will never be truly served. Compromises have had to be made by survivors for the well-being of Rwanda, and for the sake of the social cohesion that has proved critical in the rebuilding efforts post-genocide. However, that compromise should not be a sacrifice - and as such. survivors are continuing to call for reparation due to them to be honoured in some meaningful form. There are a number of mechanisms through which this can be made possible. It requires a commitment from the Government of Rwanda to enforce awards of compensation made to survivors through gacaca and other court proceedings, which to date still have yet to be honoured. It also requires a commitment from the international community to contribute to an International Trust Fund for Survivors of the Genocide against the Tutsi in Rwanda.

Our hope is this issue will be a priority to be addressed around the 20th anniversary in April 2014.

MONITORING AND EVALUATION (M&E)

SURF's office in Rwanda was originally established in 2003 as a M&E office. However, over the last 10 years it has developed into providing more holistic support to our programmes and our partners, with an equally important focus on capacity-building and advocacy. Ten years on though M&E remains at the core of what we do - and enables all other components of our work. Collating, analysing, disseminating and learning from our data has enabled us to focus our efforts on the work where we can deliver the greatest value. This process has also enabled our partners to strengthen the projects under their management, and has served as an evidence base from which we can advocate for and secure the further funding that makes our work possible. It will no doubt continue to remain at the core of our work in the future too.

Over the past five years, SURF has developed these three areas of activity principally through the dedication, commitment and hard work of our remarkable team in Rwanda. They will continue to build upon this work and their achievements, under the leadership of our new Chief Executive, Françoise Lemagnen. SURF will no doubt develop new areas of activity too, as we continue to adapt and respond to the changing climate and context in Rwanda. It is an exciting new phase for SURF.

David Russell March 2014

Summary of the year

Here we describe a selection of our work in the year ending 31 December 2013, and look forward to the work that we plan to undertake in 2014. In this annual report, unlike previous ones, we have chosen to include an overview. We have also included a special section on the 20th anniversary of the genocide, to highlight this landmark commemoration and the issues that it raises for the survivors of the genocide that SURF supports in Rwanda.

WIDOWED SURVIVORS EMPOWERMENT PROJECT (WSEP)

Funder: UK Department for International Development (DFID) Duration: April 2012 to March 2015 Budget: £966,360 over three years Partner: AVEGA

The Widowed Survivors Empowerment Project (WSEP) is a wraparound project funded by UKaid from the Department for International Development that provides holistic support to widowed survivors of the Rwandan genocide. By securing ownership of land and property, developing viable livelihoods, and empowering them to access available health services, WSEP will reduce the extreme poverty of widows and empower them to integrate into Rwandan society.

Since its initiation in April 2012, **WSEP** has reached over 24,536 individuals, operating in fifteen of the thirty districts in Rwanda. Built on a foundation of livelihood development, **WSEP** fosters self-reliance in widows through the establishment of marketable businesses.

One woman exclaimed, "Before, I was alone. I never thought about the future of my life. After joining this group, I look forward because I share life experience with others. I also know how to save and how to get a loan."



A WSEP participant on a study tour to learn about incomegenerating activities

WSEP addresses issues of health with counselling to vulnerable members, and provides hardship grants to elderly widows. Participants are sensitised on their rights and are better able to access justice through documentation provided, that explains rights and procedures, and assistance in legal cases.

The third year of the project commences in April 2014 and the focus will be to ensure that the gains achieved thus far can be sustained through the capacity that **AVEGA** has now been able to develop through the funding to date.

SUCCESSES

Mapping of **AVEGA** members has enabled **AVEGA** to better identify the needs of its members, recognise gaps in terms of service delivery, and highlight opportunities for supplementary support to better improve the lives of beneficiaries through two new offices that **AVEGA** established in the Southern and Northern Provinces.

- WSEP has built the capacity of AVEGA . through the recruitment and mobilisation of a network of grassroots community volunteers operating at various levels (cell, sector and district). In this respect AVEGA has recruited an all-female cohort of 395 volunteers of which 174 are community psychosocial volunteers, 139 are paralegals and 82 are community development volunteers, all of whom support AVEGA's staff of community development workers (CDW's), income generating activity (IGA) officers and assistants in mobilising, advising and supporting project beneficiaries.
- WSEP's greatest achievement is in the livelihood development of its members.
 AVEGA has been able to form IGA groups comprising 2,632 widows (2,603 women and 29 men) out of which 1,574 received livelihood development training, resulting in 1,187 members submitting proposals requesting loans amounting to 90,630,339 Rwf (£90,000). The livelihood development training has prompted group collaboration and cooperative formation, resulting in enhanced group cohesion, reduced isolation and loneliness, and collective financial security among members for the establishment of new enterprises.

CHALLENGES

 There is still a big problem in regard to the data management – SURF committed funding to the establishment of a database for AVEGA towards the beginning of the project. However, the project was delayed due to contractual issues with the consultant selected for the assignment. Towards the beginning of this year, the database was approved but it took until October to train AVEGA users. Currently, there is no indication that the database is in operation, as it will need to be web hosted, an item that requires extra funding.

GENOCIDE WIDOWS EMPOWERMENT PROJECT (GWEP)

Funder: Big Lottery Fund (BLF) Duration: December 2012 to November 2015 Budget: £498,632 over three years Partner: AVEGA

Since its inception in December 2012, the Genocide Widows Empowerment Project (GWEP) has reached over 2,436 individuals, operating in five districts (Karongi, Rutsiru, Ngororero, Nyabihu, and Rubavu) in the Western province of Rwanda that previously did not have access to support. By developing viable livelihoods, addressing issues of legal rights, and accessing mental health care services, GWEP is reducing the extreme poverty of widows and empowering them to integrate into Rwandan society. The project is funded by the **Big Lottery Fund** in order to transform the lives of widowed survivors in the Western Province of Rwanda in partnership with **AVEGA Agahozo**.

Built on a foundation of livelihood development, **GWEP** is fostering self-reliance in genocide widows through the establishment of marketable micro-businesses. Throughout the first year of the project, 864 individuals have been formed into 63 IGA groups, 444 of which have completed livelihood development training.

The groups have developed a culture of saving, and are establishing businesses that will provide them with income to sustain their needs after the project completion. As one member of the "Twitezimbere" or "Let Us Develop Together" group stated, "Something has changed. Before we were doing business but we were doing it badly... Knowing we have to save is helping to open our minds, and has changed the way we do business."

In addition, GWEP has successfully

documented over 463 legal cases regarding gacaca compensation, as well as for land and property disputes, while also sensitizing 586 widows on their legal rights. By gaining access to trauma counselling and social support from group members, widows that were once isolated and housebound are now receiving support to help address their trauma, and many exclaim that they have renewed hope for the future. As Natalie Mukazayire in the Rubavu district exclaimed, "Now that I have something to do with my time, I know the future will be better."

In its first year, **GWEP** achieved almost every milestone planned for the project strike, and will continue to have a transformative effect on the lives of vulnerable widows and their dependants.

SUCCESSES

- **GWEP** has made it possible to mobilize 898 widows into groups, train and impart livelihood development training to 441 widows out of which 178 widows have accessed micro-credit loans amounting to Rwf 17,650,000. This is already over and above the loan guarantee fund that SURF deposited with Banque Populaire du Rwanda.
- GWEP has made it possible for AVEGA members in the five districts to actively participate and to join hands with their counterparts countrywide. This year marked the first time widows from these districts participated in AVEGA's Congress a forum where widows take stock of what they have achieved, what lies ahead and how to forge a way forward together. Congress events were held at both district and provincial level, which were well supported by local government authorities.



Vestine Utamuliza, Coordinator of AVEGA Western Region, with the vehicle donated by the Big Lottery Fund for GWEP

CHALLENGES

- Fear of loans prompting some widows to opt out of the IGA programme.
- Loan applications exceed by far the current guarantee fund. Widows have submitted loan applications worth Rwf 32,750,000 (£32,750) and the figure will keep going up. SURF only deposited Rwf 15 million (£15,000) which the bank has yet to agree to leverage. Thus a lot of energy is required to sensitize women to repay loans on time to keep the fund revolving.



Josephine, a genocide widow, with her family and the solar cooker they received through the Good Gifts project

FOUNDATION RWANDA PROJECT

Funder: Foundation Rwanda Duration: Ongoing (started in January 2009) Budget: Around £150,000 Partners: Kanyarwanda, AVEGA, Solace Ministries

Through funding from **Foundation Rwanda**, Survivors Fund (SURF) is currently addressing the education and counselling needs of children conceived through rape during and under circumstances directly related to the 1994 genocide. The dilemma for the affected mothers and children is that those born after the genocide are not officially recognised as survivors. As such children born of rape are ineligible for support from **FARG**, the government body that assists vulnerable survivors. However they are recognised to be a particularly vulnerable and marginalised population.

Foundation Rwanda currently provides educational support to 757 youth born to women genocide survivors raped during the genocide.

SUCCESSES

- Alongside the educational support delivered, we have been able to provide 200 bicycles to students who otherwise have to walk more than two hours to attend school.
- Through partnerships with other NGOs, we have supported nearly 100 of the young people on the programme to secure further educational opportunities, most notably through a new vocational training sponsorship scheme launched by **Global Communities**.
- A number of the young people on the programme were not registered at birth, and as a result did not have a national identification card. We have been able to support them to register, and in the process to help them to overcome stigma associated with having no official identification.

CHALLENGES

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- Due to the great challenges that these young people have endured, many of them have fallen years behind in their education and continue to attain belowaverage marks at school. As such, they require supplementary support beyond the capacity of the programme which is already considered by donors to be a high-cost intervention.
- A number of the students are HIV positive, and thus have additional physical and emotional problems that require further support. For those on antiretroviral drugs, they need a more nutritious diet than many can afford.
- Some students experience conflict with family members because of the nature of their birth and require psychological support which we are not yet able to provide. However, we are focusing on developing a new proposal to the **Big Lottery Fund** which will enable us to extend the Community Counselling Initiative outlined in this report to these young people.

GOOD GIFTS PROJECT

Funder: Charities Advisory Trust Duration: Ongoing Budget: Varies. Around £100,000 Partners: Various, including AERG, GAERG

Funding from **Good Gifts** enables a number of specific projects, as well as supplementing existing programmes of SURF. The support is enabling survivors to become more independent and self-sufficient, in particular through livelihood development.

There are now organisational livestock projects set up with funding from **Good Gifts** across

Rwanda, as well as the thousands of individual survivors that continue to benefit from and who re-gift the livestock given to them.

Principal projects over the past year have included a new solar cooker and water project in various locations across Rwanda.

The parabolic solar reflector is the first of its kind in Rwanda, and has been imported following a field visit undertaken by the SURF team to Kenya in July 2013. The cookers save time and money. Cooking is faster and there is no need to collect and buy firewood. It is also healthier with no noxious fumes, and the stove doesn't need tending to beneficiaries simply rotate the reflector between cooking times to ensure the best angle of the sun.

On the study tour, the SURF team also learnt about the LifeStraw water purifying unit, and we were the first organisation to import them to Rwanda. The units filter out bacteria, parasites and viruses from almost any kind of water. So when the local well runs dry, survivors can even use run-off water with no fear of illnesses. They also save money, as they can collect and filter their own water, without having to pay for it.

SUCCESSES

- The people of Rwanda regard any form of livestock in a family as part of the family. The presence of the animal in a homestead is a sign of prosperity. The thousands of animals, including cows, goats, chickens and pigs, which are distributed annually through the **Good Gifts** project have boosted both the morale and confidence of survivors across Rwanda.
- Over the past year, the development of two new projects – to distribute solar cookers as well as water filtration units to households – have transformed the lives of hundreds of survivors. Both projects

are helping survivors to save money and enabling them to live healthier lives, whilst contributing to an improved environment.

• SURF demonstration farms have helped survivors to learn more about their animals, to modernise their management of livestock and to improve commercial skills and animal husbandry. **AERG** has taken this a step further and developed a commercial goat farm, which is generating revenue for the organisation as well as providing employment opportunities for its membership.

CHALLENGES

- Many families have refused to move from traditional methods of farming and those who have tried, do so reluctantly. Also, modernisation though zero grazing has come with its own challenges where smallholding farmers have to use land for both family subsistence and growing animal fodder.
- The solar cooker and water projects have been such a success, that there is now pressure to scale up access to both over the year ahead. SURF and our partner organisations are working with local authorities to develop a loan scheme that will enable households to buy either of the products on credit to be repaid in instalments in order to accelerate access.



Albert Gasake, Legal Advocacy Coordinator of Survivors Fund (SURF)

REPARATION PROJECT

Funder: Unrestricted fundingDuration: Ongoing (from November 2009)Budget: Around £30,000Partners: REDRESS, IBUKA, AVEGA, AERG(principal partners)

Since late 2010, SURF in collaboration with **REDRESS** and our partners, set up a legal aid and advocacy project principally focused on restorative justice for survivors. The work started up with 4 legal interns placed at four partner organisations and a coordinator at SURF. The interns were tasked with documenting survivors' legal cases, providing generic legal advice, and retaining lawyers to pursue select cases that needed immediate representation in court. Due to the closure of Gacaca courts, ICTR, and lots

of related unresolved issues affecting survivors' rights, advocacy on reparation soon became a central focus of the project. There was fear that the closure of the above said transitional justice mechanisms may lead to the door closing on the right of survivors to secure restorative justice.

This work has since been principally driven by a partnership of SURF and **REDRESS**. Several workshops and roundtable events have been convened over that time, culminating in the publication in November 2012 of a Discussion Paper on mechanisms to deliver reparation. Advocacy has been focused on the Government of Rwanda, as well as the international community, and has been conjoined with legal avenues being concurrently explored. At the end of 2013, the President of the ICTR commissioned an assessment study on reparation, due for completion by summer 2014.

SUCCESSES

- Reparation is on the national agenda in Rwanda with statements on the issue being made by the Rwanda Parliament, Ministry of Justice and Ministry of Local Government. This has been a result of our advocacy efforts and several submissions on draft legislation. This has included a request by the Prime Minister's Office to the Ministry of Justice to speed up the drafting of new legislation on reparation for survivors.
- In April 2013, the East African
 Legislative Assembly (EALA) passed a resolution calling the UN to establish an International Trust Fund for Survivors. This was followed by the discussions at the African Union Human Rights Commission, held in Kigali in July 2013, which incorporated into the recommendations of the meeting that reparation was a matter requiring "particular attention."

As a result of our advocacy the President of the ICTR has commissioned a study on reparation by the IOM, the findings of which are expected to be published in July 2014 and which will be shared with the UN Security Council. The commitment of the UN to support survivors was recognised with through a resolution (68/129) which was passed unanimously without vote, and calls for greater assistance to survivors of the genocide.

CHALLENGES

- The complexities of determining who will be eligible for reparation, and ensuring that any reparation agreed can be disbursed through a cost-effective, transparent mechanism is a critical challenge on which a consensus has still to be reached.
- Ultimately, for the campaign to progress there needs to be the appetite and commitment to meaningfully fund any reparation programme – and, linked to this, to determine where funding will originate.
 - There are arguments against reparation that need to be countered – that it may be more divisive and potentially threaten social cohesion, and ultimately that it would be detrimental to unity and reconciliation. As such, the Government of Rwanda, and in particular President Kagame, may decide the issue is too troublesome to address – and will postpone and delay from doing so.

YOUTH ENTREPRENEURSHIP TRAINING PROGRAMME (YETP)

Funder: inspire!africa, Alan & Babette Sainsbury Charitable Trust
Duration: Ongoing (started in April 2012)
Budget: Around £25,000
Partners: AERG

YETP has delivered entrepreneurship and work readiness training to 300 young survivors, in membership of **AERG**. The four month training programme culminates with a business competition, with the winners gaining access to a loan so that they can start up their entrepreneurial ventures. Of the first cohort of 150 trainees who received training in 2012, eight businesses have received loans from the microfinance institution, **COOJAD**. Another ten businesses will receive loans from both **COOJAD** and **Duterimbere** (another microfinance institution) in the next few months.

SUCCESSES

- So far 300 individuals have received training through the programme, a further 150 students in 2014. An evaluation is currently ongoing, but thus far trainees have documented that the training is relevant to the Rwandan labour market, and that it has helped them gain confidence for the establishment of their own entrepreneurial ventures.
- The conjoining of a work readiness curriculum alongside the entrepreneurship training has served to develop the skills of those that choose to pursue traditional employment, as well as provide vital learning to those that do graduate to setting up their own ventures.
- Early successes from the programme include the Muhabura Coaching Ltd, an ICT centre which was set up by two of the trainees with a start-up loan from the

programme. The loan provided capital to purchase computers, and the business has now grown to employ a further three students from the programme – and enough income to repay the loan ahead of time.

CHALLENGES

- Unfortunately there is a lack of capital to disburse loans to all graduates from the programme, despite a number of businesses being assessed independently to be financially viable. The focus on the year ahead is to thus increase the loan guarantee funds to enable more businesses to start-up.
- There has been limited follow up by COOJAD of the businesses that have received loans, thus placing the onus on AERG to monitor loan repayments. This has been made difficult by the restricted budget to date, which does not incorporate a follow-up element with students that have yet to received loans. These trainees require additional support to access alternative funding. This will be a focus for the work ahead.

COMMUNITY COUNSELLING INITIATIVE (CCI)

Funder: Dining for Women (through Foundation Rwanda)

Duration: Ongoing (piloted from June to November 2012)

Value: Periodic grants (around £60,000 secured for 2014)

Partners: Kanyarwanda, AVEGA

Foundation Rwanda (FR) and SURF, in partnership with Kanyarwanda piloted a Community Counselling Initiative aimed at women with children born from rape. This was initiated after some of our FR mothers asked for help disclosing to their children the nature of their birth and their histories. Groups of 10 women meet every 2 weeks for 6 months to discuss a number of topics and receive support, as well as meeting others who share similar experiences, creating social support networks in the community. Topics include focussing on the women's own trauma, trauma in young people, child rights, responsibilities of parenting, identity and adolescence, family conflict and disclosure.

The pilot project brought community counselling groups to 40 women and was hugely successful. The evaluation from this pilot has allowed us to secure funding for another 6 groups in the Western Province and another 20 groups nationwide starting in February 2014.

SUCCESSES

- Attendance at all sessions was close to 100% and women were very positive about the groups. We conducted a thorough pre and post intervention evaluation, the results of which were very positive, showing that the women's satisfaction with life, social support, relationship with their child and acceptance of being a mother to their child all improved over time.
- Women understood the importance of disclosure and almost all have had conversations with their child about their history, and women have continued to meet informally in smaller groups or visit each other since the formal project has finished.
- The results of the pilot project have been presented at a conference in America and a research paper has been submitted to an academic journal, and further funding has been secured for further groups in 2014.



Sam Munderere, Programme Manager of Survivors Fund (SURF), with Foundation Rwanda mothers participating in the Community Counselling Initiative

CHALLENGES

- So far, the community counselling groups have been brought to 40 women and we will organise groups for another 260 in 2014. However, there are over 700 mothers, beneficiaries of the **Foundation Rwanda** programme, who require such support. As such, there is a focus over the year ahead to secure additional funding to deliver more support.
- Ensuring the groups reach those women in remote rural areas is difficult especially as one of the main benefits of the groups is to link women with other women in the area. This can mean transport costs are quite high.
- Following the success of the groups, the participating women are now asking for similar support for their children, which is possible but is funding-dependent. In addition, with their renewed confidence, many are keen to enhance their income and would like to be involved in a livelihood development programme, but this is only possible for a few as a result of the limited budget available.

UNIVERSITY SPONSORSHIP PROGRAMME

Funder: Charities Advisory Trust, L.I.F.E For Health, Individual Donors Duration: Ongoing Value: Around £20,000 in 2014 Partners: Led by SURF

Since the establishment of the partnership between Survivors Fund (SURF) and the **Charities Advisory Trust**, we have supported students who have graduated from secondary school to secure a university education who have no other means of finance. We also provide vital supplementary funding for scholastic materials and transport for those young survivors receiving government scholarships which cover only their tuition fees.

In 2013, principally with the support of **Good Gifts** and **L.I.F.E For Health**, SURF was able to support a total of 49 university students. 47 were undergraduate students, with 2 postgraduate students supported with scholastic materials and hardship assistance, as a contribution towards their transport and accommodation. The students that received support were selected from a shortlist of over 200 eligible applicants.

SURF's current policy is to enroll new students only where they are specifically sponsored by individuals. We will also focus any available resources on students who are at university but who require support to complete their studies.

SUCCESSES

- We have been able to secure support for a number of the students who were on our waiting list, enabling them to access higher education which otherwise would have been unattainable for them.
- 99% of the university students sponsored be SURF complete their university degrees despite often frequent hardship problems.

Where required, and budget allowing, SURF provides supplementary support to students beyond their tuition fees, to ensure that they have the funds to afford accommodation and transport and subsistence.

 Thanks to L.I.F.E For Health, a Canadianbased charity, we have been able to support students entering into their final year of university who would otherwise have been unable to complete their degrees due to lack of funding.

CHALLENGES

- The greatest challenge is the lack of funding to extend support to all those students that are still in need, and who are unable to pursue the university education they so desire. Due to the increasing cost of education, the number of students that SURF can sponsor has proportionately decreased in recent years.
- Even equipped with a degree, students are now faced with the competitive challenges of securing employment. SURF provides modest yet important support in this respect through the Education to Employment programme, which is delivered via **AERG**. However, far greater resource will be required in future to ensure the job-readiness of young survivors.

PROJECT UMUBANO

In 2007, Survivors Fund (SURF) assisted the UK Conservative Party to organise Project Umubano, a two-week international social action programme for party members to provide them with a unique first-hand experience of international development. Developed by Andrew Mitchell MP, then Shadow Secretary of State for International Development, the first group of 50 volunteers undertook an array of projects, including the building of a community centre at Kinyinya, a village of orphan-headed households which SURF helped previously to establish.

Under the inspiration of the late Christopher Shale, a community project evolved, under which we first developed an Education into Employment programme. In recent years we have developed a capacity-building practicum, and an advocacy practicum,

The 2013 iteration of Project Umubano was held in Rwanda over the course of two weeks in July, which SURF again facilitated. This year we helped coordinate the work of two teams.

The community team supported an array of our partner organisations to develop project proposals to mark the twentieth anniversary of the genocide in April 2014. Through a practicum, the partner organisations participated in training in various key disciplines critical to this work (including participatory research, stakeholder engagement and budgeting) and received support from the Umubano volunteers to develop their proposals and then to competitively pitch them to a panel of dignitaries.

The winning proposal this year was from **AVEGA**, which presented an idea for commemoration pins. These will be handmade by genocide widows in membership of the organisation (generating revenue for them) and then sold nationwide by their volunteers and professional staff. This concept, based on the Royal British Legion's Remembrance Poppy Appeal in the UK, was considered by the panel to have huge potential, as well as the possibility to become an annual initiative – and was awarded £2,500 towards the set-up of the project.

The business team worked with fifty student survivors shortlisted from a cohort of 150



A graduate from the SURF University Sponsorship programme, now working at Handicap International

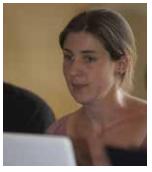
students from **AERG** who had just completed a six month youth entrepreneurship training programme. The students received intensive coaching to enable them to develop and strengthen new business proposals which were then competitively pitched for funding to a dragon's den at the conclusion of the project. Six projects were recommended to receive funding, the winning business plan being SuperPork, a concept to develop processed pork products for sale in Kigali.

COMMEMORATION

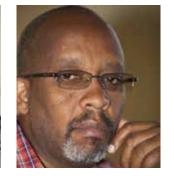
SURF supported a number of commemoration events to mark the nineteenth anniversary of the genocide in April 2013, including survivor-led events in Birmingham, Reading and Edinburgh, in partnership with their respective local Rwanda Community Associations. SURF Rwanda supported a number of commemoration events in Rwanda.

In addition, SURF supported Holocaust Memorial Day in 2013, facilitating for speakers to address a number of events across the UK, as well as providing administrative support for the organisation of HMD in the Borough of Tower Hamlets.

Organisational activities this year













Members of the SURF Rwanda team: Clinical Psychologist, Dr Jemma Hogwood, Senior Case Worker, Emilienne Kambibi, Coordinator, Gabo Wilson, IGA Project Officer, Raban Havugimana, Programme Manager, Alex Mugabo, Administrator, Ariane Uwamahoro

STAFF

The work of SURF would not be possible without an incredible team of committed staff.

Françoise Lemagnen was appointed as the new Chief Executive in November 2013. She joined SURF with 25 years of senior-level experience in the field of international economic development. She has worked for the British Foreign and Commonwealth Office, Oxford Intelligence Ltd/ Ecorys Group, and the United Nations. Prior to joining SURF she served as an independent consultant working with organisations such as the UN and Secours Catholique.

Françoise succeeded David Russell who had been in post for five years. David formerly was

a consultant to SURF's Founder Mary Kayitesi Blewitt OBE, and will revert back to that role to continue to provide support to Françoise.

The CEO 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. Françoise directs and coordinates all activities of SURF, and is responsible for programme development, reporting and communications.

The work of the CEO is made possible through the commitment and dedication of a remarkable staff team based in Kigali. The SURF Rwanda team (as of February 2014) is:



Jean-Paul Nyiribakwe, Youth Entrepreneurship Training Programme Officer at AERG (left) with Kelsey Finnegan, SURF Project Officer (right), and the leadership team of Muhaburu Coaching, recipients of a loan from the SURF/AERG entrepreneurship programme

- Albert Gasake, Legal Advocacy
 Coordinator
- Alex Mugabo, Programme Manager
- Ariane Uwamahoro, Administrator
- Emilienne Kambibi, Senior Key Worker
- Gabo Wilson, National Coordinator
- Kelsey Finnegan, IGA Project Officer
- Dr Jemma Hogwood, Clinical Psychologist
- Raban Havugimana, IGA Project Officer
- Sam Munderere, Programme Manager
- Vincent Nyauma, Accountant

•

We also acknowledge the contribution of our support staff in Rwanda, Claudine (office assistant) and Godfrey (driver).

In the UK, the work of the SURF team is supported by a core team of dedicated, and long-term, supporters including Liam Dempsey and Ngaire Ackerley of LBDesign (online) and Drew Sutton and Rachel Collingwood of niceimages (film and photography).

Since SURF was established in 1997, we have received support from Benon Banya who has managed our accounts in a parttime capacity. Tragically, Benon died in March 2013 in an ascent of Mount Kilimanjaro, which he was climbing to raise funds for SURF. His commitment and dedication to SURF extended above and beyond the call of duty, and his memory will live on forever through the work of everyone who supports the survivors of the genocide in Rwanda. David Chaney, a professional accountant and trustee of SURF, has taken over the accounting duties of Benon in a voluntary capacity.

Organisational activities this year

RISK

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 (February 2014).

Risk	Explanation	Level	Management
Lack of core funding	As the office in Rwanda has increased in size, the salaries have increased proportionately as well. A percentage is covered by donors, however there is still a balance that requires additional funding and thus the importance of soliciting and securing additional donations and grants.	High	SURF has streamlined costs as far as possible in the UK. Most staff are on one month notice, in case funding does become an issue in future. There has been some gain through a natural streamlining of two posts which have reverted to part-time. However, we are still very reliant on funding from a small number of large institutional donors. Thus there is a need to continue to try secure additional funding, and where possible to try secure unrestricted funding which can contribute to our core costs.
Start-up of the new Chief Executive Officer (CEO)	SURF is structured to be very much dependent on the CEO. As such supporting the new CEO is critical, in particular for financial and programme management. The initiation of the new CEO coincides with 20th anniversary and annual reporting phase, adding extra workload.	Medium / High	To ensure support of the new CEO, the former CEO is continuing to support her work on a consultancy basis. Given the additional workload and steep learning curve, particularly in respect to financial and programme management, his support is important to ensure that SURF has the capacity to maintain its current work and to capitalise on new opportunities.
Political and security issues resulting from the situation in the DRC	There continues to be instability in the DRC. This poses a risk of spilling over into the Western Province of Rwanda in particular (in Cyangugu and Gisenyi). It is also resulting in negative perception of Rwanda and the withdrawal of funding to the Government of Rwanda which may affect spending on programmes for survivors.	Medium	SURF is monitoring the situation, and is in a position to advocate on the situation for survivors if there are attacks against survivors in future. Risk has been slightly reduced since the M23 defeat. UK government sources suggest that the funding environment is improving. We continue to monitor how government programmes are affected by reductions in funding, and if this adversely affects survivors too, we will need to continue to ensure that we raise media and political awareness.

Financial review for 2013

SUMMARY

2013 proved to be another strong year for SURF, with our income being maintained over the million pound mark for the second consecutive year. Though slightly down on 2012, at £1,118,379, we were able to increase our programme expenditure to £1,136,410 due to reserves we held on account.

INCOME

Our major sources of income in 2012 were:

- The UK Department for International Development (DFID) for the Widowed Survivors Empowerment Project (WSEP) generated our largest single source of income of £311,098.
- Funding from Foundation Rwanda increased to £214,446 from £171,960 restricted for use for educational support for children born of rape in Rwanda.
- The first full year of a three year grant for the Genocide Widows Empowerment Project from the Big Lottery Fund generated £190,637.
- A grant of £164,687 from the Charities Advisory Trust, through income it generates from the Good Gifts Catalogue and the Card Aid scheme, continues to be a vital source of funding.
- We received £84,936 from individual donors in 2013, 7% up from 2012.

Through a number of multi-year grants and funding pledges, the organisation has already secured income of over £600,000 at the start of this new financial year in 2014, and we are on target to match again the total raised over the year ahead.

EXPENDITURE

We maintained our expenditure on key projects proportionate to the income received for them.

We maintained our levels of expenditure on our core costs:

- Our expenditure in the UK was maintained at a proportionately low level in 2013, at £93,529.
- Our expenditure on the Rwanda office was maintained at the same proportionate level as 2012, at £206,635, equivalent to 18% of our total expenditure.

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 $\pounds 1$ million in income.

FINANCIAL FORECAST

The year ahead is promising to be as equally strong financially as 2013. Though our costs in Rwanda have increased significantly, this is enabling us to deliver even more effective support to our partner organisations, and in turn generate further funding for them too.

We have secured funding over the year ahead from DFID, Big Lottery Fund and Foundation Rwanda. New grant applications are under consideration by DFID and Big Lottery Fund, which will be important to progress to replace multi-year grants which are due to come to an end in 2015 from both those donors.

We are committed to keeping our costs as low as possible, by retaining only one employee outside of Rwanda (the Chief Executive) who is based in the UK, and works from home.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for all staff, in line with inflation. The new Chief Executive starts on the same salary as the outgoing Chief Executive.

We plan to continue to increase the level of grant expenditure in 2013 as in the previous three years.

Financial review for 2013

RESERVES

The policy agreed by the trustees is that the recommended amount to be held in reserve by the organisation is £20,000, to cover three months operating expenditure outside of

Rwanda. There will be a focus over the year ahead to increase our reserves to cover three months operating expenditure in Rwanda as well, which will amount to a further £50,000.

	Unrestricted Funds 2013	Restricted Funds 2013	Total 2013	Total 2012
	£	£	£	£
Incoming resources				
Voluntary income	123,698	973,172	1,113,780	1,286,328
Investment income	4,599	-	4,599	1,109
Other incoming resources	16,910	-	-	10,530
Total incoming resources	145,207	973,172	1,118,379	1,297,967
Resources expended				
Cost of charitable activities	142,055	994,355	1,136,410	1,093,143
Governance costs	0	0	0	5,457
Total resources expended	142,055	994,355	1,136,410	1,098,600
Net movement in funds	3,152	(21,183)	(18,031)	199,367
Total funds brought forward	32,397	296,748	329,145	129,778
Total funds carried forward	35,549	275,565	311,114	329,145

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England & Wales and is correct at the time of the drafting of this report, as compiled by the accountant of SURF. All activities derive from continuing operations.

DISCLOSURE OF INFORMATION TO THE ACCOUNTANT

The trustees, in their capacity as directors, state that so far as each of them is aware, at the time this report was approved:

a) There is no relevant financial information of

which the accountant is unaware; and

b) That they have taken all steps that they ought to have taken to make themselves aware of any relevant financial information and establish that the accountant is aware of that information.

Each of the trustees has confirmed that they have had due regard to the Charity Commission's guidance on public benefit when exercising their statutory powers and duties.

Approved by the Board of Trustees and signed on their behalf by:

Sam Hunt, Chair March 2014

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 the UK.

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 five 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 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, and a small number of other supporters of our work. In between AGMs, Trustees may be appointed temporarily by the general agreement of the existing trustees. However, any 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 meet with the Chief Executive and either or both of the Co-Chairs 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. At the 2013 AGM, held on 19th October, Mark Pallis, resigned and did not stand for re-election.

CURRENT TRUSTEES

Eleven of the twelve trustees served the entire year. They are:

Sam Hunt (Chair) – Sam Hunt is Deputy Head Teacher at Sandhurst School. She received the Secondary School Teacher of the Year Award for the South of England, the Anne frank Award for "Inspirational Educator of the Year" and was recognised as the Sue Ryder "Woman of Achievement". Sam is a volunteer educator for the Holocaust Educational Trust. She has been a trustee since 2008, and was elected as Chair at the 2013 AGM.

Nick Joseph (Vice-Chair) – Nick is the former interim Chief Executive of the Holocaust Memorial Day Trust and is a civil servant,

How SURF is run

currently at the National Offender Management Service, an agency of the Ministry of Justice, specialising in mental health issues. He retired as Co-Chair at the 2013 AGM, after five years in post.

Andrew Lees (Treasurer) – Andrew is a Chartered Accountant currently contracted to the Ministry of Justice working in Corporate Finance. He formerly worked in the City and has an interest in Africa, as he was born and brought up in South Africa.

Jeff Hunt (Company Secretary) – Jeff has been a trustee since 2009. He is a consultant for Hewlett Packard, and brings to SURF an expertise in information and communications technology.

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.

Neill Quinton – Neill was a founding trustee of SURF in 1997. He is Performing Arts Education Officer at the Royal Festival Hall, and has expertise in grant-writing, formerly working for Amnesty International.

Apollinaire Kageruka – Appolinaire was elected to the Board in September 2010, and brings with him a wealth of experience working in the Rwandan community in the UK as Chair of the West Midlands – Rwanda Community Association. He is a survivor of the genocide.

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.

Sue Enfield – Sue has worked in Africa for over 20 years and is an expert in participatory impact assessment and programme review, undertaking recent work for DFID and SIDA. Sue undertook the evaluation of SURF's first project funded by Comic Relief in 1999.

Alex Sklan – Alex served as the Clinical Director of the Medical Foundation for Victims of Torture for fifteen years until his retirement in 2012, and before that was instrumental in setting up the Holocaust Survivors Centre in London for Jewish Care.

Mark Pallis retired from the Board. We appointed one new trustee:

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 works professionally for the World Association of Girl Guides and Girl Scouts as their Regional Director for Africa. She was elected as Vice-Chair at the 2013 AGM.

VOLUNTEERS

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

Special acknowledgment is made to the contribution of Kathy Shanklin, Rebecca Tinsley, Sam Hunt, and Joy Childs who all work tirelessly to help SURF raise funds in particular through schools and community groups in their area.



A meeting of the SURF Forum of Partners in Kigali

As well, special thanks are extended to Noam Schimmel for his thought leadership on issues of reparation for survivors.

We acknowledge as well the support of a number of volunteers in Rwanda, in particular Iran Seyed-Raeisy, Lorenzo Picco and Archibald Henry, who all have made valuable contributions to our work.

And, finally, thank you to all the team from Project Umubano from the UK Conservative Party who committed two weeks of their summer holiday to work on a two week practicum with Survivors Fund (SURF).

PARTNERS

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

In the UK, our work is supported by an array of funders whose support is invaluable. In 2013 our funders included the Allan & Nesta Ferguson Charitable Trust, Big Lottery Fund, Charities Advisory Trust, Foundation Rwanda, INSPIREIafrica, L.I.F.E. For Health, London Borough of Tower Hamlets, REDRESS Trust and the UK Department for International Development, as well as 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 2013:

AVEGA Agahozo - Association of Widows of the Genocide | Solace Ministries - Christian Association of Survivors of the Genocide | Uyisenga N'manzi - Survivors' Association of HIV+ Orphan-headed Households | IBUKA -National Umbrella of Survivors' Organisations in Rwanda | AERG - Survivors' Association of Students and Pupils | GAERG - Survivors' Association of Graduated Students and Pupils | Duhozanye - Association of Genocide Widows in Butare | Dukundane Family - Association of Young Genocide Survivors | Kanyarwanda - Human Rights Organisation for Genocide Survivors | Barakabaho Foundation -Organisation of Widows and Orphans of the Genocide.

Future plans





Top: Children of a genocide widow in membership of AVEGA outside of their house in Bugesera Bottom left: Members of the Fruits of Hope and Success Cooperative, beneficiaries of a loan from the SURF/AERG youth entrepreneurship training programme

Bottom right: Members of the Icyizere Cooperative who have received business training from SURF

Our long-term plans are outlined in our Strategic Plan 2012 – 2014, and our more immediate plans are outlined in the Summary of the Year section. The focus of our work will be concentrated in two principal areas:

DELIVERING JUSTICE

- Enforcing the rights of survivors, and legal representation in Rwanda
- Greater funding specifically for survivors from the international community
- Advocating for and delivering restorative justice programmes for survivors

REBUILDING LIVES

- Increase in the number of survivors with secure and sustainable livelihoods
- Survivors to have secured access to essential services (including health)
- Greater investment in education of survivors, and their dependants

Survivors 20 Years On

As we approach the 20th anniversary of the Rwandan genocide against the Tutsi, Survivors Fund (SURF) and survivor-led NGOs in Rwanda see that, despite significant progress in transforming lives and bringing sustainable change for many, support is still **critically needed by tens of thousands of vulnerable genocide survivors**. In December 2013, SURF and its partners agreed to form a coalition to raise awareness of the ongoing challenges of survivors, and to call for tangible commitments from the Government of Rwanda and the international community to address their critical needs.

The "Task Force to Remember Survivors 20" was subsequently launched in early 2014, and includes IBUKA, AVEGA, AERG, GAERG, Kanyarwanda, Barakabaho Foundation and Survivors Fund (SURF), with SURF acting as the Secretariat. The Task Force, which collectively represents over 300,000 survivors, serves to coordinate the commemoration activities of the representative organisations, and to enable them to effectively work together to engage the international community through the course of the twentieth anniversary.

While incredible progress has been made in Rwanda, twenty years after the genocide its consequences still very much endure. Through support provided from survivors' organisations and the Government of Rwanda, survivors are today more actively integrated into their communities, addressing issues of trauma, and establishing income-generating businesses.

But the ongoing effects of the genocide are pervasive and include extreme poverty, terminal illness, disability, homelessness, unemployment and trauma. For survivors that have no family, are now elderly, and without reparation, these effects are compounded. The issues plaguing survivors today are interrelated and require



Genocide orphans whose home has been equipped with solar lighting through the Good Gifts project

tailored support, to enable them to raise incomes that can maintain their lives, and to continue to move beyond the consequences of genocide.

Reparation is one of the enduring, but no less critical, issues that survivors continue to call to be addressed. For survivors, reparation entails restitution and/or compensation for their moral and material damages, rehabilitation and guarantee of non-repetition. Given the scale of the support needed, SURF and its partners are calling for the establishment of an International Trust Fund for Survivors of the Genocide against the Tutsi in Rwanda.

The 20th commemoration of the genocide is not only a time to look back and remember those who were lost, but also a time to look forward – and it is not possible to look forward without addressing the challenges that survivors continue to face.

Contact

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SURF Rwanda

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SURF has joined Twitter, follow us on: www.twitter.com/survivorsfund SURF is on facebook, like us on: www.facebook.com/survivorsfund See what we're up to on our new website at: www.survivors-fund.org.uk

Principal photography supplied by Andrew Sutton of niceimages, with additional photography by Kelsey Finnegan.

Survivors Fund (SURF)

(company limited by guarantee)

Annual report and accounts For the year ending 31 December 2013

Registered as a company in England and Wales, number 04311565 Registered as a charity with the Charity Commission for England and Wales, number 1065705

Reference and administrative details

Registered company number 04311565 Registered charity number 1065705

Date of incorporation 30th July 1997

Registered office 35 Westholm, London NW11 6LH

Trustees

Sam Hunt (Chair, elected 19th October 2013) Nick Joseph (Vice-Chair, elected 19th October 2013) Alphonsine Kabagabo (Vice-Chair, elected 19th October 2013) Andrew Lees (Treasurer) Liliane Umubyeyi Jeanette Kagabo Neill Quinton Jeff Hunt Apollinaire Kageruka

Sue Enfield David Chaney Alex Sklan Mark Pallis (retired 19th October 2013)

Company Secretary Jeff Hunt

Chief Executive

David Russell (retired 17th November 2013) Françoise Lemagnen (appointed 18th November 2013)

Founder Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank Adam & Company 1 Balloon Street Manchester M60 4EP London SW1Y 6QY

Auditors

22 King Street

Prestons & Jackson Partnership LLP 364-368 Cranbrook Road llford IG 2 6HY

Survivors Fund (SURF) is rebuilding the lives of survivors of the genocide against the Tutsi.

The vision of SURF is a world in which the rights and dignity of survivors are respected.

