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STRATEGIC REPORT, REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
SURVIVORS FUND (SURF)
(A COMPANY LIMITED BY GUARANTEE)

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SURVIVORS FUND (SURF)

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SURVIVORS FUND (SURF)
CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

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

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

THE YEAR IN REVIEW / PREVIEW

It is my pleasure to introduce the 2020/21 Annual Report for Survivors Fund (SURF).

The past year is one many of us will never forget - a year when the entire world has had to adapt to a new normal and cope with seismic changes which have impacted us all. Survivors Fund (SURF) has also had to adapt to a new way of working in order to continue the vital support survivors of the 1994 Genocide against the Tutsi so desperately need.

The commitment of Survivors Fund (SURF) to advocate for survivors and support them to rebuild their shattered lives remains undiminished. Our work would not be possible without the dedication of the SURF staff, led by our inspirational Director, Sam Munderere, and without the continuing commitment and generosity of our supporters, trustees and donors.

As the survivor community continues to age, the ability of Survivors Fund (SURF) to adapt to cater for their changing needs will become even more important. Your support to enable us to continue this vital work is more important than ever.

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

Sam Hunt MBE, Chair
April 2021

SURVIVORS FUND (SURF)

A NOTE FROM THE CHIEF EXECUTIVE OFFICER FOR THE YEAR ENDED 31 DECEMBER 2020

When I think about the past year what comes to my mind is resilience. Undoubtedly, 2020 was a difficult year. While our organisation was not immune to these challenges, I am proud of how our team and partners worked around finding new ways to support survivors across the country. Backed by our loyal individual and institutional donors we adjusted quickly. As the pandemic threatens to set back years of progress made towards improving survivor's livelihoods and economic empowerment, we have been working hard to stop the setback and ensure genocide survivor's livelihoods are not erased by the pandemic.

In the same year, we lost two of the most resilient survivors Simeon and Daphrose whose testimonies we have used over many years in our education and advocacy work, and who have inspired so many people who have read and heard them across the world.

This year we are privileged to have received important funding from Clifford Chance to expand our phone-based counselling work across Rwanda which has proved to be very effective during the lockdown and commemoration period. With support from Good Gifts Catalogue, we have been able to provide a wide range of assistance to survivors across the country to enable them to develop their livelihoods.

As you read this annual review, I hope the urgency of our work in the face of the current crisis comes to the forefront. I also hope you feel proud that we have weathered the storm of the pandemic and continued to deliver exceptional results. This year our mental health work reached well over 12,000 survivors. Our work is now more important than ever as we operate at the intersection point of significant issues including economic empowerment, psychosocial support and COVID 19. This important work will continue as we respond to the short term and long-term effects of the pandemic.

Thank you to our dedicated donors, who have continued to support our work, even amidst personal hardships due to Covid 19. I would also like to extend my appreciation to our Board of Trustees which has worked tirelessly to support our team to maximise our programmes and impact. I commend the passionate and committed staff, who make possible our work, for their dedication to ensuring that survivors are supported. In the year ahead we look forward to rebuilding the lives of more survivors through economic empowerment projects, mental health projects and skills development.

Thank you.

Samuel Munderere, Chief Executive
April 2021

SURVIVORS FUND (SURF)

**STRATEGIC REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020**

The trustees present their strategic report for the year ended 31 December 2020.

Approved by order of the board of trustees on23/6/2021..... and signed on its behalf by:

Sandra Hunt

Trustee Director: S. HUNT

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Public benefit

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

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Achievement and performance

SUMMARY OF THE YEAR

Here we highlight some of our work in 2020 and flag up some of the work that we plan to undertake in 2021. The external environment for fundraising has never been more competitive and difficult in light of the COVID-19 crisis which was just taking effect at the time of the writing of this report, so we're pleased to have sustained our work in this challenging environment and to have grown it in some key areas.

Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty Project (EVWEP)

Survivors Fund (SURF), in partnership with AVEGA Agahozo, were awarded a grant of £249,613 for a 30-month project from UK Aid Direct, the challenge fund of the UK Department for International Development (DFID) supporting civil society organisations to achieve sustained poverty reduction.

The Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project started up in October 2019 and is aiming to empower 1,050 vulnerable genocide widows and 4,000 of their dependents in 33 sectors of Rusizi and Nyamasheke Districts of Rwanda's Western Province by March 2022.

To achieve this, we are mobilising widows, and other economically active members of their household, to form into self-help groups, facilitated by AVEGA's volunteers, and supported by AVEGA's project staff in all thirty-three sectors. SURF's experience demonstrates that with the right support it is possible to secure and improve incomes for even the most vulnerable widows, if training, start-up capital and ongoing assistance - particularly mental health support - is made available. However, this is contingent on addressing holistically the multifaceted needs of the target group, which includes access to sustainable energy sources such as solar lights and clean cookstoves, and kitchen gardens for greater food security.

To date, 1,430 survivors have been supported to join income generating activities groups. The project has enabled SURF and AVEGA to help 648 survivors to start small businesses. The total amount of loans paid out at the end of 2020 is Rwf 22,256,100 (GBP 16,937). The beneficiaries who have received the loans are supposed to pay back within a period of six months and they make payments twice a month. By the end of the year, Rwf 6,685,400 (GBP 5,087) had already been paid back. This has enabled beneficiaries to start their businesses, for example participating in agricultural projects, trading in food staples and setting up small shops among others. Even though we have beneficiaries who are using bank loans, there is a good number of beneficiaries (175) who have started their small businesses using loans from savings they have accrued in their groups, which can be accessed at lower interest rates. They have reported Rwf 1,754,150 (GBP 1,334) as the total amount invested in their small businesses. On this project we have provided mental health support to a total of 3,048 direct and indirect beneficiaries.

In addition, 1,272 people have received both group and individual counselling sessions made available by the project, to help them increase the confidence and trust in the community and foster hope for their future. This project has also provided solar lights and energy saving stoves to 402 people to enable them to reduce expenditure on lighting their homes and firewood and helped them to save money to start small businesses. As well, 66 community volunteers have received training sessions on active listening and how to help vulnerable genocide survivors and they will keep helping them in their communities, even after the project closes.

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Noella*

Noella is one of the project participants. She is a 52-year-old genocide widow living with her two children in Nyamasheke district in the Western Province of Rwanda. She lost her husband and three of her children during the genocide. Before joining the EVWEP project, she had a very miserable life living in extreme poverty and isolation. Her only main source of income was through cultivation, which was not enough for her to meet her basic needs.

Noella attended the training on the entrepreneurship program and she started saving.

"I have now saved some money and I know the basics of how to set up and run a business. I did not know about savings but now my mind-set has changed a lot. Now I have 82,000 Rwf (c. GBP 82) from my own savings. I have applied for loans through Urwego Bank and I have received 150,000 Rwf (c. GBP 150) as funding to set up my business of selling clothes. I am very happy about the project, for not only getting money but also the most important thing is to have skills of managing money better. Which is good for my business, as well as my household. I am no longer living on the breadline, and I see a much better future ahead for me and my two children."

COVID-19 Emergency Nutritional Response for Vulnerable Genocide Widows in Western Rwanda (CENREV)

Survivors Fund (SURF) and AVEGA Agahozo were awarded a new UK Aid Direct grant in October 2020 to directly respond to the impact of COVID-19 in Rwanda, one of only 33 such grants approved by the UK Government through the programme - which enabled support to be delivered in 16 countries.

The COVID-19 Emergency Nutritional Response for Vulnerable Genocide Widows in Western Rwanda (CENREV) Project aims to reinforce existing interventions in three districts of the Western Province of Rwanda, namely Rusizi and Nyamasheke - where our current UK Aid Direct project (EVWEP) is operational - and the neighbouring district of Karongi, which is the focus of a parallel project funded by the Addax & Oryx Foundation (EVKEP). The work covered all 46 of their sectors across a six month period through to March 2021.

SURF's contribution in response to the COVID-19 aims to provide immediate nutritional support in form of direct cash transfers to enable the most hard-hit survivor-headed households to buy food, in addition to households in need receiving livestock for more sustainable food production. In this framework, each of the identified 490 survivor-headed households in most need shall receive a hardship grant of Rwf 15,000 (approximately £12) for a period of four months. Most of these households are headed by elderly survivors unable to earn an income independently.

Additional funds shall then go towards purchasing livestock (goats, pigs, chickens, rabbits) for over 500 survivor-headed households to cushion the shock after the lapse of the four months and to potentially sustain their livelihoods. We will specifically target older survivors whose health and psychological wellbeing has been affected because they do not have the income for food for themselves and their dependants making them vulnerable and susceptible to a state of depression and weakened immunity that if not checked now may result into fatal outcomes.

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Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) Project

SURF was awarded a grant of CHF 89,250 by the Addax & Oryx Foundation to deliver, in partnership with AVEGA Agahozo, the Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) Project. The project ran from May 2019 to December 2020.

The overall objective of the project was to empower 400 vulnerable genocide widows and 1,200 of their dependents in Karongi District by alleviating extreme poverty, reducing vulnerability, and improving food security and sustainable energy use. During the life of the project, 770 vulnerable genocide widows received livelihoods and counselling support (200 received both livelihoods and counselling support, 200 counselling support only and 370 livelihoods support only - with 346 also receiving either a solar lamp, clean cookstove or kitchen garden), and as a result, 2,606 dependents benefited from the project through the increased income, well-being and food security of the households.

At the beginning of the project, we started work in 8 sectors of Karongi district due to their geographical proximity, and later added 3 more sectors to then be working in 11 out of 13 sectors of Karongi district. The 2 sectors which were not reached through the project were those which were most rural and isolated, which due to travel restrictions proved difficult to deliver project activities as originally planned in 2020.

Even still, the project significantly exceeded the numbers that we targeted to reach, and despite the challenges over the past year resulting from COVID-19 we have been able to evidence significant positive impact of doing so.

77% of beneficiaries report that they are better able to financially support their families. That result could have been even higher, were it not for COVID-19 which significantly affected many of the small businesses last year as a result of the lockdown which restricted movement and travel and thus customer numbers, and non-essential businesses being ordered to close for a time. Distribution of kitchen gardens, solar lights and cooking stoves met the project targets resulting in improvements in food security, and reduction in household expenditure on fuel, which contributed to better health outcomes. This was complemented by the access to the counselling which resulted in a reduction in vulnerability resulting from poor mental health and more positive outlook contributing to better well-being.

SURF and AVEGA agreed to commit funding to maintain the project staff for a further period of three months (through to March 2021) to then enable further follow-up of beneficiaries, in particular those who have taken loans from Urwego Bank through the LGF facility to ensure that we maintain the 100% repayment rate of the project. The expectation is that once beneficiaries have paid back the loans, they will then have the credit history to be accepted as regular clients of Urwego Bank - and in a position to independently apply for loans (thus sustaining the positive impact of the project).

Byukusenge *

Byukusenge is one of the youth dependents who participated and benefited from the project. His household received a solar light, and he was able to attend entrepreneurship training. After he completed the three-month programme of training, he managed to secure a loan from Urwego Bank to strengthen his business.

He is in apparel, travelling to neighbouring DRC and buying clothes there, and selling them in local markets. Through his business, Byukusenge is now able to make 50,000 Rwf (GBP 38) a month as profit after paying his loan and deducting all his expenses. This is double the income that he was generating before joining the project. Through the training received, he is able to count and record every transaction to be able to manage the finances of the business more accurately and to track his profit.

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Byukusenge received a first-round loan of 200,000 Rwf (GBP 152) through the LGF at Urwego Bank and repaid it back without any delay. He has now received a second loan of 250,000 Rwf (GBP 189) and repayment is ongoing. He comments: "Today I can say my life has changed since I joined this project. I am extremely happy as to what I have achieved since we started. I am among the young persons in my group, which mainly consists of older people. As youth, we learn a lot from these widows especially to be loyal and committed to whatever we are doing. This is the reason I have decided to take a loan and ensure that I am able to pay it back, since the old widows are able to do so - then I should and am inspired to do so too. I have continued my business but due to the COVID-19 pandemic, which has restricted travel to DRC, I have now diversified into selling crops so that I can continue to make repayments in good time."

Foundation Rwanda Programme

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

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

With funding from the Big Give Christmas Challenge in 2020 we provided scholarships for Vocational Training to 60 youth born of genocide to acquire different technical skills including, plumbing, tailoring, car mechanics and hairdressing. The same students attended a youth counselling camp that provided an opportunity for them to get help with their mental health challenges. 22 students were sponsored to complete their secondary school education.

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

Uwitekazabe*

Uwitekazabe is one of the young people which has been supported to access vocational training, as well as start-up loan to set up a small business to practice their newly acquired trade, through the Foundation Rwanda programme over the past year.

"When I finished skill training, I approached Survivors Fund (SURF) about a loan to start up a welding business. SURF supported me with Rwf 460,000 (GBP 400), and I started working. Since then my life has completely changed. I expanded my project. I am responsible for my household. I earn about Rwf 150,000 (GBP 125) a month from my welding work and if I need to do some small things regarding welding at home I can now do it myself too, saving us money as well."

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Good Gifts Project

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

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

Many survivors have been supported, receiving livestock, agricultural materials, solar lights and cookers, meals for schoolchildren and much more.

Patricia *

Patricia is a 53-year-old genocide widow from Western Rwanda in Nyamasheke District. She survived the genocide with her two children. However, three of her children and her husband were killed. She is among the beneficiaries who have benefited from the distribution of livestock made possible through funding from Good Gifts. She has received a cow to help her get milk and fertiliser to make her land that she farms for food for her family more productive.

Patricia confirmed that the cow has transformed her life. "I am very happy for this cow. It has given me a source of income. We get 15 litres of milk per day from her. I keep 2 litres and sell the rest. Each month I get about Frw 80,000 (£60) from milk sales. The cow has enabled me to drink milk and sell the rest to help me buy other essential items that I need at home without asking for help from AVEGA." Patricia has seen some changes from her harvest after using the natural fertiliser from her cow. The local authorities use Patricia's experience to encourage women in her village to work hard at whatever they have to do.

Julienne *

Julienne is a 62-year-old genocide widow. She received financial help through Good Gifts to improve her banana plantation. Before receiving the support, she grew bananas for home consumption but upon getting the help through Good Gifts she expanded and improved her banana farming.

Today Julienne has made good use of her family land. She lives near a market and takes her produce to sell in the market. She earns about Rwf 100,000 (£75 per month) from the sale of bananas.

Julienne has also been introduced to our community counselling program where she is getting emotional and psychological support. Her neighbours have confirmed that the changes they have seen in her have been remarkable. In her community previously she was someone who was seen as having no hope for the future. Now she is a valued member of the community.

Julienne comments: "The support that I have received has helped me to move from farming food for my family to cultivating more produce which I can then sell at the market. It has been amazing how much income I can generate from the bananas, and the difference that has made for me and my family. I no longer need to worry about whether I can afford to buy other food or items for the family. I can now meet my family needs without any problem. Thank you for making that possible."

COVID-19 Emergency Response Project (CERP)

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Due to the COVID-19 pandemic in 2020, survivors were not able to commemorate the loss of their loved ones during the annual commemoration period. As a result of the government's stay-at-home and social distancing measures, it was not possible for anyone to hold events, visit memorial sites, conduct vigils or gather within their communities to remember loved ones.

Consequently, this exacerbated traumatic disorders among many survivors and required additional counselling services. Individual and group counselling activities were impossible to deliver during the lockdown. This led to the COVID-19 Emergency Response Project (CERP). SURF, in collaboration with its partners and with funding from Clifford Chance, one of the world's pre-eminent law firms, was able to provide access to phone-based counselling to vulnerable survivors of the genocide, and related vulnerable persons, from the beginning of April 2020.

The project was implemented nationwide for a period of seven months, from April through to the end of October 2020. Implementing partners included Ibuka, Association des Etudiants et Elèves Rescapés du Genocide (AERG), Association des Veuves du Genocide (AVEGA-Agahozo) and Groupes des Anciens Etudiants Rescapés du Genocide (GAERG).

The project focused on three principal activities: 1) raising awareness about available psychological services and mental health issues that affect survivors, 2) providing access to phone-based counselling and hardship support for those in most need, and 3) monitoring and learning from the approach in order to improve emergency response to future situations.

Over 12,000 people called the helpline over the course of the project. Through a study which we conducted of the effectiveness of the helpline we evidenced that the helpline was the most practical means of delivering counselling support during the lockdown. Over 65% of respondents called more than three times during the April to July commemoration period. 90% intend to use the helpline service in the future. 95% will recommend it to their friends and family. 87% testified that the helpline was effective in solving their problems. This data is significant in evidencing the effectiveness of CERP. As such, plans are underway to extend the helpline over the course of the commemoration period in 2021.

GAERG Investment Fund

Groupe des Anciens Etudiants et Elèves Rescapés du Genocide (GAERG), an organisation founded by Rwandan Graduate Genocide survivors, runs an Investment Trust Fund, dubbed G-Innovation Development Fund (GIDF), with RWF 50 million (around £50,000) initial capital raised from SURF.

The Fund is a pool of investments aimed at assisting young survivors and the youth to create and grow their businesses. The Fund invests in businesses at various stages, including seed stage, late stage and early stage. It considers financing either for the expansion of small to medium businesses or for small start-ups from across Rwanda.

Applicants benefit from capacity building before being given the capital to start their own businesses. The Fund is open-ended, meaning it is willing to attract investments from anyone. It has an independent board of trustees appointed by GAERG and is made up of six people who have diverse experience in finance and business, law and youth related issues.

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The Fund largely seeks to create employment opportunities for young survivors and other youth groups, as currently, more than 60 per cent of the organisation's 4,500 members are unemployed.

Legal and Counselling Helpline

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

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

The Helpline was launched with the intention of primarily providing telephone-based support. However, due to the demand for legal and a counselling support, the helpline has grown from a small pilot telephone-based service to an innovative, all-encompassing legal and counselling support service, which includes outreach visits to schools and universities to raise awareness of legal rights, as well as the services available through the helpline, to young people across Rwanda. Since its launch in 2013, the service has supported over 1,509 young people to reclaim assets with a value of over Rwf 1 billion (GBP 720,000).

Community Counselling Initiative (CCI)

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to a total of 710 mothers through our Community Counselling Initiative. Of these, 50 received counselling during 2020.

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

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

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

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

The youth retreats in 2020 brought together 60 youth to receive group counselling, reproductive health training and career guidance. This has provided vital support and assistance otherwise unavailable to them.

Young Survivors Counselling Project

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

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

In 2020 we supported 263 young genocide survivors through our group counselling programme. They were divided into 12 groups and met twice a month, supported by two peer support counsellors per group who were selected by the group members. These peer support counsellors provided a vital role moderating sessions and referring any participants who needed extra support for individual counselling. By the end of the year, most participants felt positively about their future, whereas at the start they had little hope. Their isolation has reduced, and their self-esteem has increased. They are now able to cope when things go wrong, using the coping techniques they have been taught, dealing with trauma and its symptoms.

Government officials have remarked on the impact, citing peace building and reconciliation, an unintended consequence. Looking ahead, we hope to provide 60 participants with entrepreneurship training and loans to set up their own businesses. We are also raising funds to offer free childcare for the mothers who have to bring their babies and toddlers to the group counselling sessions.

A few highlights:

- 263 young genocide survivors were enrolled in peer support groups where they received group counselling and support, bringing the total helped since the start of the project to more than 1,300.
- 24 new Peer Support Counsellors were trained to run the peer counselling groups. They also keep a watchful eye on their group members, referring those that need extra support to SURF's counsellors. So far 130 peer support counsellors have been trained.
- 461 home visits were made to offer extra support to particularly vulnerable participants.
- 856 participants were offered individual counselling.
- 1,340 participants received telephone counselling during COVID-19 lockdowns.
- 24 new Health Workers were trained in recognising signs of mental ill-health, e.g. anxiety, depression and post-traumatic stress disorder, bringing the total since the start of the project to 102. This ensures that knowledge is embedded and has long-term sustainability.

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Our plan is to extend this project further over 2021 to meet the demand for the service, on which we will report back further in due course.

"I have really learnt much from this counselling service, and I am thankful for the support, which has helped me to overcome my depression and anxiety. I have learnt different techniques that can help me when I face stress symptoms. Being in the group has helped our hearts and now we are dreaming of changing and developing ourselves." Beneficiary of the Survivors Fund (SURF) Youth Counselling Project made possible through the funding and support of Network for Africa.

Reaching Rwanda

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

The project has three main aims:

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

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

Sandhurst School Sixth Form students and local community volunteers have made five visits to Rwanda through the project. An enduring relationship for survivors and the school is now in place with annual skype calls between the students and the survivors. Students have been so moved through their experience and have supported the project raising over £100,000 for genocide orphans.

Devoted to improving education and livelihoods across Rwanda the project has in particular supported 'Ntarama Survivors Village' in Bugesera, Eastern Province. Prior to their involvement only 2 young people from the village had ever attended university, but through the Reaching Rwanda support, 7 additional youths have now graduated. The emergency housing built in the village post-genocide is now dilapidated. The villagers lived a nomadic kind of life before receiving the support from the Reaching Rwanda project, staying with friends and relatives who could not provide for their needs. Reaching Rwanda has organised and raised funding to rebuild and furnish 12 houses securing safe accommodation for over 50 widows and child headed households. The Sandhurst Sixth Form Students and volunteers decorate and furnish these homes for local families during their visits.

Additionally, the project has helped 20 widows and 6 youth members of this village to start their own small businesses. 33 further businesses provide an income to 120 survivors, and the project has helped over 25 survivors to attend university, 13 young people to access vocational training and a further 35 to access schooling.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
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On the most recent visit in February 2020, Sam led a group of 26 people, including 12 members of the Sandhurst School Sixth Form, 6 members of staff, and 8 local supporters of the project. The group renovated dilapidated houses of survivor-headed households in Kamonyi, and delivered 62 suitcases of gifts, toiletries, and educational materials to beneficiaries in need. The visit culminated in a celebration at the site where a new Children's Centre is planned to be built through funding raised by Reaching Rwanda supporters in Ntarama, which is due to begin construction in 2021.

In recognition for her work with Survivors Fund (SURF) and on the Reaching Rwanda programme specifically, Sam Hunt was honoured with an MBE in the Queen's Birthday 2020 Honours List.

Education

Education is a fundamental right that enables people to break the cycle of deprivation and poverty. Survivors Fund (SURF) supports access to university education to 9 students, and funding for school materials for a further 23 students, being brought up by genocide widows through funding by INSPIRE!africa and the Reaching Rwanda project. This relieves the burden of widows, who struggle to bring up and provide financial support to the young people in their care. Also, many young heads-of-households have dropped out of school to look after their younger siblings and we give them a chance to attend school.

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

Shelter

A home is a safe place to be for most people. Many survivors lost their homes during the genocide, many received houses from government and NGOs after the genocide. 27 years after the genocide, many of the houses are now dilapidated and in dire need of renovation.

In order to rebuild a sense of dignity and to provide a peaceful environment that enables survivors to deal with their day-to-day needs, during the year Survivors Fund (SURF) renovated 3 houses for widows and youth-headed households with support from INSPIRE!africa.

Group Analysis Training

This project first started with a pilot training in Group Analysis in November 2014. After the pilot it was identified that psychologists and professionals working in mental health would benefit from training in therapeutic groups. The courses involve 4 intensive training programmes held over 2 years.

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

The two-year courses aim to give 28 participants an understanding and experience of group processes from a Group Analytic perspective through theoretical and experiential learning. It aims to enhance participant's ability to use groups in various fields of work. The course provides the opportunity for both personal and professional development.

During 2020 the trainings were conducted online due to COVID-19 travel and meeting restrictions. The trainers organised zoom trainings and continued to provide supervision for the psychologists who are undertaking their practicum. The 28 students are divided into 2 groups. 18 are enrolled in the Foundation Course and 10 enrolled in the Intermediate Course. The intermediate students undertaking the practicum are supervised bi-weekly by the 3 trainers from the Institute of Group Analysis.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
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FINANCIAL REVIEW

Financial Review for 2020

Summary

Despite all the challenges posed by COVID-19, 2020 proved a positive year financially for Survivors Fund (SURF), as we leveraged our grassroots network of local partners to demonstrate that we can deliver projects which respond to the needs of the most vulnerable, at times of crisis, such as that resulting from the lockdown restrictions in Rwanda. We secured a new grant from Clifford Chance for phone-based counselling, as well as additional funding from UK Aid Direct, to respond to the need of survivors affected by COVID-19. In addition, we sustained our major funding from trusts and foundations over the year.

Income

Our income increased in 2020 to £576,208 from £439,307 in 2019. The major sources of income were:

- £30,580 from the Addax & Oryx Foundation for the Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) Project.
- £55,685 from the Charities Advisory Trust, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- £83,366 from Clifford Chance for our COVID-19 Emergency Response Project (CERP) which supported phone-based counselling and hardship support for vulnerable survivors across Rwanda.
- £12,255 from Foundation Rwanda for our education programme supporting young people born of genocide rape.
- £50,225 from INSPIRE!africa for our Youth Entrepreneurship Training Programme, Legal and Counselling Helpline as well as various educational and shelter projects for survivors.
- £30,874 from Network for Africa for our Young Survivors Counselling Programme.
- £120,217 from UK Aid Direct, the challenge fund of the UK Foreign, Commonwealth and Development Office, for the Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) Project

Expenditure

We maintained our expenditure on key projects proportionate to the income received for them, as well as controlled our expenditure on our core costs, ensuring that we delivered a surplus in 2020 of £46,263.

Fundraising Effectiveness

We do not have any fundraising spend, as we undertake no marketing, paid-for advertising or direct mail. This is quite exceptional for a charity that generates over £400,000 in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of £7,669 in 2020.

Financial Forecast

The year ahead is promising to be even better than last year for SURF. We begin the year with a very low-cost base, and good reserves. We will continue to receive funding from major donors over the year ahead: Charities Advisory Trust, Foundation Rwanda, INSPIRE!africa, Network for Africa and UK Aid Direct. We are also expecting renewed grants from the Addax & Oryx Foundation and Clifford Chance.

Future Income

We had secured approximately £280,000 of income at the start of the year, including £100,000 from UK Aid Direct, £50,000 from INSPIRE!africa, £30,000 from Network for Africa, £50,000 from Foundation Rwanda, and £50,000 from two anonymous trusts.

SURVIVORS FUND (SURF)
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New grant proposals are in development with several trusts for new projects, and we continue to seek to identify independently additional funding opportunities with trusts and foundations in the UK, and in the USA in partnership with Foundation Rwanda. Continued emphasis will be placed on supporting our partner organisations to develop and secure funding for projects directly, which will result in less income being channelled through SURF over time.

Future Expenditure

We are committed to keeping our costs as low as possible in and outside of Rwanda in 2021. SURF now only retains a part-time consultant in the UK, with no overheads. We have no plans to recruit any more staff in the UK, and the number of staff in Rwanda will be directly related to project funding.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for staff, just above the level of inflation in Rwanda, in January 2020.

We plan to continue to maintain the level of grant expenditure in 2021 as our income allows, ensuring that we try to maintain a small surplus despite the challenging financial environment.

Reserves policy

The policy agreed by the trustees is that the minimum amount to be held as reserve is now set at 5 month's operating expenditure. By the end of 2020, our reserves amounted to £111,381, of which £78,606 was designated as free reserves (equivalent to over six month's operating expenditure).

SURVIVORS FUND (SURF)
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FUTURE PLANS

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

Our Strategic Plan accounts for the emerging changes affecting survivors of the genocide against the Tutsi in Rwanda, and the changing environment in which SURF works. This year we developed a new three-year Strategic Plan which sets out the aims, targets and actions for SURF and its partners work from 2021 to 2023; and which form the basis for operational priorities. It explains how SURF intends to assist partners to achieve their own plans and priorities.

It sets out a demanding but exciting agenda of support to our partners. It will deliver greater impact for those we are seeking to help. By balancing our programmes, advocacy work and capacity building with our fundraising, monitoring and evaluation we will increase our reach and build greater support for our work. The Strategic Plan will be continuously monitored to inform the future direction and development of Survivors Fund (SURF).

Our key themes and targets for 2021 - 2023 will be:

Direct support to rebuild lives.

- Sustainable livelihoods for survivors and related vulnerable persons through a focus on income generating activities, entrepreneurship and employment.
- Improve the well-being of survivors and related vulnerable groups through a focus on mental health provision, memorialisation and physical health education.
- Reduce the vulnerability of survivors and related vulnerable persons through a focus on decent housing, food security and elderly care.

Advocacy and Capacity Building to sustain support.

- Improve the enforcement of rights and legal representation of survivors and related vulnerable persons in Rwanda.
- Enable sustainability of survivor organisations in Rwanda over the long term.

We look forward to reporting on our progress ahead.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

SURVIVORS FUND (SURF)
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STRUCTURE, GOVERNANCE AND MANAGEMENT

HOW SURF IS RUN

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

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

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

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

THE BOARD OF TRUSTEES

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

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

TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS

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

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

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

CURRENT TRUSTEES

There have been some changes on the Board as well over the past year.

Eleven trustees served the entire year. They are:

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Sam Hunt MBE (Chair) - Sam is Assistant Head Teacher at Sandhurst Comprehensive. In 2008, she received the Anne Frank Award for her work educating young people about the Holocaust. She is a volunteer educator for the Holocaust Educational Trust. She has been a trustee since 2008 and elected as Chair in 2013 and was awarded an MBE in 2020 in recognition of her voluntary work with SURF.

Alphonsine Kabagabo (Vice-Chair) - Alphonsine was a trustee for SURF from 2001 to 2006 and returned to the board in 2013. She is a survivor of the genocide. She is Director of Women for Refugee Women and was formerly Regional Director for Africa World Association of Girl Guides and Girl Scouts. She was elected Vice-Chair in 2013.

Nick Joseph (Vice-Chair) - Nick is former interim Chief Executive of the Holocaust Memorial Day Trust and is a civil servant, currently at Her Majesty's Prison and Probation Service, an agency of the Ministry of Justice, specialising in mental health issues. He retired as Co-Chair in 2013, after five years in post.

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

Liliane Umubyeyi - Liliane has been a trustee of SURF since 2004. She is a survivor of the genocide and moved to the UK in 2000. For her work with SURF, Liliane won the Ultimate Woman of the Year Award for Best Campaigner from Cosmopolitan Magazine in 2007. She retired as Co-Chair at the 2012 AGM, after five years in post.

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

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

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

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

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

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

SURVIVORS FUND (SURF)
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STRUCTURE, GOVERNANCE AND MANAGEMENT

In August 2020 Liliane Pari Umuhoza retired from the board.

VOLUNTEERS AND KEY SUPPORTERS

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

We would like to record special mention of SURF Chair, Sam Hunt, who works tirelessly to help SURF raise funds through the Reaching Rwanda project which she established to raise funds through schools and community groups.

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

PARTNERS

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

Our work is supported by an array of funders whose support is invaluable. In 2020 our funders included Addax & Oryx Foundation, Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa and UK Aid Direct (funded by the UK Government's Foreign, Commonwealth & Development Office). We would like also to thank an array of anonymous donors.

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

SURF has worked with the following survivors' organisations in Rwanda during 2020:

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

SURVIVORS FUND (SURF)
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STRUCTURE, GOVERNANCE AND MANAGEMENT

STAFF

The CEO of Survivors Fund (SURF), Samuel Munderere, is the primary point of contact between the trustees of SURF, and the SURF team in Rwanda, as well as with the partner organisations and donors. Sam directs and coordinates all activities of SURF supported by David Russell, who serves as the UK Coordinator and Company Secretary. Sam is supported in Rwanda by a core team which includes Emilienne Kambibi, Raban Havugimana and Vincent Nyauma all of which play vital roles in ensuring our work progresses as well as it has done to date. In 2020, we welcomed Liliane Pari Umuhiza on to the team in September, who will be coordinating our Foundation Rwanda programme.

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

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

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

Liliane Pari Umuhiza, Project Officer - Liliane is a survivor of the genocide and served as an intern at SURF whilst a student at Juniata College, and she was then elected as a trustee. She subsequently organised a Women Genocide Survivors Retreat in 2017, and again in 2018, and is an activist advocating for support for survivors in Rwanda. She retired as a trustee in 2020 before taking up her executive post.

Vincent Nyauma, Accountant - Vincent joined SURF in 2009 to manage our accounts and supervises the audit of the financial reporting of partner's programmes funded through SURF. He is a Certified Public Accountant in Rwanda and Kenya, and an ACCA Lecturer at the College of Business Studies and School of Finance and Banking in Kigali. He holds degrees from UNISA, Strathmore and Moi Universities.

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

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

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

In the UK, our office is managed by:

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STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

Risk management

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

The Risk Register is maintained by the Chief Executive and Treasurer, under the supervision of the Board. Below is an overview of the major financial and operational risks we were facing at the time of the writing of this report (April 2020).

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

Risk Category	Risk Title	Level of impact (1-5)	Likelihood (1-5)	Potential Impact	Steps to mitigate risk
Operational	Coronavirus	5	5	The virus is restricting programmes, due to limits on movement and gathering of people	We are exploring transitioning some counselling support to phone-based (through the helpline) and speaking with UBL to offer loan repayment holiday to IGA groups. SURF staff are working from home.
Financial	Funding shortfalls	4	4	Use up reserves in short-term if SURF unable to sustain itself in long-run	Ensure that funding opportunities are reviewed at the board meeting and leverage additional resource of fundraising consultant to identify new funding opportunities.
Financial	Cash flow sensitivities	5	3	Lack of liquidity to meet commitments	Ensure adequate cash flow projections.
Operational	Loss of key staff	5	3	Potential threat to delivery of projects because of a deficit of institutional knowledge	Ensure that staff are properly supported, and that there are sufficient development opportunities. Ensure that there are appropriate consultants to add support if and when necessary.
Operational	Safeguarding	5	3	Harm to beneficiaries and reputational damage to SURF	Ensure that our safeguarding policies are included in our partner reporting requirements and that beneficiaries know about whistle blowing policies so that they know who they can report abuse to.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03411565 (England and Wales)

Registered Charity number

1065705

Registered office

4 Heathfield Road

Bushey

WD23 2LJ

Trustees

Sam Hunt (Chair)

Alphonsine Kabagabo (Vice-Chair)

Nick Joseph (Vice-Chair)

Adrian Veale (Treasurer)

Liliane Umubyeyi

Jeanette Kagabo

David Chaney

Will Goodhand

Samantha Lakin

Josephine Uwamariya

Liliane Pari Umuhoza - retired 13th August 2020

Philomene Uwamaliya

Company Secretary

David Russell

Chief Executive

Samuel Munderere

Founder

Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank

1 Balloon Street

Manchester M60 4EP

Change of Registered Office

We have moved our registered office from 35 Westholm to 4 Heathfield Road, Bushey, WD23 2LJ on 11th June 2021.

Survivors Fund (SURF) is rebuilding the lives of survivors of the genocide against the Tutsi in Rwanda. The vision of SURF is a world in which the rights and dignity of survivors are respected.

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

In so far as the trustees are aware:


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

AUDITORS

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

SURVIVORS FUND (SURF)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Approved by order of the board of trustees on23/06/2021..... and signed on its behalf by:


.....
Trustee of Samantha Hunt
Director

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

Opinion

We have audited the financial statements of Survivors Fund (SURF) (the 'charitable company') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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

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

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

Use of our report

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

A. PATEL

ANINER PATEL BAC(HONS), FCA, BFP SENIOR STATUTORY AUDITOR.

for and on behalf of Prestons & Jacksons Partnership LLP

Statutory Auditors

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

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date: 24/6/21

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations	2	50,556	66,011	116,567	120,311
Charitable activities	4				
Charitable Activity		40,000	415,371	455,371	310,221
Other Incoming Resources	3	758	3,512	4,270	8,775
Total		91,314	484,894	576,208	439,307
EXPENDITURE ON					
Charitable activities	5				
Charitable Activity		61,361	468,584	529,945	472,340
NET INCOME/(EXPENDITURE)		29,953	16,310	46,263	(33,033)
RECONCILIATION OF FUNDS					
Total funds brought forward		48,653	16,465	65,118	98,151
TOTAL FUNDS CARRIED FORWARD		78,606	32,775	111,381	65,118

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION 31 DECEMBER 2020

	Notes	31.12.20 £	31.12.19 £
FIXED ASSETS			
Tangible assets	13	24,813	18,629
CURRENT ASSETS			
Debtors	14	61,038	26,576
Cash at bank and in hand		49,072	42,676
		<u>110,110</u>	<u>69,252</u>
CREDITORS			
Amounts falling due within one year	15	(23,542)	(22,763)
NET CURRENT ASSETS		<u>86,568</u>	<u>46,489</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>111,381</u>	<u>65,118</u>
NET ASSETS		<u>111,381</u>	<u>65,118</u>
FUNDS	17		
Unrestricted funds:			
General fund		78,606	48,653
Restricted funds:			
Restricted Funds		32,775	16,465
TOTAL FUNDS		<u>111,381</u>	<u>65,118</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

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

The trustees acknowledge their responsibilities for

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

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION - continued 31 DECEMBER 2020

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

The financial statements were approved by the Board of Trustees and authorised for issue on 23/06/2021 and were signed on its behalf by:

Samantha Hunt
Trustee | Samantha Hunt
Director.

AM Veale
Trustee | - Adrian Veale
Director

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	31.12.20 £	31.12.19 £
Cash flows from operating activities			
Cash generated from operations	1	<u>15,460</u>	<u>3,818</u>
Net cash provided by operating activities		<u>15,460</u>	<u>3,818</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(9,064)</u>	<u>(1,777)</u>
Net cash used in investing activities		<u>(9,064)</u>	<u>(1,777)</u>
Change in cash and cash equivalents in the reporting period		<u>6,396</u>	<u>2,041</u>
Cash and cash equivalents at the beginning of the reporting period		<u>42,676</u>	<u>40,635</u>
Cash and cash equivalents at the end of the reporting period		<u><u>49,072</u></u>	<u><u>42,676</u></u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2020

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.20	31.12.19
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	46,263	(33,033)
Adjustments for:		
Depreciation charges	2,372	1,478
Other	508	18,663
(Increase)/decrease in debtors	(34,462)	16,330
Increase in creditors	779	380
	<u>15,460</u>	<u>3,818</u>
Net cash provided by operations	<u>15,460</u>	<u>3,818</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/20	Cash flow	At 31/12/20
	£	£	£
Net cash			
Cash at bank and in hand	42,676	6,396	49,072
	<u>42,676</u>	<u>6,396</u>	<u>49,072</u>
Total	<u>42,676</u>	<u>6,396</u>	<u>49,072</u>

The notes form part of these financial statements

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

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

Going Concern and Impact of Covid 19

Although SURF has been impacted by the pandemic, however, with restrictions being eased off in March 2021 and vaccination programme organised and rolled out by the Government of Rwanda, the Board of trustees are confident that they would be in a position to carry out their charitable activities in the coming year. In addition, additional funds have been secured towards their activities.

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

Income

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

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

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

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

Expenditure and irrecoverable vat

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

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

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES - continued

Expenditure and irrecoverable vat

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

Tangible fixed assets

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

Leasehold Land	- 2% on cost
Plant and machinery	- 25% on cost
Motor vehicles	- 25% on cost

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

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

Taxation

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

Fund accounting

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

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

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

Foreign currencies

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

Debtors

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

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES - continued

Creditors

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

Financial Instruments

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

2. DONATIONS

	31.12.20	31.12.19
	£	£
Donations	100,921	89,000
Gift aid	7,977	12,605
Donated services and facilities	7,669	18,706
	<u>116,567</u>	<u>120,311</u>

3. OTHER INCOMING RESOURCES

	31.12.20	31.12.19
	£	£
Agency Income	3,512	7,077
Other Surf Rwanda Income	-	1,290
Interest income	758	408
	<u>4,270</u>	<u>8,775</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

4. INCOME FROM CHARITABLE ACTIVITIES

		31.12.20	31.12.19
	Activity	£	£
Grants	Charitable Activity	455,371	310,221

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

	31.12.20	31.12.19
	£	£
Foundation Rwanda	12,255	26,905
INSPIRE!africa	50,225	50,579
Anonymous	70,000	50,000
Charities Advisory Trust (Good Gifts)	55,685	44,337
Charities Aid Foundation (CAF) America	2,169	3,499
Network for Africa	30,874	37,648
Legal Aid Forum Rwanda	-	32,912
Addax & Oryx Foundation	30,580	38,276
Clifford Chance	83,366	-
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project)	120,217	26,065
	455,371	310,221

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Charitable Activity	80,365	365,684	83,896	529,945

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

6. GRANTS PAYABLE

	31.12.20	31.12.19
	£	£
Charitable Activity	<u>365,684</u>	<u>272,032</u>
The total grants paid to institutions during the year was as follows:		
	31.12.20	31.12.19
	£	£
Community Projects (Shelter)	39,535	5,680
Foundation Rwanda	22,095	23,685
Youth Entrepreneurship Training Programme (YETP)	23,404	16,011
Project Umubano	-	7,954
HIV + Survivors Empowerment Project (SEP)	-	5,973
Community Counselling Initiative (CCI)	40,883	66,565
Good Gifts Project	112,889	45,511
Reaching Rwanda Project	36,050	49,114
University Student Support Programme	1,163	2,879
Supplementary Entrepreneurship Support	11,786	3,930
Supplementary Educational Support	7,917	3,768
Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project.	66,252	13,077
Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) project.	-	27,885
Other Agency Costs	3,710	-
	<u>365,684</u>	<u>272,032</u>

7. SUPPORT COSTS

	Management	Finance	Human resources
	£	£	£
Charitable Activity	<u>39,565</u>	<u>11,818</u>	<u>6,049</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

7. SUPPORT COSTS - continued

	Premises Costs £	Other Overheads £	Governance costs £	Totals £
Charitable Activity	<u>13,995</u>	<u>7,669</u>	<u>4,800</u>	<u>83,896</u>

8. NET INCOME/(EXPENDITURE)

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

	31.12.20 £	31.12.19 £
Auditors' remuneration	4,800	4,800
Depreciation - owned assets	<u>1,647</u>	<u>1,478</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

	31.12.20 £	31.12.19 £
Trustees' expenses	<u>-</u>	<u>357</u>

10. STAFF COSTS

	31.12.20 £	31.12.19 £
Wages and salaries	69,414	66,916
Social security costs	<u>4,795</u>	<u>4,732</u>
	<u>74,209</u>	<u>71,648</u>

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

	31.12.20	31.12.19
Charitable Activities	7	7
Management and Administration	<u>1</u>	<u>1</u>
	<u>8</u>	<u>8</u>

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

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2019

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations	62,046	58,265	120,311
Charitable activities			
Charitable Activity	-	310,221	310,221
Other Incoming Resources	1,698	7,077	8,775
Total	<u>63,744</u>	<u>375,563</u>	<u>439,307</u>
EXPENDITURE ON			
Charitable activities			
Charitable Activity	74,641	397,699	472,340
NET INCOME/(EXPENDITURE)	<u>(10,897)</u>	<u>(22,136)</u>	<u>(33,033)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward			
As previously reported	78,936	38,601	117,537
Prior year adjustment	(19,386)	-	(19,386)
As restated	<u>59,550</u>	<u>38,601</u>	<u>98,151</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>48,653</u></u>	<u><u>16,465</u></u>	<u><u>65,118</u></u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

12. KEY MANAGEMENT PERSONNEL

The trustees consider the key Management Personnel to be the Chief Executive Officer whose gross remuneration as at 31st Dec 2020 was £26,873 (2019: £25,522)

13. TANGIBLE FIXED ASSETS

	Leasehold Land £	Plant and machinery £	Motor vehicles £	Totals £
COST				
At 1 January 2020	15,935	47,226	-	63,161
Additions	-	-	9,064	9,064
Exchange differences	(1,154)	(79)	-	(1,233)
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	14,781	47,147	9,064	70,992
	<hr/>	<hr/>	<hr/>	<hr/>
DEPRECIATION				
At 1 January 2020	703	43,829	-	44,532
Charge for year	260	248	1,139	1,647
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	963	44,077	1,139	46,179
	<hr/>	<hr/>	<hr/>	<hr/>
NET BOOK VALUE				
At 31 December 2020	13,818	3,070	7,925	24,813
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2019	15,232	3,397	-	18,629
	<hr/>	<hr/>	<hr/>	<hr/>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20 £	31.12.19 £
Trade debtors	7,977	13,657
Other debtors	53,061	12,919
	<hr/>	<hr/>
	61,038	26,576
	<hr/>	<hr/>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Trade creditors	-	63
Social security and other taxes	3,271	2,840
Other creditors	20,271	19,860
	<u>23,542</u>	<u>22,763</u>

16. MOVEMENT IN FUNDS

	At 1/1/20	Net movement in funds	At 31/12/20
	£	£	£
Unrestricted funds			
General fund	48,653	29,953	78,606
Restricted funds			
Restricted Funds	16,465	16,310	32,775
TOTAL FUNDS	<u>65,118</u>	<u>46,263</u>	<u>111,381</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	91,314	(61,361)	29,953
Restricted funds			
Restricted Funds	484,894	(468,584)	16,310
TOTAL FUNDS	<u>576,208</u>	<u>(529,945)</u>	<u>46,263</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/19 £	Prior year adjustment £	Net movement in funds £	At 31/12/19 £
Unrestricted funds				
General fund	78,936	(19,386)	(10,897)	48,653
Restricted funds				
Restricted Funds	38,601	-	(22,136)	16,465
TOTAL FUNDS	<u>117,537</u>	<u>(19,386)</u>	<u>(33,033)</u>	<u>65,118</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	63,744	(74,641)	(10,897)
Restricted funds			
Restricted Funds	375,563	(397,699)	(22,136)
TOTAL FUNDS	<u>439,307</u>	<u>(472,340)</u>	<u>(33,033)</u>

Analysis of Restricted Reserves	31.12.2020 £	31.12.2019 £
Addax & Oryx Foundation	-	11,616
Legal Aid Forum Rwanda	-	4,849
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to alleviate Extreme Poverty (EVWEP) project	32,775	-
	<u>32,775</u>	<u>16,465</u>

SURVIVORS FUND (SURF)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

17. RELATED PARTY DISCLOSURES

David Russell who is the Company Secretary of SURF, is also the Chair of Network for Africa and Charities Advisory Trust. During the year donations totalling £30,874 (2019: £37,648) were received from Network for Africa and £55,685 (2019: £44,337) from Charities Advisory Trust.

During the year, the Trustees donated £8,150 (2019: £10,705) to the organisation.

18. LEGAL STATUS OF THE TRUST

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

19. WINDING UP OR DISSOLUTION OF THE CHARITY

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

SURVIVORS FUND (SURF)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations		
Donations	100,921	89,000
Gift aid	7,977	12,605
Donated services and facilities	7,669	18,706
	<u>116,567</u>	<u>120,311</u>
Other Incoming Resources		
Agency Income	3,512	7,077
Other Surf Rwanda Income	-	1,290
Interest income	758	408
	<u>4,270</u>	<u>8,775</u>
Charitable activities		
Grants	455,371	310,221
Total incoming resources	<u>576,208</u>	<u>439,307</u>
EXPENDITURE		
Charitable activities		
Wages	69,414	66,916
Social security	4,795	4,732
Networking and Advocacy	1,765	2,404
Travel and Subsistence	-	1,001
Internet Expenses	2,451	1,914
SURF UK Related Expenses	-	182
Provision for Severance Pay	(432)	474
Depreciation of tangible fixed assets	2,372	1,478
Project Costs	365,684	272,032
	<u>446,049</u>	<u>351,133</u>
Support costs		
Management		
Trustees' expenses	-	357
Carried forward	-	357

This page does not form part of the statutory financial statements

SURVIVORS FUND (SURF)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	31.12.20 £	31.12.19 £
Management		
Brought forward	-	357
Training and Welfare	13,593	11,467
Travel and Subsistence	5,972	8,550
Consultancy Services	20,000	20,000
	<u>39,565</u>	<u>40,374</u>
Finance		
Foreign Exchange Difference	11,027	40,487
Bank charges	791	831
	<u>11,818</u>	<u>41,318</u>
Human resources		
Consultancy Costs	6,049	4,000
Premises Costs		
Rent	6,832	6,407
Light and Heat	859	937
Telephone	2,461	1,933
Postage and stationery	834	321
Cleaning	3,009	2,411
	<u>13,995</u>	<u>12,009</u>
Other Overheads		
Advertising	7,669	18,706
Governance costs		
Auditors' remuneration	4,800	4,800
	<u>529,945</u>	<u>472,340</u>
Total resources expended		
	<u>529,945</u>	<u>472,340</u>
Net income/(expenditure)	<u>46,263</u>	<u>(33,033)</u>

This page does not form part of the statutory financial statements