

Annual Report | $\frac{16}{17}$



SURF
Survivors Fund



www.survivors-fund.org.uk

The year in / preview

The year 2016 has been a more positive one for Survivors Fund (SURF).

At the start of the year we received support from Sharing Prosperity, a new supporter of our work. The donation has been used to support Technical Vocational Education Training, Youth Entrepreneurship and providing start-ups for small business.

In addition in April 2016 we started up a new project "Survivors Empowerment Project (SEP) working in partnership with AVEGA Agahozo. The project is empowering widows to create small businesses, while providing psychological support and reproductive health education to the dependants of the widows. Funded by Comic Relief, the project is expected to improve the lives of 1,181 people. This project runs through to March 2018.

As the genocide becomes distant, fundraising for survivors becomes more difficult. We downsized our staff team to reduce our expenditure. Despite these challenges, our team has been creative and with very limited resources have developed new and high impact

approaches to meet the needs of survivors.

We have individual success stories to report, particularly on women survivors who are rebuilding their lives through income generating projects we have supported. They are helping not only themselves but creating job opportunities for other survivors.

"Since I joined the entrepreneurship training, my life has changed a lot. I've started a small business, selling Tigo phone credit and mobile money services. I don't earn a lot of money yet, but it's growing and I have some regular customers. I'm proud that I'm already able to contribute a little to the savings of our group. When our group has saved more money, I want to take a small loan to expand my business and start selling other items as well.

What I enjoy most is that, when I need something now, I'm able to buy it myself and don't have to ask someone to give it to me. That makes me feel so proud!" Mukayiranga Jeanette.

Our work is only made possible through the generous funding of individuals and organisations, through the dedication of our partners and staff and through the commitment of survivors themselves who benefit from our programmes.

I would like to thank you all for your precious support and respective participation in this collective work.

This annual report highlights our main activities over the year past, the great success that we have enjoyed and the many challenges ahead.

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

Thank you for supporting our work and helping survivors achieve their true potential.

Sam Hunt, Chair
June 2016

A NOTE FROM THE CHIEF EXECUTIVE

This financial year saw the resilience of our organisation on the back of funding ges. In a challenging financial environment we were able to reduce our expenditure on core costs both in Rwanda and the UK by nearly 40% with the aim that the cuts would help us to keep offices open and reach out to the survivors and local organisations we work with. Still, growth must be a priority for our organisation if we're going to reach as many survivors and communities as we can. Acknowledging our changing environment has played an important role in developing a new strategy that aims to see us inclusive in the way we work to build stronger survivors communities.

Through economic empowerment projects, psychosocial, educational and entrepreneurship programs we have witnessed enhancements

The year in review / preview

in the lives of many survivors. We are fortunate to have the support of DFID, Comic Relief, the Charities Advisory Board, Foundation Rwanda, InspireAfrica and individual donors.

During 2016 survivors Fund continued to build the capacity of survivor's organizations including AVEGA Agahozo and AERG to rebuild survivor's livelihoods through business and entrepreneurship training and access to finance, support survivors psychosocial projects and advocate for their rights. By supporting survivors we are helping them to realize their potential and change their lives and communities for the better.

Thanks to your tremendous support, we made significant progress last year. Through innovative, evidence-based programs and relentless advocacy, we will demonstrate that our vision for survivors is within our reach. In the year ahead we plan to empower more survivors to rebuild their lives through

holistic approaches to economic empowerment and psychosocial support.

We came to the end of 2016 stronger and ready to take on the challenges ahead. Thank you to everyone involved for the determination that has brought us to this point. I have every confidence that 2017 will bring even greater positive change for survivors.

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

Samuel Munderere
April 2017

Summary of the Year

Here we describe a selection of our work in 2016, and look forward to the work that we plan to undertake in 2017. The external environment for fundraising has never been more competitive, so we're pleased to have sustained our work in this challenging environment and to have grown in some key areas. We've seen encouraging growth in regular giving

Survivors Empowerment Project (SEP)



Donathile is one of the widows who have started business using a bank loan

This project was started in April to provide holistic support to widowed Survivors and their dependants to reduce extreme poverty of widows and empowering them to access available health services and reproductive health for their dependants. Since its initiation in April 2016, SEP has reached 1596 beneficiaries in 8 districts of the Southern province.

Building on the foundation of livelihood development, SEP has fostered self-reliance in widows through the establishment of marketable businesses thus positively impacting their lives. With the support from AVEGA, the widows formed 57 income generating activity (IGAs) groups, with 1,031 members (1,014 women and 17 men). All of them received livelihood

Summary of the Year

development training as a precondition to receiving loans. As a result, 19 IGA groups composing of 231 members have accessed loans amounting to Rwf 26,269,800 (around £24,301). As part of the livelihood development training, widows were sensitized to start saving small amounts of money which they could later use to leverage for loans. At the end of the training, the groups together had saved Rwf 6,319,980 (around £5,846). In the same manner, 3 groups composed of 76 members, were able to start their own small businesses, using Rwf 2,974,700 using their own savings. Another 7 groups of widows composed of 96 beneficiaries submitted business proposals, and are waiting to receive loans to start their own IGAs. Two groups of 34 members were supported to access a grant through the government social protection initiative, Vision 2020 Umurenge (known as VUP).

The livelihood development training has also prompted group collaboration and cooperative **formation, resulting in enhanced** social cohesion, reduced isolation and loneliness, and

collective financial security among members for the establishment of new enterprises. SEP is addressing health issues through counselling of HIV+ widows and the provision of kitchen gardens, where 120 gardens were provided through the project to supplement the nutritional needs of more vulnerable HIV+ widows. In the area of counselling, SEP has helped to reach 241 beneficiaries who have received either individual and/or group counselling by AVEGA psychologists – though this intervention has been disrupted by inconsistent support of AVEGA psychologists from FARG, the Government Assistance Fund for Support of Vulnerable Genocide Survivors.

Finally, but by no means least, through SEP we have been able to undertake advocacy for elderly widows who because of their advanced age could not be supported through our livelihood interventions. We are advocating for them to receive greater support from local authorities and FARG, in particular to ensure that those living in dilapidated housing receive support for vital repairs.

Throughout all these activities, SEP has built the capacity of AVEGA through reinforcement and mobilisation of a network of grassroots community volunteers operating at various levels (cell, sector and district) to deliver the project outcomes. To this end, AVEGA has recruited a total of 191 volunteers, of which 95 are psychosocial volunteers and 96 are community development volunteers – enabling them to extend greater support across their constituency, than the professional staff is able to deliver

alone. surveyed afterwards said their trauma symptoms had reduced in the past three years.

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

Survivors Empowerment Project (SEP)



Pictured above are some of the youth who benefited from the youth Entrepreneurship training

Summary of the Year

In 2016, the YETP program took a different, multi-pronged approach to mitigating youth unemployment. Rather than support new beneficiaries to access training, AERG and SURF have been supporting those graduates of YETP who despite great efforts and time, remain unable to find work and income. In addition YETP Accelerate has a small training component for a vulnerable and homeless class of students at One Dollar Hostel, but the primary focus is on providing support to unemployed youth who have already passed through YETP but remain unemployed. That focus is on business workshops, internship linkages, and employment workshops.

This is a youth empowerment project, since it's establishment as a pilot project in April 2012, the project has helped 83 youth to start small and Medium enterprises, supported 132 youth to get employment in Business, has linked 108 youth to internships

and supported 153 youth to get Business coaching.

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



Alphosine one of the youth who received a loan to start her kiosk business

Empowering Vulnerable Young Survivors who have left Secondary School to Create, Secure and Sustain Employment Project (ELE)

SURF is partnering with AERG to deliver a youth empowerment project to improve livelihoods of vulnerable young survivor's school drop outs and their dependents, through entrepreneurship training and access to capital conjoined with support to enforce their legal rights and address their trauma.

ELE's holistic approach is transforming the lives of vulnerable young survivors by enabling them to create and secure income, and in so doing eradicate their extreme poverty and hunger, and that of their dependents.

Since its launch, 1788 young men and women have been trained in entrepreneurship and work readiness, or business development and micro-finance. 472 young men and women survivors have received guidance from paralegals and are supported to

Summary of the Year

document legal disputes/cases. 1134 young survivors (men and women) who received group counselling sessions.

Through this project, vulnerable young survivors, and particularly

women, are gaining the confidence and know-how to sustainably access incomes, integrate into their communities, create employment, access justice and foster economic development.



Damascene is the legal and counselling help line coordinator



Donathe is the a counselor who provides telephone counselling

Legal and Counselling Helpline

The helpline was established to fill the gap in support for young survivors with legal and mental health challenges, so that they can access support regardless of where they are located. The project has supported 866 youth who had legal issues, provided counselling to 201 youth,

has resolved 342 cases. The value of resolved cases across the country is estimated to be \$ 670,390.

The helpline was launched with the intention of being primarily phone-based support. However, since it's establishment in August 2013, the helpline has grown from a small pilot telephone based service to an innovative, all-encompassing legal

and counselling support service. By providing legal and counselling support services country wide, the helpline has filled a necessary gap in support for vulnerable young survivors suffering from trauma or outstanding legal disputes.

This is one of the only free and accessible services for young

survivors incapable of affording to take their legal cases to court or lacking the confidence or ability to find someone to talk to about a mental health issue. In addition to providing phone-based support, the helpline also has field staff who provide support to clients through legal education and orientation, advocacy and representation in court.



Anitha is one of the students sponsored to attend secondary school by Foundation Rwanda

Foundation Rwanda Programme

Through funding from Foundation Rwanda, Survivors Fund (SURF) is currently addressing the education

and counselling needs of children conceived through rape during and under circumstances directly related to the 1994 genocide committed against Tutsi in Rwanda.

Summary of the Year

The challenge for the affected mothers and children is that FARG, the government body that assists vulnerable survivors of the genocide, does not consider them eligible for support because they were born after genocide and thus are not by definition survivors. However, they are recognised to be a particularly vulnerable and marginalised population

Foundation Rwanda and Survivors Fund are currently addressing 4 issues affecting youth born of rape and their mothers namely; during the year 2016 480 students received educational support to attend secondary school. Of these, 229 are boys and 228 are girls, vocational training for 65 students and trauma counselling for 100 youth.

Since the program started about 10 years ago, it has supported about

850 youth born of rape to attend school and vocational training. Most of the students live in very remote communities which make it difficult for them to attend school. It is for that reason that 8 students received bicycles this year, in addition to over 217 students who have received bicycles since the programme started, to help them get to school easily. This has improved their attendance and performance.



A group of women survivors attending group counselling

Community Counselling Initiative

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to a total of 480 mothers. Of these sixty received counselling during 2016.

Many survivors live with the thought that they would The project includes in-depth monitoring and evaluation, surveying the women

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

These women, who were previously marginalised, stigmatised and alone in their trauma, were able to build their confidence and self-esteem, increase their knowledge, enhance positive emotions and reduce shame.

Summary of the Year

The counselling groups also helped to improve relationships with their children and family.

We are also glad to be partnering with the Institute of Group Analysis

which is providing training in group counselling to a team of 30 psychologists working with our local partners.



Lucie one of the widows who received cows

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.

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 through livestock, farming, solar lights and cookers, feeding for children and many more.



Pictured here is Beatrice one of the good gifts beneficiaries

Beatrice is one of the many widows of the genocide. She lost her husband and 2 children during the genocide. Before the genocide she sold second hand clothes in village markets. The genocide destroyed her business.

With support from Good Gifts, Beatrice is now in business again, growing and selling mushrooms. Though she lost all her family, she decided to take on two orphans who she supports. She earns about Frw 60,000 (£60) a month from her mushroom business.

She sells the mushrooms to one of the supermarkets at a business center near her home. This business has helped her to join the local women's business group of which she is the secretary.

"The business has empowered me to be more confident and I encourage other women not to give up on their dreams. I enjoy growing mushrooms because it does not require much time and hard work. I get time to do my other housework."

Summary of the Year



Clare one of the students supported to attend secondary school

Education

Education is a fundamental right that enables people to break the cycle of deprivation and poverty. SURF supports access to University education to 24 students being brought up by widows. This relieves the burden widows who struggle to bring up the youth. Also many youth headed 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 materials, most of them have to walk long distances to attend school 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 way forward.



Jean Pierre doing his practical in auto mechanics

Skills Training

This is essential to enable the youth who have missed out on formal

education to skills that enable them to be productive and to earn a decent living. These include skills in

construction, IT Skills, tailoring, catering and mechanics.



A group of students from Sandhurst Comprehensive School renovate one of the survivor's homes

Shelter

A home is a safe place to be for most people. Survivors lost their homes during the genocide, many received houses from government and NGOs after the genocide. 23 years after on most of the houses are falling and need to be renovated.

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 SURF renovated 6 houses for widows and youth headed households with support from Reaching Rwanda, Inspire!africa and Ecobank.

Summary of the Year



Rabani Havugimana Surf's
Project officer



Kambibi Emilienne counsellor
working with Foundation Rwanda



Ariane Uwamahoro SURF's
Administrator

STAFF

The CEO is the primary point of contact between the trustees of SURF, and the SURF team in Rwanda, as well as with the partner organisations and donors. Sam directs and coordinates all activities of SURF supported by David Russell, who serves as the UK Coordinator and also serves as Company Secretary.

We have been fortunate to work Kelsey Finnegan who joined us as an intern but demonstrated commitment and hard work for nearly four years by the time she left SURF in May she was our program manager.

Marouschka joined us as our program manager. Succeeding Kelsey who left us to pursue her master's degree. Marouschka has broad experience in project management and has worked in the Netherlands and Cambodia.

The work of the CEO is made possible through the commitment and dedication of a remarkable staff team based in Kigali. The SURF Rwanda team during 2016 included:

- Ariane Uwamahoro, Administrator
- Emilienne Kambibi, Senior Key Worker
- Kelsey Finnegan, Programme Manager

- Marouschka Byten Program Manager
- Dr Jemma Hogwood, Clinical Psychologist
- Raban Havugimana, IGA Project Officer
- Vincent Nyauma, Accountant
- Samuel Munderere CEO

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

- Claudine Mkakalisa, Office Assistant
- Gilbert Dusabe, Security Guard

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

RISK

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

The Risk Register is maintained by the Chief Executive and Treasurer, under the supervision of the Board. Below is an overview of the major financial and operational risks we were facing at the time of the writing of this report (April 2017).

Organisational activities this year

Risk	Explanation	Impact	Probability	Management
Lack of core funding	The office in Rwanda has reduced due to end of projects however, we still have staff to maintain. A percentage of salaries is covered by donors, however there is still a balance that requires additional funding and thus the importance of soliciting and securing additional donations and grants.	High/ Medium	Medium	SURF has streamlined costs as far as possible in the UK – relocating the CEO post to Rwanda. Most staff are on one month notice, in case funding does become an issue in future. However, we are still very reliant on funding from the Charities Advisory Trust which contributes to our core costs. Thus need to continue to try secure additional funding.
Non-renewal of support from DFID	SURF has depended on funding from DFID. Our current project with DFID comes to an in September 2017 beyond which there is guarantee of further funding. This follows one of the projects that ended in 2015.	Medium/ High	Low	We are doing our best to apply for grants that are announced though we have not yet been successful.
Political and security issues resulting from the situation in Burundi	There continues to be instability in Burundi. This poses a risk of spilling over into the Southern Province of Rwanda in particular. It is also resulting in negative perception of Rwanda. The political instability in Burundi also poses an ongoing risk in spilling over to Rwanda.	Medium	Low	SURF is monitoring the situation, and is in a position to advocate on the situation for survivors if there are attacks against survivors in future. UK government sources suggest that the funding environment is improving. The violence in Burundi is being closely monitored by the Government of Rwanda and the international community, and will continue to be so until the situation has stabilised.

Financial Review for 2015

Presidential elections	This year on 4th Aug Rwanda will have presidential elections. This is following the amendment of the constitution on presidential term limits which received international criticism this has not affected our fundraising campaigns and we hope to stay this way even after the elections.	Low	Low	SURF is not experiencing any detrimental effects to date and continues to advocate for survivors. We are following up views from the international community and Government of Rwanda and so far there are no serious issues that will affect our fundraising campaigns.
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Summary

	Unrestricted funds 2015	Restricted funds 2015	Total 2015	Total 2014
	£	£	£	£
Incoming resources				
Voluntary income	142,940	472,180	615,120	991,766
Activities for generating funds	2,592	0	2,592	4,915
Investment income	6,022	0	6,022	1,095
Total incoming resources	151,554	472,180	623,734	997,776
Resources expended				
Cost of charitable activities	140,000	574,181	714,181	758,746
Governance cost	27,210	28,005	55,216	61,932
Total resources expended	167,210	602,186	769,396	820,678
Net movements in funds	(15,656)	(130,006)	(145,662)	177,098
Total funds brought forward	114,443	136,433	250,876	73,778
Total funds carried forward	98,787	6,427	105,214	250,876

Financial Review for 2016

2016 was a very challenging year financially for **SURF** due to the closure of our two largest grants from the UK Department for International Development (**DFID**) and the Big Lottery Fund, which both came to a natural end in 2015, each after three years.

Summary

2016 was more positive compared to 2015, we received support from Comic Relief for a 2 year project, we also received substantial funding from Nos Vies en Partage Foundation among our committed supporters.

Income

Our major sources of income in 2016 were:

- We received funding of £128,869 from comic relief was our most significant source of funding. This was funding for our survivors empowerment project (SEP)
- We received £ 103,727 from DFID for Empowering Vulnerable Young Survivors who have left Secondary School to Create, Secure and Sustain Employment Project (ELE)

- We received £ 185,382 from Foundation Rwanda which was our most significant grant in 2016 for our education programme supporting youth born of genocide rape.
- We also received 65,757 from the Charities Advisory Project, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- We received £35,537 from Inspire! Africa for our Youth Entrepreneurship Training and Helpline

Expenditure

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

- We reduced our staff costs from £169,232 in 2015 to £108,916 in 2016

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 £1 million in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of \$46,209 in 2015.

Financial Forecast

The year ahead is promising to be the better than last year for SURF. We have brought all our costs under control through a restructuring programme last year and thus begin the year with a very low cost base. We have a new two year grant of £193,083 secured for a new HIV+ Survivors Empowerment Project (SEP) with AVEGA, funded by Comic Relief.

Future Income

We had secured approximately £150,000 of income at the start of the year, including £100,000 from DFID for the Empowering young people who have left Secondary School in Rwanda to Create, Secure

and Sustain Employment (ELE) and £50,000 from Foundation Rwanda for our educational support project for children born of rape.

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

Future Expenditure

We are committed to keeping our costs as low as possible outside of Rwanda in 2017. SURF now only retains a part-time consultant in the UK, with little or no overhead. We have no plans to recruit any more staff in the UK, and the number of staff in Rwanda will be directly related to project funding.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for staff, in line with inflation in Rwanda.

We plan to continue to maintain the level of grant expenditure in 2017 as our income allows, ensuring that we try maintain a small surplus despite the challenging financial environment.

Reserves

The policy agreed by the trustees is that the minimum amount to be held as reserve is set at three month's operating expenditure. In 2016, we built up our reserves, due to cutting on core costs we were able to build back up the reserves in 2016, and we hope to have the reserves back at the agreed level (around £30,000) by the end of 2017.

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

Rebuilding Lives

FUTURE PLANS

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

Sustainable Development

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

HOW SURF IS RUN

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

Companies House (04311565).

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

The charity is governed by its Memorandum and Articles of Association, dated 30 July 1997.

SURF is headed by a Board of Trustees. For company-law purposes, the trustees are also the directors of Survivors Fund (SURF) Ltd.

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

THE BOARD OF TRUSTEES

The Board of Trustees has authority over and responsibility for the organisation and acts as its legal guarantors. The effective

involvement of the Board of Trustees is considered crucial to the success of SURF and is dependent on shared goals, the development of sound and creative working practices and significant time commitments.

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

TRUSTEE ELECTION, INDUCTION AND RE-ELECTIONS

Trustees are elected at the Annual General Meeting (AGM) by the members of Survivors Fund (SURF).

HOW SURF IS RUN

The members include all the trustees, and a small number of other supporters of our work. In between AGMs, Trustees may be appointed temporarily by the general agreement of the existing trustees. However, any such appointments are only valid until the next AGM.

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

At every AGM, one-third of the Board of Trustees is required to resign, though they can then be re-elected. All trustees that did resign in 2015 were reappointed for a further three year term.

CURRENT TRUSTEES

Ten trustees served the entire year. They are:

Sam Hunt (Chair) – Sam is Assistant Head Teacher at Sandhurst Comprehensive. In 2008, she received the Anne Frank Award for her work educating young people about the Holocaust. She is a volunteer educator for the Holocaust Educational Trust. She has been a trustee since 2008, and was elected as Chair at the 2013 AGM.

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

Alphonsine Kabagabo (Vice-Chair) – Alphonsine was a trustee for SURF from 2001 to 2006, and

returned to the board in 2013. She is a survivor of the genocide. She works professionally for the World Association of Girl Guides and Girl Scouts as their Regional Director for Africa. She was elected as Vice-Chair at the 2013 AGM.

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

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

Neill Quinton – Neill was a founding

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

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

Sue Enfield – Sue has worked in Africa for over 15 years and is an expert in participatory impact assessment and programme review, undertaking recent work for DFID and SIDA. Sue undertook the evaluation of SURF's first project funded by Comic Relief in 1999.

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

HOW SURF IS RUN

Holocaust Survivors Centre in London for Jewish Care.

Will Goodhand – Will is a director for an international research company. He was a Conservative Party Parliamentary Candidate in 2015, and has supported the work of Survivors Fund (**SURF**) since 2009 through numerous visits with Project Umubano.

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

VOLUNTEERS AND KEY SUPPORTERS

Our work is helped by the contribution of a number of individual volunteers, who make up the SURF

Projects Team. Their work is vital in extending the reach of SURF. This year we were fortunate to have the support of Michael Maguire at our Rwanda office.

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

We would also want to thank Joy Childs for supporting SURF through teaching art and organising fundraising events among her network, and Kathy Shanklin and Rebecca Tinsley who support a number of students and vulnerable survivors in Rwanda.

PARTNERS

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

Our work is supported by an array of funders whose support is invaluable. In 2016 our funders included Comic Relief, Charities Advisory Trust, Foundation Rwanda, INSPIRE!africa and their donors Eveline & Bruce Goodall, Kattan Family, L.I.F.E. For Health, the Wyn and Ken Lo Family Foundation, and the UK Department for International Development, Nos Vies en Partage Foundation and Andre Cohen. We would like also to thank a range of anonymous donors.

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

SURF has received guidance

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

SURF has worked with the following survivors' organisations in Rwanda during 2016:

AVEGA Agahozo - Association of Widows of the Genocide | Solace Ministries - Christian Association of Survivors of the | **AERG** - Survivors' Association of Students and Pupils | Kanyarwanda - Human Rights Organisation for Genocide Survivors.

Contact

SURF

35 Westholm

London NW 11 6LH

t. +44 (0)20 7617 7121

e. survivorsfund@gmail.com

SURF Rwanda

PO Box 1942

Kigali

Rwanda

t. +250 (0) 788 304 347

e. samm@survivors-fund.org.uk

SURF has joined Twitter, follow us on: www.twitter.com/survivorsfund

SURF is on facebook, like us on: www.survivors-fund.org.uk

See what we're up to on our new website at :www.survivors-fund.org.uk

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

Survivors Fund (SURF)

(company limited by guarantee)

Annual report and accounts

For the year ending 31 December 2015

Registered as a company in England & Wales, number 04311565

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

Reference and administrative details

Registered company number 04311565

Registered charity number 1065705

Date of incorporation

30th July 1997

Registered office

35 Westholm

London NW11 6LH

Trustees

Sam Hunt (Chair)

Nick Joseph (Vice-Chair)

Alphonsine Kabagabo (Vice-Chair)

Andrew Lees (Retired on September 2015)

Liliane Umubyeyi

Jeanette Kagabo

Neill Quinton

Jeff Hunt

Apollinaire Kageruka (Retired on September 2015)

Sue Enfield

David Chaney

Alex Sklan

Will Goodhand (Appointed on September 2015)

Adrian Veale (Treasurer) (Appointed on September 2015)

Company Secretary

David Russell (Appointed on September 2015)

Chief Executive

Françoise Lemagnen (Retired on September 2015)

Samuel Munderere (Appointed on September 2015)

Founder

Mary Kayitesi Blewitt OBE

Bankers

Co-operative Bank

1 Balloon Street

Manchester M60 4EP

Auditors

Prestons & Jackson Partnership LLP

364-368 Cranbrook Road

Ilford IG2 6HY

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

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



Pictured above is Fabrice supported to get school materials by Good Gifts



SURVIVORS FUND (SURF)

35 Westholm
London NW 11 6LH
United Kingdom

PO Box 1942
Kigali
Rwanda

www.survivors-fund.org.uk

Cover Images

Pictured above is Patrick one of the youth
supported to start banana farming