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**REGISTERED CHARITY NUMBER: 1065705**

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

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## **SURVIVORS FUND (SURF)**

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## **SURVIVORS FUND (SURF)**

### **CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2023**

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

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

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

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

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

**Sam Hunt MBE, Chair**  
May 2024

## **SURVIVORS FUND (SURF)**

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

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

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

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

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

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

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

Thank you for your unwavering support.

With gratitude

**Samuel Munderere, Chief Executive**  
May 2024

## **SURVIVORS FUND (SURF)**

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

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

#### **OBJECTIVES AND ACTIVITIES**

##### **Public benefit**

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

##### **SUMMARY OF THE YEAR**

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

#### **Counselling Enhanced Reach Project (CERP III)**

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

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

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

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

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

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

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

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

## **SURVIVORS FUND (SURF)**

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

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

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

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

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

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

#### **Josephine \***

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

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

## **SURVIVORS FUND (SURF)**

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

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

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

#### **Youth Economic Empowerment Project (YEPP)**

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

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

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

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

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

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

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



## **SURVIVORS FUND (SURF)**

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

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

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

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

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

#### **Jean Claude \***

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

##### **Summary of Financial Review**

##### **Young Survivors Counselling Project**

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

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

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

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

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

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

#### **K.M \***

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

##### **Youth Entrepreneurship Training Programme (YETP)**

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

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

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

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

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

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

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

##### **Rachel \***

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

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

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

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

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

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

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

##### **Therese \***

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

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

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

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

##### **Good Gifts Project**

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

Amongst the gifts we have donated this year are:

##### Solar Lights for Survivors

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

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

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

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

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

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

Agnes, another beneficiary of the programme commented:

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

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

##### Mobile Health Education Clinic

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

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

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

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

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

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

#### **Banana Beer**

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

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

##### University Sponsorship

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

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

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

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

##### **Foundation Rwanda Programme**

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

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

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



## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

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

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

##### **U.C \***

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

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

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

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

##### **Community Counselling Initiative (CCI)**

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

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

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

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

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

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

##### **M.C \***

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

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

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

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

#### **Legal and Counselling Helpline**

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

##### **Shooting Touch**

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

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

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

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

##### **Chantal \***

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

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

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

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

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

#### **Reaching Rwanda**

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

The project has three main aims:

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

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

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

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

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

#### **Education**

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

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

#### **Shelter**

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Achievement and performance**

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

##### **Group Analysis Training**

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

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

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

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

##### **Financial review**

##### **Summary**

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

##### **Income**

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

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

##### **Expenditure**

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

##### **Fundraising Effectiveness**

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

##### **Financial Forecast**

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

##### **Future Income**

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



## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT**

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

#### **Future Expenditure**

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

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

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

#### **Reserves policy**

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

## **SURVIVORS FUND (SURF)**

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

#### **STRATEGIC REPORT FUTURE PLANS**

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

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

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

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

Our key themes and targets for 2024 - 2028 are:

#### **Direct support for rehabilitation**

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

#### **Organisational support for regeneration**

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

We look forward to reporting on our progress ahead.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

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

## **SURVIVORS FUND (SURF)**

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

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **HOW SURF IS RUN**

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

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

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

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

##### **THE BOARD OF TRUSTEES**

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

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

##### **TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS**

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **CURRENT TRUSTEES**

Eight trustees served the entire year. They are:

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

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

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

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

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

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

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

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

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

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

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

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

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

#### **VOLUNTEERS AND KEY SUPPORTERS**

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

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

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

#### **PARTNERS**

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

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

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **STAFF**

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

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

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

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

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

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

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

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

In the UK, our office is managed by:

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

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

## SURVIVORS FUND (SURF)

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

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Risk management

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

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

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

## SURVIVORS FUND (SURF)

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

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

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



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

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03411565 (England and Wales)

**Registered Charity number**

1065705

**Registered office**

4 Heathfield Road  
Bushey  
WD23 2LJ

**Trustees**

Sam Hunt MBE (Chair)

Josephine Uwamariya (Vice-Chair)

David Chaney (Vice-Chair)

Adrian Veale (Treasurer)

Alphonsine Kabagabo - Resigned on 24th Sept 2023

Liliane Umubyeyi - Resigned on 26th April 2023

Jeanette Kagabo

Will Goodhand

Samantha Lakin

Philomene Uwamaliya

Norma Hewins - Appointed 22nd January 2024

Pam Goddard - Appointed 22nd January 2024

Stephanie Kayirangwa - Appointed 22nd June 2024

Jean Bosco Ngabonzima - Appointed 22nd June 2024

**Company Secretary**

David Russell

**Chief Executive**

Samuel Munderere

**Founder**

Mary Kayitesi Blewitt OBE

**Bankers**

Co-operative Bank  
1 Balloon Street  
Manchester M60 4EP

## **SURVIVORS FUND (SURF)**

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

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Auditors**

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

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

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

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

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

In so far as the trustees are aware:

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

#### **AUDITORS**

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

**SURVIVORS FUND (SURF)**

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

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

*Samantha Hunt*  
Trustee / SAMANTHA HUNT  
Directors

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

### **Opinion**

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

In our opinion the financial statements:

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

### **Basis for opinion**

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

### **Conclusions relating to going concern**

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

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

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

### **Other information**

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

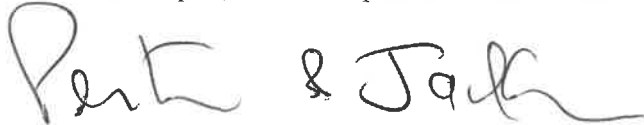
Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

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

**Use of our report**

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



for and on behalf of Prestons & Jacksons Partnership LLP

Statutory Auditors

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

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date: ..... 16/9/24 .....

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

### **Matters on which we are required to report by exception**

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

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

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

### **Responsibilities of trustees**

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

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

### **Our responsibilities for the audit of the financial statements**

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

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

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

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

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

**SURVIVORS FUND (SURF)**

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

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

The notes form part of these financial statements

## SURVIVORS FUND (SURF)

### STATEMENT OF FINANCIAL POSITION 31 DECEMBER 2023

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

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

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

The trustees acknowledge their responsibilities for

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

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

The notes form part of these financial statements



**SURVIVORS FUND (SURF)**

**STATEMENT OF FINANCIAL POSITION - continued**  
**31 DECEMBER 2023**

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

Samantha Hunt  
Trustee / SAMANTHA HUNT  
Director:

AM Veale  
Trustee / Adrian Veale  
Director:

The notes form part of these financial statements

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

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

The notes form part of these financial statements

## SURVIVORS FUND (SURF)

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

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

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

**2. ANALYSIS OF CHANGES IN NET FUNDS**

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

The notes form part of these financial statements

## SURVIVORS FUND (SURF)

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

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

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

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

##### **Going Concern**

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

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

##### **Income**

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

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

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

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

##### **Expenditure and irrecoverable vat**

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

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

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

## **SURVIVORS FUND (SURF)**

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

#### **1. ACCOUNTING POLICIES - continued**

##### **Tangible fixed assets**

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

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

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

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

##### **Taxation**

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

##### **Fund accounting**

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

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

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

##### **Foreign currencies**

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

##### **Debtors**

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

##### **Creditors**

## SURVIVORS FUND (SURF)

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

#### 1. ACCOUNTING POLICIES - continued

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

#### **Financial Instruments**

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

#### 2. DONATIONS

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

#### 3. OTHER INCOMING RESOURCES

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

## SURVIVORS FUND (SURF)

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

#### 4. INCOME FROM CHARITABLE ACTIVITIES

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

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

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

#### 5. CHARITABLE ACTIVITIES COSTS

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

#### 6. GRANTS PAYABLE

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

## SURVIVORS FUND (SURF)

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

#### 6. GRANTS PAYABLE - continued

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

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

#### 7. SUPPORT COSTS

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



## SURVIVORS FUND (SURF)

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

#### 8. NET INCOME/(EXPENDITURE)

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

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

#### 9. TRUSTEES' REMUNERATION AND BENEFITS

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

##### Trustees' expenses

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

#### 10. STAFF COSTS

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

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

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

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

## SURVIVORS FUND (SURF)

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

#### 11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2022

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

#### 12. KEY MANAGEMENT PERSONNEL

The Key Management Personnel comprised of the Board of Trustees.

**SURVIVORS FUND (SURF)**

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

**13. TANGIBLE FIXED ASSETS**

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

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

**SURVIVORS FUND (SURF)**

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

**16. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

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

**17. MOVEMENT IN FUNDS**

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

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

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

## SURVIVORS FUND (SURF)

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

#### 17. MOVEMENT IN FUNDS - continued

##### Comparatives for movement in funds

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

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

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

##### Analysis of Restricted Reserves

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

## **SURVIVORS FUND (SURF)**

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

#### **18. RELATED PARTY DISCLOSURES**

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

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

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

#### **19. LEGAL STATUS OF THE TRUST**

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

#### **20. WINDING UP OR DISSOLUTION OF THE CHARITY**

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