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

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SURVIVORS FUND (SURF)

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

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

SURVIVORS FUND (SURF)

CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

THE YEAR IN REVIEW / PREVIEW

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

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

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

Sam Hunt MBE, Chair
June 2025

SURVIVORS FUND (SURF)

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

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

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

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

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

With gratitude,

Samuel Munderere, Chief Executive
June 2025

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

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

OBJECTIVES AND ACTIVITIES

Public benefit

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRATEGIC REPORT

Achievements and performance

SUMMARY OF THE YEAR

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

Counselling Enhanced Reach Project (CERP III)

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

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

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

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

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

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

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

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

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

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

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

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

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

MP *

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

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

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

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

Counselling Embedding Systems Project (CERP IV)

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

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

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

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

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

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

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

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

Youth Economic Empowerment Project (YEPP)

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

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

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

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

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

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

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

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

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

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

Innocent *

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

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

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

Sophia *

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

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

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

Youth Entrepreneurship Support Project (YESP)

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

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

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

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

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

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

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

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

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

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

Young Survivors Counselling Project

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

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

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

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

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

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

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

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

B.C *

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

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

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

Youth Entrepreneurship Training Programme (YETP)

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

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

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

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

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

Emmanuel *

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

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

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

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

Good Gifts Project

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

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

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

Amongst the gifts we have donated this year are:

Cows for Survivors

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

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

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

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

Climbing Beans

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

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

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

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

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

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

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

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

School shoes

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

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

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

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

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

Bicycles

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

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

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

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

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Foundation Rwanda Programme

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

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

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

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

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

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

N.H *

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

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

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

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

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

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

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

Community Counselling Initiative (CCI)

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

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

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

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

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

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

M.G *

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

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

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

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

Legal and Counselling Helpline

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

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

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

Liberathe *

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

Reaching Rwanda

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

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

The project has three main aims:

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

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

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

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

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

Philly's Place

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

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

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

Education

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

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

Shelter

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

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

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

STRATEGIC REPORT

Achievements and performance

Group Analysis Training

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

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

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

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

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

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

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRATEGIC REPORT

Financial review

Summary

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

Income

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

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

Expenditure

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

Fundraising Effectiveness

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

Financial Forecast

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

Future Income

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

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

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

STRATEGIC REPORT

Future Expenditure

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

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

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

Reserves policy

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

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

STRATEGIC REPORT
FUTURE PLANS

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

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

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

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

Our key themes and targets for 2024 - 2028 are:

Direct support for rehabilitation

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

Organisational support for regeneration

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

We look forward to reporting on our progress ahead.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT
HOW SURF IS RUN

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

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

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

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

THE BOARD OF TRUSTEES

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

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

TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS

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

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

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

CURRENT TRUSTEES

Eight trustees served the entire year. They are:

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

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

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

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

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

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

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

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

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

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

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

VOLUNTEERS AND KEY SUPPORTERS

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

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

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

PARTNERS

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

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

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

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

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

STAFF

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

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

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

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

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

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

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

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

In the UK, our office is managed by:

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

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

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

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03411565 (England and Wales)

Registered Charity number
1065705

Registered office
4 Heathfield Road
Bushey
WD23 2LJ

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

Trustees

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

Company Secretary

David Russell

Chief Executive

Samuel Munderere

Founder

Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank
1 Balloon Street
Manchester M60 4EP

Auditors

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

SURVIVORS FUND (SURF)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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

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

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

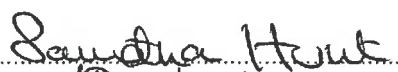
In so far as the trustees are aware:

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

AUDITORS

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

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


Trustee/Director:
SAMANTHA HUNT

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

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

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

Our responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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

A. PATEL

for and on behalf of Prestons & Jacksons Partnership LLP

Statutory Auditors

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

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date:23/09/25.....

SURVIVORS FUND (SURF)

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

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

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION 31 DECEMBER 2024

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

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

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

The trustees acknowledge their responsibilities for

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

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

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2024

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

AM Weale

Trustee / ADRIAN VEALE
Director

Samantha Hunt

Trustee / SAMANTHA HUNT
Director:

The notes form part of these financial statements

SURVIVORS FUND (SURF)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	31.12.24 £	31.12.23 £
Cash flows from operating activities			
Cash generated from operations	1	48,055	(81,612)
Net cash provided by/(used in) operating activities		48,055	(81,612)
Cash flows from investing activities			
Purchase of tangible fixed assets		(2,503)	-
Net cash (used in)/provided by investing activities		(2,503)	-
Change in cash and cash equivalents in the reporting period		45,552	(81,612)
Cash and cash equivalents at the beginning of the reporting period		57,309	138,921
Cash and cash equivalents at the end of the reporting period		102,861	57,309

The notes form part of these financial statements

SURVIVORS FUND (SURF)

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

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

	31.12.24 £	31.12.23 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	36,977	(94,169)
Adjustments for:		
Depreciation charges	7,795	8,680
Losses on Fixed Assets Exchanges	1,897	5,739
Other changes	45	-
Decrease/(increase) in debtors	7,008	(1,400)
Decrease in creditors	(5,667)	(462)
Net cash provided by/(used in) operations	48,055	(81,612)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/24 £	Cash flow £	At 31/12/24 £
Net cash			
Cash at bank and in hand	57,309	45,552	102,861
	57,309	45,552	102,861
Total	57,309	45,552	102,861

The notes form part of these financial statements

SURVIVORS FUND (SURF)

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

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

Going Concern

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

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

Income

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

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

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

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

Expenditure and irrecoverable vat

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

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

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

SURVIVORS FUND (SURF)

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

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

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

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

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

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

Taxation

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

Fund accounting

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

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

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

Foreign currencies

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

Debtors

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

SURVIVORS FUND (SURF)

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

1. ACCOUNTING POLICIES - continued

Creditors

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

Financial Instruments

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

2. DONATIONS

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

3. OTHER INCOMING RESOURCES

	31.12.24	31.12.23
	£	£
Agency Income	324	558
Interest income	324	938
	648	1,496

SURVIVORS FUND (SURF)

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

4. INCOME FROM CHARITABLE ACTIVITIES

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

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

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

5. CHARITABLE ACTIVITIES COSTS

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

6. GRANTS PAYABLE

	31.12.24	31.12.23
	£	£
Charitable Activity	371,912	473,389

SURVIVORS FUND (SURF)

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

6. GRANTS PAYABLE - continued

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

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

7. SUPPORT COSTS

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

8. NET INCOME/(EXPENDITURE)

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

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

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

SURVIVORS FUND (SURF)

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

10. STAFF COSTS

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

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

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

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

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2023

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

SURVIVORS FUND (SURF)

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

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

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

12. KEY MANAGEMENT PERSONNEL

The Key Management Personnel comprised of the Board of Trustees.

13. TANGIBLE FIXED ASSETS

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

SURVIVORS FUND (SURF)

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

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

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

17. MOVEMENT IN FUNDS

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

SURVIVORS FUND (SURF)

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

17. MOVEMENT IN FUNDS - continued

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

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

Comparatives for movement in funds

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

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	35,259	(109,301)	(74,042)
Restricted funds			
Restricted Funds	501,172	(521,299)	(20,127)
TOTAL FUNDS	<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 2024

17. MOVEMENT IN FUNDS - continued

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

18. RELATED PARTY DISCLOSURES

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

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

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

19. LEGAL STATUS OF THE TRUST

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

20. WINDING UP OR DISSOLUTION OF THE CHARITY

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

SURVIVORS FUND (SURF)

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

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

This page does not form part of the statutory financial statements

SURVIVORS FUND (SURF)

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

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

This page does not form part of the statutory financial statements