



ANNUAL REPORT

2015/16



THE YEAR IN REVIEW / PREVIEW

The year 2015 has been a challenging one for Survivors Fund (SURF). We started the year with financial challenges due to the natural closure of our two largest grants – our Widow Survivors Empowerment Project (WSEP) in March 2015, and our Genocide Widows Empowerment Project (GWEP) in November 2015. Both projects, which had been funded over three years, were evaluated positively – though unfortunately there was no opportunity to reapply for immediate follow-on funding.

As such, we had to address the loss of their significant contribution to our core costs, and downsize our staff and reduce our expenditure accordingly. Our longstanding Coordinator in Rwanda, Gabo Wilson, took up new opportunities in January 2015 after twelve years in post. Our Director, Françoise Lemagnen, and Programme Manager, Alex Mugabo, also both moved on from their posts with Survivors Fund (SURF) after shorter terms.

Despite these challenges, our team has been creative and with very limited resources and have developed new and high impact approaches to meet the needs of survivors. After ten years serving in a variety of roles, the board appointed Samuel Munderere as our first Rwanda-based Chief Executive. The support that he has received from trustees, partners and staff has been unanimous – and he has risen to the challenge, making an exceptional start to 2016 with several new grants already secured.

On a more positive note, in April 2015 we started up a new project “Empowering Vulnerable Young Survivors who have left Secondary School to Create, Secure and Sustain Employment” (ELE/Imbere Heza). Funded by the UK Department for International Development (DFID), the project will enable our partner organisation AERG (National Student’s Association of Genocide Survivors) to help 9,000 vulnerable young people to improve their lives through

entrepreneurship, job-readiness training, technical and vocational training, combined with micro-finance and counselling, through to December 2017.

There are many individual success stories to report, particularly on young survivors who are rebuilding their lives through innovative projects we have supported. They are helping not only themselves but creating jobs for other young survivors.

One such young survivor is Regis Umugwaneza, who through our Youth Entrepreneurship Training Project was awarded a special innovation prize for his entry to set-up an innovative sweet potatoes spaghetti business. He received seed capital to launch his business, and together with his friends they have formed the CARL Group, which is providing employment to a number of youth working for the company and providing inspiration to many others.

Such work is only made possible through the generous funding of individuals and organisations, through the dedication of our partners and staff and through the commitment of survivors themselves who benefit from our programmes. I would like to thank you all for your precious support and respective participation in this collective work. This annual report highlights our main activities over the year past, the great success that we have enjoyed and the many challenges ahead.

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 the projects detailed here, as well as information on how to donate.

Sam Hunt, Chair
June 2016

A NOTE FROM THE CHIEF EXECUTIVE

What draws me to work for Survivors Fund? For me, it is because we can see that we are part of a long term change in which survivors of the genocide against the Tutsi in Rwanda improve their lives and their communities.

This is most obvious among survivors youth headed households, widows and youth born of rape committed during the genocide. Through economic empowerment projects, psychosocial, educational and entrepreneurship programs we have witnessed enhancements in the lives of many survivors.

Over the last year survivors Fund has continued to build the capacity of survivor's organizations including AVEGA Agahozo and AERG to rebuild survivor's livelihoods through business and entrepreneurship training and access to finance, support survivors psychosocial projects and advocate for their rights. By supporting survivors we are helping them to realize their potential and change their lives and communities for the better.

Thanks to your tremendous support, we made significant progress last year. Through innovative, evidence-based programs and relentless advocacy, we will demonstrate that our vision for survivors is within our reach. In the year ahead we plan to empower more survivors to rebuild their lives through entrepreneurship and business training, livelihood programs and remain committed to supporting the education and psychosocial program of youth born of rape and their mothers.

Please join us in taking the next step toward making a world in which the rights and dignity of survivors are respected.

Samuel Munderere
June 2016

Here we describe a selection of our work in 2015, and look forward to the work that we plan to undertake in 2016.



Beneficiary of economic empowerment project

Genocide Widows Empowerment Project (GWEP)

Since its inception in December 2012, our three-year Genocide Widows Empowerment Project (GWEP), in partnership with AVEGA Agahozo, and funded by the Big Lottery Fund, has significantly improved the income and wellbeing of 13,453 widowed survivors and their dependents, external evaluators concluded. The project, which concluded in November 2015, was focused on 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 has helped reduce the extreme poverty of widows and empowering them to integrate into Rwandan society.

GWEP also exceeded its targets to reduce the number of survivor households living below the national poverty line and increase the number of households that have enough food and income. And 91% of participants surveyed said the project had made a positive difference in their lives.

GWEP aimed to help genocide widows and their dependents by tackling extreme poverty and hunger through improving their mental health; assisting them with ownership of land and property; and providing help with work and jobs.

The project was managed by Survivors Fund (SURF) and the Association of Widows of the Genocide (AVEGA). The project's effectiveness was evaluated by Lifetime Consulting.

Overall, 13,453 people benefited of which 28% (3,737) were direct beneficiaries and 72% (9,716) were dependents.

Evaluators wrote: "There was a consensus among evaluation participants, especially widows themselves, that GWEP was instrumental in raising awareness of property, land and other legal rights.

“In total 1,514 people received guidance from volunteer paralegals...this project resulted in a major increase in the number of participants who had legal disputes resolved; from 11% to 39%.”

The project also helped widows access mental healthcare, particularly trauma counselling.

Widows who were isolated from the rest of society were supported to re-engage with others through work and social activities. About 60% of the project participants surveyed afterwards said their trauma symptoms had reduced in the past three years.

The project also provided entrepreneurship training, income-generating activities and access to loans. Almost three quarters of participants (2,653 people) received entrepreneurship and business management training. Subsequently, 1,271 of them accessed loans. The target to give 900 loans was exceeded by 41%.



SURF's chair person on the right visiting project beneficiaries.

Widowed Survivors Empowerment Project (WSEP)

SURF in partnership with AVEGA, concluded a three-year (2012-2015) Widowed Survivors Empowerment Project (WSEP) grant funded by DFID, principally to provide support to over 15,000 survivors in membership of AVEGA and 10,000 other survivors not yet in its membership and their dependents in the Northern, Southern and Western Provinces of Rwanda.

The primary focus of the project has been on developing widows' livelihoods through income-generating cooperatives to support their social integration. The project provides holistic support by supporting genocide widows to secure ownership of land and property, develop viable livelihoods, and empower them to access available health services; delivering holistic care for those with HIV, and improving the prospects of their dependants to graduate from school. Through a strong network of AVEGA's volunteers, widows that are old and housebound have been receiving support to ensure their food security and access to health care.



Pictured above are some members of AVEGA

In March 2015, at the conclusion of the project we commissioned an independent evaluation of the project, undertaken by Lifetime Consulting. The project scored an A+ rating from DFID, with the report concluding that WSEP: “has made significant contributions in the lives of people. Among some of the key achievements, it is apparent that the project has supported widows to actively participate in entrepreneurship activities, leading to increased knowledge and skills to participate in IGAs, savings and credit schemes. As a result of training offered by the project, participants reported improved livelihoods and food security. In addition, more participants were supported to access legal support and counselling as a result of this project. The project also supported more people to access HIV testing services, leading a significant increase in the number of widows maintaining ARV treatment regime. A secondary outcome resulting from improved livelihoods was an increase in the number of dependents who were able to transition from primary to secondary schools, as well as those in graduating secondary school. Overall, the findings are remarkable.”



Claudine, one of our Foundation Rwanda project beneficiaries

Foundation Rwanda Programme

Youth born of rape committed during the genocide are not able to access the support to which survivors are entitled, since they were born after the genocide. This leaves a great responsibility on their mothers and survivors organisations. Survivors Fund (SURF) and Foundation Rwanda are partnering to address some of the issues affecting this population through; educational support for secondary and primary school, vocational and technical training and trauma counselling.

During 2015, a total of 636 students received educational support. This includes five students at primary school, 507 students at secondary school, 70 students attending Year Nine/Twelve basic education, 31 students attending vocational training and 17 students attending higher institutions such as the National University of Rwanda (NUR) where three of the students who have been supported by FR are attending on a government scholarship. A significant number of students are attending higher secondary school. At the start of every school term, mothers receive the money for school fees for their children which they top up in-order to pay full fees. Sixty two students are eligible and waiting to start university.

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 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 them 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.

From the initial cohort that began in 2009 receiving educational support, 218 students have graduated secondary school and twenty have received scholarships to attend institutions of higher learning.

Most of the students live in very remote communities which make it difficult for them to attend school. It is for that reason that ten students received bicycles this year, in addition to over 200 students which have received bicycles since the programme started, to help them get to school easily. This has improved their attendance and performance.



A group of mothers from Karongi District, who have completed the Community Counselling Initiative, which has helped them to form peer support groups.

Community Counselling Initiative

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 four hundred and twenty women. Of these sixty received counselling during 2015.

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, were able to 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.



One of the beneficiaries of the Good Gifts Project

Good Gifts Project

Survivors Fund (SURF) has had a long and important relationship with the Charities Advisory Trust, which has enabled us to deliver SURF's mission in changing the lives of survivors for the better.

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.

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 re-gift livestock given to them. This enables survivors to receive an array of valuable gifts which include, cows, turkeys, ducks, goats to mention but a few. The animals provide manure which is used for fertilizer.



Marie received a cow with the support Good Gifts

With many elderly widows, the livestock provide more than income and manure, but also company. This is increasingly important for elderly and isolated widows who do not have a family.

The seeds enable the women and young survivors to grow vegetables such as carrots, fruits such as passion fruits and growing mushrooms. This has helped many beneficiaries to improve their diet while earning an income from selling the produce.

Funding from Good Gifts enables us to provide survivors environmentally friendly technologies such as solar lamps and smoke-free cooking stoves. The women are enthusiastic about the fuel savings, since they do not have to worry much about collecting firewood. Widows also noted other benefits: cleanliness, nutritional aspects, freedom from smoke inhalation, and the women say that they are now saving up to six hours each week as a result of the improved stoves. This has solved many of their families cooking problems.



One of the beneficiaries of the Good Gifts projects



Anociatah was supported to start rearing pigs

Eugenie, one of the beneficiaries, is a single mother who lives in Muhanga district with her eight year old daughter. Her husband died five years ago, due to HIV/AIDS. Earning a living for Eugenie has been very difficult so she has not been able to afford school materials for her daughter, nor other basic family needs. She received five turkeys with the help of Good Gifts, so she is now able to sell some of the turkeys and raise enough money to pay for the education of her daughter and afford medical insurance and other basic needs. In total, she has eleven turkeys and plans to maintain that number by selling off old flock.

The project also focused in 2015 on the introduction of modern kitchen gardens to enable families to supplement food ordinarily eaten at home. Vegetables are an important part of a healthy diet and the only way to secure this is through use of kitchen gardens. A kitchen garden is a small space around the kitchen where people can plant mostly vegetables, such as cabbage, carrots, greens etc. They are practical, close to the home and provide for daily use. This has resulted in healthier lives, provided time for the pursuit of other activities (mostly skills and education), has given greater meaning to survivor lives and increased people's independence.



Young vulnerable survivors filling self-assessment forms

ELE is enhancing the livelihoods of 946 vulnerable young people in Rwanda and their 3,200 dependents, through entrepreneurship training and access to capital conjoined with support to enforce their legal rights and address their trauma. ELE's holistic approach is transforming the lives of vulnerable young survivors by enabling them to create and secure income, and in so doing eradicate their extreme poverty and hunger, and that of their dependents. Since its launch, 57% of beneficiaries are running businesses as opposed to just 19% at the start, 94% have increased their incomes, trauma symptoms among beneficiaries have been reduced from 45% to 24%, and 292 individuals are actively enforcing their legal rights. Through the project, vulnerable young survivors, and particularly women, are generating the confidence and know-how to sustainably access incomes, integrate into their communities, provide employment for others, access justice and foster economic development.



Young survivors attending entrepreneurship training

The Youth Entrepreneurship Training Programme (YETP)

was created as a pilot project in April 2012 to address the widespread challenge of youth unemployment and business creation for young survivors. YETP was developed as an extension of the Education Into Employment (EiE) program that was established with SURF and AERG in 2010. Since its establishment as a pilot project in April 2012, over 860 youth survivors have been trained through YETP in work readiness and entrepreneurship skills. Originally launched as a pilot training program for university graduates, YETP has grown to include an innovative business development and incubation program, a business networking club, and an internship and employment program.

Support provided by Inspire!Africa and other SURF partners enabled this progress to be made possible, through the five cohorts of trainees that have passed through the program. Participants in the program consistently report back that the training 'opened their eyes and mind' and helped them to realize their own personal value. The training builds confidence, innovation and creativity – all traits that are desperately needed and lacking in the Rwandan job market. However, skills alone are not enough to compensate for the job deficit, and as a result many youth survivors remain unemployed.

Skills, jobs and entrepreneurship are key to the well-being of young survivors and also contribute to strengthening the Rwandan economy. Survivors Fund (SURF) and AERG (The Association of Student Genocide Survivors) set up YETP with the aim of providing valuable skills to vulnerable young people, and of reducing youth unemployment in Rwanda. Now into its third group of students, the initiative is showing strong results. Young survivors face more hurdles than most in education and competing on the job market – those responsible for younger siblings, in orphan-headed households, have extra challenges without family to support them. With a burgeoning private sector and improvements in its economy Rwanda offers increasing opportunity, but competition for jobs and business creation remains fierce.

Legal and Counselling Helpline

Working with AERG, the Legal and Counselling Helpline was established in August 2013. To date the helpline has supported 659 clients. 285 cases have been resolved, including many land cases which has secured land with an estimated value of £430,000 for young survivors across the

country. In addition a total of 37,762 youth have been sensitised and educated on legal rights and trauma. This is one of the only free and accessible services for young survivors incapable of affording to take their legal cases to court or lacking the confidence or ability to find someone to talk to about a mental health issues.

The helpline was established to fill the gap in support for young survivors with legal and mental health challenges, so that they can access support regardless of where they are located. By providing legal and counselling support services countrywide, the helpline has filled a necessary gap in supporting vulnerable young survivors suffering from trauma or outstanding legal disputes.



L-R National Bank of Rwanda employee and SURF's Project Officer on a visit to Uwimana's piggery project

In 2015, SURF worked with the National Bank of Rwanda to deliver and monitor financial support to families/relatives of former employees of the bank killed during the genocide. The project provided income generating activities to twenty four households. While empowering survivors, this project contributed considerably to our running costs. The projects serve as a source of livelihood to the beneficiaries and their dependents.



Some of the youth supported to attend Akilah Institute for women

Education Programme

Last year we advocated for FARG to support students who have graduated from school, but require support for higher education. As a result, seven students were granted full scholarships to university which includes hardship support. This enabled us to provide educational support to more students. SURF supported twenty-two students through university in 2015 with support that ranges from tuition of about £600 to comprehensive support which includes school materials, accommodation and transport which amounts to an average £1,000 a year. Six students from the programme graduated last year. A number of students studying IT and Accountancy were supported specifically by funds raised in honour and memory of the late Benon Banya, SURF's accountant who tragically died in 2013 whilst undertaking a sponsored climb of Mount Kilimanjaro.



AVEGA's medical team that received training on how to use a donated ultrasound machine

Healthcare Programme

Through engagement with FARG, SURF successfully advocated for twelve women victims of genocide rape to receive specialised treatment with FARG funding. Of these, five received treatment from Nairobi and one was treated in India. Many women who were raped during the genocide have health complications that require special treatment which may not be readily provided in Rwanda. In addition through one of our long-time supporters Rebecca Tinsley, we received an ultrasound machine for the Ntarama Health Centre which Survivors Fund (SURF) helped set up in partnership with AVEGA through support from Network For Africa and inspire!africa amongst others.

Shelter Programme

Through funding from INSPIRE!africa we were able to rehabilitate houses that have fallen into disrepair. This is a particularly big problem for survivors with houses that were built in the early years following the genocide. Most of these homes belong to widows and youth headed households who have no source of income to rehabilitate the homes themselves. As such they depend on NGO and government for support.



The Survivors Fund (SURF) team in March 2015

STAFF

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

Samuel Munderere was appointed as Chief Executive Officer (CEO) in September 2015. He succeeded Françoise Lemagnen who retired from SURF that month to pursue new projects, after two years in post.

Sam is supported by David Russell, who serves as the UK Coordinator. David formerly was a consultant to SURF's Founder Mary Kayitesi Blewitt OBE, and served as Director from 2009 to 2013. He manages our UK operations, and also serves as Company Secretary

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. Sam 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 over 2015 included:

- Alex Mugabo, Director of Programmes
- Ariane Uwamahoro, Administrator
- Emilienne Kambibi, Senior Key Worker
- Kelsey Finnegan, Programme Manager
- Dr Jemma Hogwood, Clinical Psychologist
- Raban Havugimana, IGA Project Officer
- Vincent Nyauma, Accountant

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

- Claudine Mkakalisa, Office Assistant
- Gilbert Dusabe, Security Guard
- Godfrey Jagwe, Driver

In January 2015, due to financial constraints, the post of coordinator in Rwanda was made redundant. As such, after fifteen years of service – three years as a consultant, and then thirteen years as an employee – Gabo Wilson left Survivors Fund (SURF) and is now pursuing other projects. Gabo played a fundamental role in establishing the SURF Rwanda office, as our first employee based in-country, and led the development of many of our most significant projects. His contribution to the evolution of the organisation, as well as the cause of survivors, has been monumental and as such he leaves an important legacy. We wish him great success with his work ahead.

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

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 (June 2016).

Risk	Explanation	Impact	Probability	Management
Lack of core funding	A percentage of salaries are 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/ Medium	Medium	SURF has streamlined costs as far as possible in the UK – relocating the CEO post to Rwanda. Most staff are on one month notice, in case funding does become an issue in future. However, we are still very reliant on funding from the Charities Advisory Trust which contributes to our core costs. Thus need to continue to try secure additional funding.
Sustaining support to the CEO	SURF is structured to be very much dependent on the Chief Executive. As such supporting the new CEO is critical, in particular for financial and programme management. This is more critical as it is the first time the post has been based in Rwanda.	Medium/ High	Low	To ensure support of the CEO, the UK Coordinator and Chair are providing ongoing support. Given the load and learning curve, it is important to ensure that the CEO is well supported by the Board, and that resources are committed to assist with his personal and professional development through access to training opportunities in particular.
Political and security issues resulting from the situation in Burundi	There continues to be instability in Burundi. This poses a risk of spilling over into the Southern Province of Rwanda in particular. It is also resulting in negative perception of Rwanda.	Medium	Low	SURF is monitoring the situation, and is in a position to advocate for survivors if there are attacks against survivors in future. The violence in Burundi is being closely monitored by the Government of Rwanda and the international community, and will continue to be so until the situation has stabilised.
Amendment of the Rwanda Constitution to Change Presidential Term Limits	The amendment of the constitution on presidential term limits is receiving international criticism which in the long run may affect some of our fundraising campaigns in the lead up to the 2017 election.	Low	Low	SURF is not experiencing any detrimental effects to date. We are following up views from the international community and Government of Rwanda and so far there are no serious issues that will affect our fundraising campaigns.

FINANCIAL REVIEW FOR 2015

Summary

Survivors Fund (SURF)

Statement of Financial Activities for the Year Ended 31 December 2015

	Notes	Unrestricted Fund £	Restricted Fund £	31.12.15 Total Funds £	31.12.14 Total Funds £
INCOME FROM					
Donations	2	68,679	60,252	128,931	104,238
Charitable activities	5	5,810	516,827	522,637	884,693
Charitable Activity					
Other Fundraising Activities	3	2,392	3,529	5,921	7,750
Investment income	4	6,022	-	6,022	1,095
Total		82,903	580,608	663,511	997,776
EXPENDITURE ON					
Charitable activities	6	4,450	800,895	805,345	820,678
Charitable Activity					
NET INCOME/(EXPENDITURE)		78,453	(220,287)	(141,834)	177,098
Transfers between funds	16	(153,223)	153,223	-	-
Net movement in funds		(74,770)	(67,064)	(141,834)	177,098
RECONCILIATION OF FUNDS					
Total funds brought forward		114,443	136,433	250,876	73,778
TOTAL FUNDS CARRIED FORWARD		39,673	69,369	109,042	250,876

2015 was a very challenging year financially for SURF due to the closure of our two largest grants from the UK Department for International Development (DFID) and the Big Lottery Fund, which both came to a natural end in 2015, each after three years.

Nonetheless, amidst the challenging financial situation we finished the year in a better financial position to sustain our work in 2016.

Income

Below are our major sources of income in 2015:

- For the second consecutive year, funding of £158,703 from the UK Department for International Development (DFID) was our most significant source of funding. This included funding for our Widows Survivors Empowerment Project (WSEP), which concluded in March 2015, and for our Empowering Young Survivors Leaving Education Project (ELE) which started up in April 2015.
- We received £127,137 from Big Lottery Fund for the Genocide Widows Empowerment Project (GWEP), which concluded in November 2015.
- We received £59,532 from Foundation Rwanda for our education programme supporting youth born of genocide rape.
- We also received £77,046 from the Charities Advisory Project, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- We received £128,931 in donations (including Gift Aid and services in kind).

Expenditure

We maintained our expenditure on key projects proportionate to the income received for them, as well as controlling our expenditure on our core costs:

- We reduced our staff costs by 10% from £194,312 in 2014 to £173,981 in 2015.

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 half-a-million pound in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of \$46,209 in 2015.

Financial Forecast

The year ahead is promising to be the better than last year for SURF. We have brought all our costs under control through a restructuring programme last year and thus begin the year with a very low cost base. We have a new two year grant of £193,083 secured for a new HIV+ Survivors Empowerment Project (SEP) with AVEGA, funded by Comic Relief. As well a new grant has been secured from the Nos Vies en Partage Foundation to support our work specifically with vulnerable young persons in Rwanda.

Future Income

We had secured approximately £150,000 of income at the start of the year, including £100,000 from DFID for the Empowering young people who have left Secondary School in Rwanda to Create, Secure and Sustain Employment (ELE) and £50,000 from Foundation Rwanda for our educational support project for children born of rape.

New grant proposals are in development with Comic Relief for a new project, 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 outside of Rwanda in 2016. SURF now only retains a part-time consultant in the UK, with little or no overhead. 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, in line with inflation in Rwanda.

We plan to continue to maintain the level of grant expenditure in 2015 as our income allows, ensuring that we try maintain a small surplus despite the challenging financial environment.

Reserves

The policy agreed by the trustees is that the minimum amount to be held as reserve is set at three month's operating expenditure. In 2015, our reserves reduced due to funding level. However, we expect our reserves to return to the agreed level by the end of 2016.

FUTURE PLANS

Our long term plans are outlined in our Strategic Plan 2015-17. The focus of our work will continue to be based around two principal areas:

Rebuilding Lives

- Survivors and the most vulnerable with secure and sustainable livelihoods in Rwanda
- Vulnerable populations to have secured access to essential support (including care for the aged, trauma counselling and prevention of GBV)
- Completing the education of orphaned survivors and children born of rape, with a focus on Technical and Vocational training



Pictured above are some of students attending computer training

Sustainable Development

- Support successful income generation projects and entrepreneurship for survivors and vulnerable populations
- Helping survivor organisations to become financially secure for the long term
- Enforcing the rights and legal representation of survivors and vulnerable groups

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. Françoise Lemagnen retired in September 2015. Samuel Munderere succeeded her, and is based 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 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. All trustees that did resign in 2015 were reappointed for a further three year term.

CURRENT TRUSTEES

There have been some changes on the Board as well over the past year. Our former Treasurer, Andrew Lees and Apollinaire Kageruka both retired from the board after serving for a valuable number of years. They made remarkable contributions to the work of SURF. Two new trustees were appointed, Will Goodhand and Adrian Veale (who was also appointed as our new Treasurer) both of whom have a long association with our work.

Ten trustees served the entire year. They are:

Sam Hunt (Chair) – Sam is deputy headteacher at Sandhurst School. As the recipient of the Secondary School Teacher of the year Award, the Anne Frank Award for Inspirational Educator of the year, and the Sue Ryder Woman of Achievement and the Pride of Bracknell, Sam is able to bring an educational expertise to the Board of Trustees. 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 Senior Commissioner of mental health services, working across the Ministry of Justice and NHS England.

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.

Jeff Hunt – 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 has worked extensively as a project manager in the arts, including 12 years at Southbank Centre, as well as co-ordinating two art projects for survivors in Rwanda. He has expertise in grant writing, formerly working for Amnesty International.

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 thirty years on programmes for vulnerable groups. She is experienced in participatory impact assessment and evaluation, and works regularly for NGOs and DFID. Sue undertook the evaluation of SURF's first project funded by Comic Relief in 1999 and has been a trustee since 2011.

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.

Two new trustees were appointed:

Will Goodhand – Will is a director for an international research company. 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.

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.

VOLUNTEERS AND KEY SUPPORTERS

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. This year we were fortunate to have the support of Michael Maguire at our Rwanda office.

We would like to record special mention of SURF Trustees, Sam Hunt, and David Chaney who both work tirelessly to help SURF raise funds. Sam Hunt raises funds through schools and community groups, while David Chaney participates in sporting activities to raise funds.

We would also want to thank Joy Childs for supporting SURF through teaching art and organising fundraising events among her network, and Kathy Shanklin and Rebecca Tinsley who support a number of 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 2015 our funders included Big Lottery Fund, Charities Advisory Trust, Foundation Rwanda, INSPIRE!africa and their donors Eveline & Bruce Goodall, Kattan Family, L.I.F.E. For Health, the Wyn and Ken Lo Family Foundation, and the UK Department for International Development. We would like also to thank a range of anonymous donors.

We are grateful as well to Tony Howarth for energy and lots of running and his company BP, the team at Q8 Aviation who raise funding for the Benon scholars, and many more who supported through cycling, running, cooking, painting, knitting and just giving.



Participants in SURF's new Comic Relief funded SEP Project

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

SURF has worked with the following survivors' organisations in Rwanda during 2015:
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 | Kanyarwanda - Human Rights Organisation for Genocide Survivors | Barakabaho Foundation – Organisation of Widows and Orphans of the Genocide

Survivors Fund (SURF)
(company limited by guarantee)

Annual report and accounts
For the year ending 31 December 2015

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

Date of incorporation
30th July 1997

Registered office
35 Westholm
London NW11 6LH

Trustees
Sam Hunt (Chair)
Nick Joseph (Vice-Chair)
Alphonsine Kabagabo (Vice-Chair)
Andrew Lees (Retired on 19th September 2015)
Liliane Umubyeyi
Jeanette Kagabo
Neill Quinton
Jeff Hunt
Apollinaire Kageruka (Retired on 19th September 2015)
Sue Enfield
David Chaney
Alex Sklan
Will Goodhand (Appointed on 19th September 2015)
Adrian Veale (Treasurer) (Appointed on 19th September 2015)

Company Secretary
David Russell (Appointed on 19th September 2015)

Chief Executive
Françoise Lemagnen (Retired on 19th September 2015)
Samuel Muderere (Appointed on 19th September 2015)

Founder
Mary Kayitesi Blewitt OBE

Bankers
Co-operative Bank
1 Balloon Street
Manchester M60 4EP

Auditors
Prestons & Jackson Partnership LLP
364-368 Cranbrook Road
Ilford IG2 6HY



Aline, one of our sponsored secondary school students

SURVIVORS FUND (SURF)

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Cover Image

Josephine, one of the women supported through our economic empowerment projects. She started with 4 goats, and now has 28 goats