

**REGISTERED COMPANY NUMBER: 03411565 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1065705**

**REPORT OF THE TRUSTEES AND**  
**AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021**  
**FOR**  
**SURVIVORS FUND (SURF)**  
**(A COMPANY LIMITED BY GUARANTEE)**

**Prestons & Jacksons Partnership LLP**  
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## **SURVIVORS FUND (SURF)**

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## **SURVIVORS FUND (SURF)**

### **CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2021**

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

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

#### **THE YEAR IN REVIEW / PREVIEW**

It is my pleasure to introduce the 2021/22 Annual Report for Survivors Fund (SURF).

In a challenging year when the world had slowly begun to emerge from the global pandemic, many of us have been reminded of the importance of family and the love and support of those we care for. After a 2 year Covid-induced hiatus I recently was delighted to be able to return to Rwanda and to see first-hand the outstanding and vital work SURF has continued to do throughout the pandemic to support survivors of the genocide against the Tutsi. For so many survivors who lost their families and loved ones during the genocide, SURF has become a vital source of support, comfort, guidance and empowerment.

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

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

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

**Sam Hunt MBE, Chair  
April 2022**

## **SURVIVORS FUND (SURF)**

### **A NOTE FROM THE CHIEF EXECUTIVE FOR THE YEAR ENDED 31 DECEMBER 2021**

When the pandemic started two years, no one could predict the levels of adaptation, resiliency and collaboration that the genocide survivor's organization would demonstrate. Together we have met head on the threats that COVID-19 has posed to the lives of survivors. COVID-19 has had a substantial impact on people in Rwanda but most significantly on the mental wellness and livelihoods of genocide survivors. With great effort we formed new partnerships to respond to the needs of all survivors, and in particular those most vulnerable and marginalized, such as older widows. Addressing the pandemic's impact on survivors remained our priority.

In the past year we launched our Counselling Extension Response Project (CERP II), a collaboration with several of our local partner organisations. It has been made possible through funding from the Cornerstone programme of Clifford Chance and is providing vital access to phone-based counselling and supplementary support to vulnerable survivors of the genocide. Also, through new funding from Clifford Chance, we have launched this past year the Youth Economic Empowerment Project (YEPP), a three year partnership between Survivors Fund (SURF), AERG (National Student's Association of Genocide Survivors) and GAERG (National Survivor's Association of Graduate Students) to deliver entrepreneurship, work readiness and vocational training, and access to finance and learning resources. It aims to empower vulnerable youth - specifically young survivors who have dropped out of school and marginalised second-generation survivors - and enable them to develop secure livelihoods through employment and self-employment, and in so doing to generate a sustainable income.

As you read this annual review, I hope you feel inspired by the many great accomplishments that have been achieved in the face of adversity. Thank you to our dedicated donors, supporters and Board of Trustees, as well as all of our team and partners in Rwanda who make possible this work.

Thank you.

**Samuel Munderere, Chief Executive**  
**April 2022**

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

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 2021. 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 2021**

#### **STRATEGIC REPORT**

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

##### **Charitable activities**

Here we highlight some of our work in 2021 and flag up some of the work that we plan to undertake in 2022. The external environment for fundraising has never been more competitive and difficult, particularly as a result of the ongoing consequences of the COVID-19 pandemic over the year, so we're pleased to have sustained our work in this challenging environment and to have grown it in some key areas.

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

The Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project is a partnership between Survivors Fund (SURF) and AVEGA Agahozo providing holistic support to widowed survivors of the genocide against the Tutsi in Rwanda and their dependents in the two districts of the Western Province, namely Rusizi and Nyamasheke. It was originally funded as a 30 month project from UK Aid Direct, the challenge fund of the UK Department for International Development (now part of the UK Foreign, Commonwealth & Development Office) supporting civil society organisations to achieve sustained poverty reduction.

EVWEP was initially scheduled to run through to March 2022 with the aim to empower 1,050 vulnerable genocide widows and 4,000 of their dependents by:

1. Alleviating their poverty by ensuring they have the skills, resources and confidence to generate income.
2. Reducing vulnerability, build confidence and improve the wellbeing by empowering participants to take greater control of their lives.
3. Improving food security and sustainable energy for the most vulnerable.

Due to cuts in the Overseas Development Assistance of the UK Government, the project was closed prematurely in July 2021, but still we were able to support over 1,272 vulnerable genocide widows to access livelihood development training, psychosocial counselling and food security and sustainable energy measures, which in turn helped over 5,000 of their dependents.

An overall assessment of the project was conducted by the UK Aid Direct team and scored an A+ which translates into the outcomes delivered have exceeded expectation. The commentary we received on it:

"The grant holder has demonstrated progress in key outcomes for 1,050 vulnerable genocide widows and their households, including improved food security and consumption, increased disposable household income, access to counselling and mental health support services, and more environmentally-friendly alternatives for cooking."

"Of further note was the successful approach to train community volunteers as key project implementors for the project. SURF successfully considered the risks around this and has been able to demonstrate how this approach has led to greater community buy-in as well as stronger sustainability for the project. The grant holder also provided some useful learnings and future adaptations for implementation, especially around setting up IGA with loans from banks. A key point of consideration for the project team for the implementation going forward is to reflect on how to support those whose businesses are still not profitable and are therefore in debt to the bank."

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

"Although this project has faced an array of challenges, the project team has been able to adapt commendably well - working in consultation with the government, the SURF team was able to resolve the main issue of field staff being able to reach beneficiaries. As a result of the impact of COVID-19, one of the safeguarding trainings for project staff was not able to happen - this is also an area which SURF are encouraged to prioritise a resolution for as the project proceeds with other funding."

"Overall, despite these challenges, at the point of FCDO funding ending it seems evident that the project had made good progress towards key targets and seemed well placed to continue with an upward trajectory having laid much of the groundwork."

#### **Julienne\***

Julienne is one of the project participants. She is a genocide widow living in Kagano Sector of Nyamasheke District of Western Rwanda. Before joining the project, her daily living activity was subsistence farming which she did to earn an income to help her family, for which she had received no training previously. Julienne joined the project and attended the livelihoods training program with others living local to her for three months. After attending the training, she then started taking part in group savings. She then took a loan of RWF 200,000 (£144) from Urwego Bank to start her own business selling different items in the market. Before taking a loan, she used to generate an income of RWF 5-10,000 (£3.60 - £7.20) per month. However, things have changed where now her monthly profit is between RWF 30 - 50,000 (£22 - £36) which is enabling her to independently support her entire household.

Before joining EVWEP, Julienne had no hope for the future. She could not think about starting a small business. But now things have changed, and she is involved in a business.

"Today I am very happy for what I have achieved through this project. I lost my children and husband during the genocide against Tutsi in Rwanda. I lived a miserable life with trauma and its symptoms, but a counsellor visited me many times and helped me to join the business training after which I took a loan and started my business. I am able now earn up to RWF 50,000 (£36) per month. I finished repaying back the loan and I am ready to apply for a second round of funding to scale up my business in the market. Thank you so much for playing an important role in rebuilding my life."

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

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

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

Cash transfers and distribution of livestock to vulnerable survivor-headed households was undertaken successfully. 490 direct beneficiaries have received nutritional support for their households through mobile cash transfers, which has enabled over 1,000 persons to be supported over this time (including dependents of the beneficiaries). A total of 1,960 cash transfers were made by 31st March.

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

The cash transfers were made through mobile money by MTN Mobile Money (MoMo) platform. AVEGA has much experience using the platform for making such transfers, for which beneficiaries all have mobile phones to receive them. We received very good feedback from the beneficiaries of the mobile cash transfers who stated that it improved their confidence to manage their resources and make decisions about their future.

960 livestock consisting of 290 goats, 30 pigs 288 chickens and 352 rabbits were procured and distributed to 504 survivor-headed households. This activity was challenging due to COVID-19 preventative measures (which restricted movement across districts over much of the grant period) but we were able to navigate the challenges and delivered the support in time as planned. The livestock were given at different times according to their type.

#### **Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKREP) Project**

Survivors Fund (SURF), in partnership with AVEGA Agahozo, have been awarded a grant of \$93,604 for an 18-month project from the Addax & Oryx Foundation.

The Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) project will empower 400 vulnerable genocide widows and 1,200 of their dependents in Karongi and Rutsiro District of Rwanda's Western Province to:

1. Alleviate their poverty by ensuring they have the skills, resources and confidence to generate income. This will be achieved by forming and training Income Generating Activities (IGA) groups to start saving, develop viable businesses, and access capital to set up and scale businesses.
2. Reduce vulnerability, build the confidence and improve the wellbeing by empowering participants to take greater control of their lives and to participate more fully in the project activities through counselling support.
3. Improve food security and sustainable energy for the most vulnerable, in particular those who are elderly and affected by HIV, through provision and training in subsistence gardens, solar lamps and clean cookstoves.

Through previous joint projects, and our 2019-20 Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty Project (EVKEP) funded by the Addax & Oryx Foundation, we have proven that IGA group training, new business development, incentivising savings and providing access to loans, together sustainably generates income even for vulnerable genocide widows. Provision of subsistence gardens, and training to maintain them, cultivates nutritious food which alleviates hunger and malnutrition. Clean cookstoves and solar lamps provide access to a more affordable, healthy and sustainable energy source. Counselling groups foster increased resilience and confidence in a better future. When these components are integrated, as we propose to roll-out again through EVKREP - to engage widows in Karongi which we were not able to reach through EVKEP, as well as widows in the neighbouring district of Rutsiro - we prove that this can be transformative.

SURF and AVEGA have developed an IGA model using business students as Cooperative Business Development Assistants (CBDs) to train and support the widows - helping them to develop and strengthen their business plans, access capital (through funding made available through our microfinance bank partner, Urwego Bank Ltd (UBL)) and launch their ventures to be sustainable and profitable. This network of CBDs will be supported through a community-based model of 13 teams of two volunteers working across the 26 sectors of Karongi and Rutsiro (with each team covering two sectors) which will deliver supplementary support to widows:

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

1. **Community volunteers** will undertake home visits to widows, recording and reporting on their status, and providing assistance in particular in how to exploit subsistence gardening for small income and good nutrition.

2. **Volunteer Counsellors** trained in basic counselling techniques who support AVEGA's professional counsellor to support the mental health of widows, which has proven to be critical in securing the effective participation of widows in IGAs.

The evidence-based approach to alleviate poverty and strengthen resilience serves as the core of this project. The volunteer network of stronger widows is a cost-effective model of outreach to deliver peer support and training to empower participants to develop a livelihood, improve their mental health and address their immediate basic needs (to ensure their food and energy security).

The project formally kicked off in July 2021, with a comprehensive survey mapping all widows, and their dependents, across the two districts, the training of the volunteer team which will be leading the outreach to project participants. By December 2021 we had reached 516 new beneficiaries who are members of income generating groups, and among them 58 have received loans from Urwego Bank. 1,204 dependents have been identified who are projected to benefit from the support from the principal beneficiaries (as a result of being members of their households). 79 beneficiaries have received counselling support, either through individual one-to-one counselling, or through counselling groups, to enable them to address their trauma and its symptoms. So far, we are working in eight new sectors in Karongi and Rutsiro, but with proper follow up in the sectors reached through the EVKEP project.

#### **Pauline \***

Pauline is one of the EVKREP beneficiaries who has benefited from joining the project. She has started her small income generating business using a loan from Urwego Bank. She is 60 years old, and survived the genocide with two children. Her husband was killed during the genocide. Pauline attended entrepreneurship training and was part of a savings group where she started saving in order to be able to apply for a loan from Urwego Bank. After training, she took a loan of Rwf 200,000 (c. \$190) to start her boutique selling different kinds of beer. She has a big enough house that she can use some of the space for her store, and in so doing reduce the costs that otherwise she would be incurring in renting a space.

"I am very happy today. This time I have something to say after a long time of attending training and now I can see the fruits of it. I joined the entrepreneurship group and after the training I decided to take a loan from the bank. I chose a boutique business because in this neighbourhood many people walk a long way to buy different items including rice, potatoes, beer and so much more. Because we learnt about business opportunities, I decided to set up this boutique to sell beer. On average I can earn Rwf 90,000 (c. \$85) per month. This is enabling me to meet my family needs."

#### **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.

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

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 September 2021, 100 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 300 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. The situation was exacerbated when the COVID-19 pandemic started, as the studies and employment opportunities of the youth were interrupted.

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 2021, an initial cohort of 16 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.

#### **Claire \***

"Foundation Rwanda supported my TVET education in Culinary Arts. Even though COVID has been challenging, I was so happy to graduate at the beginning of July, this year. In the few weeks that I am home I have started to put my skills to work! I have started to make snacks and sell them in the neighbourhood. I am making a very small income but at least I am not just sitting at home. It really makes me happy when people appreciate my snacks and cooking at home. I am really grateful to FR. Their support for me to attend TVET helped me not only to gain skills but also the confidence to navigate through life."

#### **Paul \***

"I only have my mother and we were both suffering financially. Then FR helped me to attend TVET where I did videography and graphic design. I started to get temporary jobs but it was hard to work without my own equipment. I applied for business funding to FR and I was able to buy my own equipment which helped me to start my own business in videography. Today, I am financially independent, and I am able to support my mom as well. I still have dreams to expand my business in the future and I am confident that I will achieve it. FR changed my life and I am very grateful."

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

#### **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.

For the first time this year, with the support of the Charities Advisory Trust, we set up the Good Gifts Mobile Library, which is helping young children from both primary and secondary school to improve their reading skills while giving them access to reading materials. There is a problem of insufficient books in many schools around the country, and the Good Gifts Mobile Library is helping to bridge this gap. We have initially stocked the Mobile Library with 300 new children's books in English and Kinyarwanda.

The electric trike bike takes the books to schools that students can borrow and read for free with the guidance of a facilitator (librarian). It visits each school every two weeks, for books to be returned and new books to be taken out on loan. We are currently collaborating with primary schools in the Gasabo District of Kigali City. The expectation is to reach 600 students in the first 6 months of the project, with the hope that they can acquire the knowledge and skills that enhances their reading habits, academic success and beyond. Then the Good Gifts Mobile Library will move on to other schools in different areas.

#### **Mukumana \***

Through the support of Good Gifts, Survivors Fund (SURF) recently provided 50 solar lights to families living in remote areas in Rutsiro District in the Western Province of Rwanda. Mukumana is a genocide survivor living in Rutsiro District and is among the beneficiaries who received solar lights.

"I am happy to receive this solar light which will give me light and charge my mobile telephone. It is going to help my family a lot. I have children who are attending school and most of the evenings it was very challenging for them to do their school homework due to lack of light. We used to buy paraffin for lighting, but it is very expensive and generates a lot of smoke. Now we do not need to do so, which is saving us money, and is giving us better and healthier light for longer."

#### **Counselling Extension Response Project (CERP II)**

Survivors Fund (SURF) has developed and delivered an array of mental health projects to support survivors over the past 20 years. Some of our mental health work is delivered through conducting counselling groups across the country through our local partner organisations. Due to the start of the COVID-19 pandemic last year, survivors were not able to commemorate the loss of their loved ones during the annual commemoration period. Because of the government's stay-at-home and COVID-19 prevention measures, it was not possible for anyone to hold events, conduct vigils or gather within their communities to remember loved ones.

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

Consequently, this exacerbated traumatic disorders among many survivors and required extending access to additional counselling services. Individual and group counselling activities were impossible to deliver during the lockdown. This led first to the COVID-19 Emergency Response Project (CERP), and now to the Counselling Extension Response Project (CERP II). SURF, in collaboration with its partners and with funding from Clifford Chance through the Cornerstone programme is providing access to phone-based counselling and supplementary support to vulnerable survivors of the genocide, and related vulnerable persons, from the April 2021 through to July 2022.

The project focuses on three principal activities: 1) raising awareness about available psychological services and mental health issues that affect survivors, 2) providing access to phone-based counselling and hardship support for those in most need, and 3) monitoring and learning from the approach in order to improve emergency response to future situations. It is coordinated by Survivors Fund (SURF) in partnership with Ibuka, Association des Etudiants et Eleves Rescapés du Genocide (AERG), Association des Veuves du Genocide (AVEGA-Agahozo) and Groupes des Anciens Etudiants Rescapés du Genocide (GAERG). Each will be supported to retain a professional counsellor to provide access to services through a toll-free helpline, supported by 48 Peer Support Counsellors who are volunteers based in different communities who will receive additional training in providing basic mental health first aid, and will be provided with a stipend to be fully available and provide local follow-up.

The project is providing much needed mental health support and survivors are continuing to learn, and experience first-hand, that telephone counselling can be as helpful as face-to-face counselling. CERP II is reaching survivors across all age groups across Rwanda, including most importantly more remote places which cannot be reached by counsellors, particularly over the period of lockdowns resulting from COVID-19.

As of November 2021, over 7,000 calls have been answered through the helplines, and 1,300 people have received direct support. This includes making referrals to specialist institutions to provide additional support for over 250 more complex cases. In a random survey of callers to the helpline, we are particularly proud that over 70% are very satisfied by the service that the helplines have provided to them, and over 90% have recommended the service to others.

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

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

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

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

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. YEEP seeks to help principally vulnerable and marginalised young people to navigate their pathway into work - whether that is entrepreneurship, employment or a vocation. We expect that at least 2,550 young people will be enrolled in and complete one of the four training components of the programme:

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

The roll-out of YEEP is progressing well with the focus this year being on Kigali City, with a plan to then scale up the activities to the Southern and Eastern Provinces in due course.

#### **GAERG Investment Fund**

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

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

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

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

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

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

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

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The Helpline was launched with the intention of primarily providing telephone-based support. However, due to the demand for legal and a counselling support, the helpline has grown from a small pilot telephone-based service to an innovative, all-encompassing legal and counselling support service, which includes outreach visits to schools and universities to raise awareness of legal rights, as well as the services available through the helpline, to young people across Rwanda. Since its launch in 2013, the service has supported over 1,650 young people to reclaim assets with a value of over Rwf 1 billion (GBP 780,000).

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

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to a total of 840 mothers through our Community Counselling Initiative. Of these, 80 received counselling during 2021.

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 2021 brought together 80 youth to receive group counselling, reproductive health training and career guidance. This has provided vital support and assistance otherwise unavailable to them.

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

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

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

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

In spite of getting off to a late start in March instead of January 2021 because of Covid, the youth peer counselling project has had a positive impact on the lives of the 268 participants (154 women and 114 men). They were formed into 12 peer support groups, and 12 women and 12 men were selected to be peer support counsellors (PSCs) - two per group. They were trained in trauma and group counselling skills and how to moderate the group counselling sessions. They were supervised by SURF's counsellors and received their own supervision sessions every three months, where they were able to strengthen their counselling skills and discuss difficult cases in a supportive environment.

The participants adapted to Covid-19 restrictions during the year, carrying out telephone counselling when it wasn't possible to meet physically. In total 181 group counselling sessions were held across all 24 groups. SURF's counsellors were on hand to provide individual counselling to those who needed it and 118 participants benefited from individual counselling during 2021. Home visits were also an integral and important part of the programme, and 198 vulnerable participants were visited at home during the year.

The commemoration of the genocide in April was particularly hard as it took place during ongoing lockdown restrictions but they were supported well by the coping mechanisms they had been taught and whilst 22 of the participants presented with trauma, they have recovered well.

The project's counsellors worked with the District administrators to carry out awareness-raising in the community on mental illness, and how to avoid depression and suicide. They engaged in a programme of psycho-education for the participants, where they talked about the benefits of Covid vaccinations, taught relaxation exercises to cope with loneliness and isolation etc

Fifty of the participants were selected at the start of 2021 to take part in the baseline survey, and the same cohort took part in the survey at the end of the year. Some of the highlights were:

- The number of participants who felt their thoughts were preventing them from doing something others do reduced from 92% to 12% over the year.
- At baseline, 64% had given consideration to taking their own lives in the previous week - this figure reduced to 6% at the end of the year. Whilst we would prefer there to have been no suicide ideation, the counsellors know who these 3 people are and are providing ongoing support.
- Even though participants are still facing issues of trauma and its symptoms, at least 94% of them agree that they know how to deal with these symptoms.

At the start of 2022, 273 new participants (116 women, 112 men) were selected and have formed into 12 groups.

#### **Jean \***

Jean is a 28-year-old survivor of the genocide, and a participant in the youth counselling groups.

"My mother was killed during the genocide and I was left with my father, who soon remarried. I suffered from nightmares, intense anxiety, and the grief of losing my mother. Being part of the counselling group has helped me make friends and regain a sense of meaning in my life. My Peer Support Counsellor has visited me at home, helping me resolve the conflicts with my stepmother. With the counsellors' support, I understand that anger and sorrow only hold me back. I'm now in a better mental state, capable of making the most of life. I've learned relaxation techniques that I use to improve my sleep and overcome nightmares. Before, I was lonely and had no friends. But now, in this counselling group, I feel loved and cared for by my other people. I've learned that anger only damages my future and prevents me moving forward. And I've forgiven my stepmother. Now, I'm planning to get married and start a family of my own."

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

#### **Shooting Touch**

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

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

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

The project will focus on Kayonza District in the Eastern Province of Rwanda. The partnership will strategically combine sports-based approaches with quality mental health support. It will provide mental health education, physical activity, and expanded access to counselling services. The approach is to move into a new village each year, while also sustaining existing participants, enabling us to serve as many as 60 at-risk Rwandan women and youth in each village, engage over 100 healthcare professionals with up to 4 coaches, and educate approximately 6,000 community members.

#### **Reaching Rwanda**

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

The project has three main aims:

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

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

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

Sandhurst School Sixth Form students and local community volunteers have made eight visits to Rwanda through the project. An enduring relationship for survivors and the school is now in place with regular skype calls between the students and the survivors. Students have been so moved through their experience and have supported the project raising approaching £200,000 for genocide orphans.

Devoted to improving education and livelihoods across Rwanda the project has in particular supported 'Ntarama Survivors Village' in Bugesera, Eastern Province. Prior to their involvement only 2 young people from the village had ever attended university, but through the Reaching Rwanda support, 7 additional youths have now graduated. The emergency housing built in the village post-genocide is now dilapidated. The villagers lived a nomadic kind of life before receiving the support from the Reaching Rwanda project, staying with friends and relatives who could not provide for their needs. Reaching Rwanda has organised and raised funding to rebuild and furnish 14 houses securing safe accommodation for over 50 widows and child headed households. The Sandhurst Sixth Form Students and volunteers decorate and furnish these homes for local families during their visits.

Additionally, the project has helped 20 widows and 6 youth members of this village to start their own small businesses. 33 further businesses provide an income to 120 survivors, and the project has helped over 27 survivors to attend university, 13 young people to access vocational training and a further 35 to access schooling. The project is also helping the education of 22 orphans from the Gisimba Memorial Centre/Orphanage.

Unfortunately, due to covid restrictions further visits were not possible in 2021. But two group visits are planned in 2022, which will include the opening of a new site where a new Children's Centre has been built through funding raised by Reaching Rwanda supporters in Ntarama.

#### **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 8 students, and funding for school materials for a further 25 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 provided 138 young people with access to Technical and Vocational Education and Training (TVET). This relieves the burden of widows, who struggle to bring up and provide financial support to the young people in their care. Also, many young heads-of-households have dropped out of school to look after their younger siblings and we give them a chance to attend school.

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

#### **Shelter**

A home is a safe place to be for most people. Many survivors lost their homes during the genocide, many received houses from government and NGOs after the genocide. 28 years after the genocide, many of the houses are now dilapidated and in dire need of renovation.

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

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

#### **Group Analysis Training**

In November 2021, a group of 30 professional counsellors celebrated their graduation from a special international course delivered by the Institute of Group Analysis (IGA) over a period of 18 months. Convened by Anne Morgan, with the support of Justin Phipps and MJ Maher, all of whom are experienced Group Analysts, the course has developed the skills and capacity of the local counsellors to use group analysis in their mental health interventions.

The participants are all mental health professionals from 9 different organisations including ARCT-Ruhuka, Socioterapy 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, 50 participants have completed the IGA Foundation Course, of which 10 have subsequently completed the Intermediate Course.

**SURVIVORS FUND (SURF)**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**STRATEGIC REPORT**

**Financial review**

**Summary**

Despite the continuing challenges posed by COVID-19, 2021 proved a positive year financially for Survivors Fund (SURF), as we leveraged our grassroots network of local partners to demonstrate that we can deliver projects which respond to the needs of the most vulnerable, at times of crisis, such as that resulting from the lockdown restrictions in Rwanda. We secured new grants from Clifford Chance for our Counselling Extension Response Project (CERP II) and Youth Economic Empowerment Project (YEPP), as well as from the Addax & Oryx Foundation. In addition, we sustained our major funding from trusts and foundations over the year.

**Income**

Our income increased in 2021 to £740,134 from £576,208 in 2020. The major sources of income were:

- £29,834 from the Addax & Oryx Foundation for the Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) Project.
- £93,843 from the Charities Advisory Trust, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- £239,147 from Clifford Chance for our Counselling Extension Response Project (CERP II) 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.
- £86,272 from Foundation Rwanda for our education programme supporting young people born of genocide rape, as well as community counselling and youth camps.
- £36,707 from INSPIRE!africa for our Youth Entrepreneurship Training Programme, Legal and Counselling Helpline as well as various educational and shelter projects for survivors.
- £36,634 from Network for Africa for our Young Survivors Counselling Programme.
- £70,195 from UK Aid Direct, the challenge fund of the UK Foreign, Commonwealth and Development Office (FCDO), for the Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty Project (EVWEP) and COVID-19 Emergency Nutritional Response for Vulnerable Genocide Widows in Western Rwanda Project (CENREV).
- £20,454 from Shooting Touch through funding from Comic Relief to support the mental health through sports project in Kayonze District.

**Expenditure**

We maintained our expenditure on key projects proportionate to the income received for them, as well as controlled our expenditure on our core costs, ensuring that we delivered a surplus in 2021 of £128,283 (2020: £46,263 Surplus). This in part was due to continuing strong exchange rate gains which we accrued over the year.

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

#### **STRATEGIC REPORT**

##### **Fundraising Effectiveness**

We do not have any fundraising spend, as we undertake no marketing, paid-for advertising or direct mail. This is quite exceptional for a charity that generates over £500,000 in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of £3,337 in 2021 (2020: £7,669).

##### **Financial Forecast**

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

##### **Future Income**

We had secured approximately £350,000 of income at the start of the year, including £150,000 from Clifford Chance, £75,000 from Foundation Rwanda, £30,000 from INSPIRE!africa, £30,000 from Network for Africa, £15,000 from Shooting Touch, and £50,000 from two anonymous trusts.

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

##### **Future Expenditure**

We are committed to keeping our costs as low as possible in and outside of Rwanda in 2022. SURF now only retains a part-time consultant in the UK, with no overheads. We have no plans to recruit any more staff in the UK, and the number of staff in Rwanda will be directly related to project funding.

Following a salary review of staff in Rwanda, we awarded an increase of 5% for staff, just above the level of inflation in Rwanda, in January 2021.

We plan to continue to maintain the level of grant expenditure in 2022 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 a minimum of 5 month's operating expenditure. By the end of 2021, our reserves amounted to £239,664, of which £86,236 was designated as free reserves. This has been accrued to mitigate the risk of adverse currency fluctuation (a weakening pound) and thus the potential for exchange rate losses going forward.

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

#### **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 three-year Strategic Plan at the end of 2020 which sets out the aims, targets and actions for SURF and its partners work from 2021 to 2023; and which form the basis for operational priorities. It explains how SURF intends to assist partners to achieve their own plans and priorities.

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

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

Our key themes and targets for 2021 - 2023 are:

##### **Direct support to rebuild lives**

- Sustainable livelihoods for survivors and related vulnerable persons through a focus on income generating activities, entrepreneurship and employment.

- Improve the well-being of survivors and related vulnerable groups through a focus on mental health provision, memorialisation and physical health education.

- Reduce the vulnerability of survivors and related vulnerable persons through a focus on decent housing, food security and elderly care.

##### **Advocacy and Capacity Building to sustain support.**

- Improve the enforcement of rights and legal representation of survivors and related vulnerable persons in Rwanda.

- Enable sustainability of survivor organisations in Rwanda over the long term.

We look forward to reporting on our progress ahead.

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

##### **Governing document**

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

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

#### **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 2021**

#### **CURRENT TRUSTEES**

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

Ten 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.

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

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

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

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

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

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

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

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

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

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

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

In September 2021 Nick Joseph retired from the board. Nick was former interim Chief Executive of the Holocaust Memorial Day Trust and a civil servant, at Her Majesty's Prison and Probation Service, an agency of the Ministry of Justice, specialising in mental health issues. He retired as Co-Chair in 2013, after five years in post.

#### **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.

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 2021 our funders included the Addax & Oryx Foundation, Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa, Shooting Touch, Southall Trust and UK Aid Direct (funded by the UK Government's Foreign, Commonwealth & Development Office). We would like also to thank an array of anonymous donors.

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

SURF has worked with the following survivors' organisations in Rwanda during 2021:

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

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

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

##### **STAFF**

The CEO of Survivors Fund (SURF), Samuel Munderere, is the primary point of contact between the trustees of SURF, and the SURF team in Rwanda, as well as with the partner organisations and donors. Sam directs and coordinates all activities of SURF supported by David Russell, who serves as the UK Coordinator and Company Secretary. Sam is supported in Rwanda by a core team which includes Emilienne Kambibi, Raban Havugimana, Liliane Pari Umuhoza and Vincent Nyauma 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.

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

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

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

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

**SURVIVORS FUND (SURF)**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**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 Central Studios (film and photography), and we are thankful for their continuing support.

## SURVIVORS FUND (SURF)

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Risk management

Risk Category	Risk Title	Level of impact (1-5)	Likelihood (1-5)	Potential Impact	Steps to mitigate risk
Operational	Coronavirus	4	4	Restrictions have been reduced significantly in Rwanda as a result of the implementation of preventative measures.	Groups are now able to meet for trainings and counselling. Urwego Bank is now giving out entrepreneurial loans and beneficiaries are paying back as normal. The loan repayment holiday to IGA groups is over. SURF staff have resumed office and fieldwork.
External	Climactic risks	4	4	Events such as heavy rains, volcanic eruptions in Rubavu and earthquakes could have a major impact on housing of beneficiaries	Ensure that the risks are identified, and where urgently required advocacy is undertaken with stakeholders who could potentially address them.
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 2021**

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

**Registered Company number**

03411565 (England and Wales)

**Registered Charity number**

1065705

**Registered office**

4 Heathfield Road

Bushey

WD23 2LJ

**Trustees**

Sam Hunt MBE (Chair)

Alphonsine Kabagabo (Vice-Chair)

Nick Joseph (Vice-Chair) - Resigned - 11th September 2021

Adrian Veale (Treasurer)

Liliane Umubyeyi

Jeanette Kagabo

David Chaney

Will Goodhand

Samantha Lakin

Josephine Uwamariya

Philomene Uwamaliya

**Company Secretary**

David Russell

**Chief Executive**

Samuel Munderere

**Founder**

Mary Kayitesi Blewitt OBE

**Bankers**

Co-operative Bank

1 Balloon Street

Manchester M60 4EP

**Auditors**

Prestons & Jacksons Partnership LLP

Statutory Auditors

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

**SURVIVORS FUND (SURF)**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

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

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

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

In so far as the trustees are aware:

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

**AUDITORS**

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on .....26/09/22..... and signed on the board's behalf by:



Trustee/ Director

Ms. S. 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 2021 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 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

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

### Conclusions relating to going concern

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

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

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

### Other information

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

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

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

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

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

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

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

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

### **Responsibilities of trustees**

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

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

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

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

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

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

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

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

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

**Use of our report**

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

A. PATEL

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: ..... 27/9/22 .....

**SURVIVORS FUND (SURF)**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted fund £	Restricted fund £	31.12.21 <b>Total funds £</b>	31.12.20 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations	2	44,074	28,496	72,570	116,567
<b>Charitable activities</b>					
Charitable Activity		20,000	643,893	663,893	455,371
Other Incoming Resources	3	<u>180</u>	<u>3,491</u>	<u>3,671</u>	<u>4,270</u>
<b>Total</b>		<u>64,254</u>	<u>675,880</u>	<u>740,134</u>	<u>576,208</u>
 <b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable Activity	5	<u>56,624</u>	<u>555,227</u>	<u>611,851</u>	<u>529,945</u>
<b>NET INCOME</b>		7,630	120,653	128,283	46,263
 <b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>78,606</u>	<u>32,775</u>	<u>111,381</u>	<u>65,118</u>
 <b>TOTAL FUNDS CARRIED FORWARD</b>		 <u>86,236</u>	 <u>153,428</u>	 <u>239,664</u>	 <u>111,381</u>

The notes form part of these financial statements

**SURVIVORS FUND (SURF)**

**STATEMENT OF FINANCIAL POSITION  
31 DECEMBER 2021**

	Notes	31.12.21 £	31.12.20 £
<b>FIXED ASSETS</b>			
Tangible assets	13	40,248	24,813
<b>CURRENT ASSETS</b>			
Debtors	14	14,382	61,038
Cash at bank and in hand		<u>211,437</u>	<u>49,072</u>
		225,819	110,110
<b>CREDITORS</b>			
Amounts falling due within one year	15	(26,403)	(23,542)
		<u>199,416</u>	<u>86,568</u>
<b>NET CURRENT ASSETS</b>			
		<u>199,416</u>	<u>86,568</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>239,664</u>	<u>111,381</u>
<b>NET ASSETS</b>		<u>239,664</u>	<u>111,381</u>
<b>FUNDS</b>	17		
Unrestricted funds:			
General fund		86,236	78,606
Restricted funds:			
Restricted Funds		<u>153,428</u>	<u>32,775</u>
<b>TOTAL FUNDS</b>		<u>239,664</u>	<u>111,381</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

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 2021**

The financial statements were approved by the Board of Trustees and authorised for issue on  
26/09/22 and were signed on its behalf by:

*Sandra Hunt*  
Trustee/ Director S. HUNT

*A. Weale*  
Trustee/ Director ADRIAN VEALE

The notes form part of these financial statements

**SURVIVORS FUND (SURF)**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	31.12.21 £	31.12.20 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>183,145</u>	<u>15,460</u>
Net cash (used in)/provided by operating activities		<u>183,145</u>	<u>15,460</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		<u>(20,780)</u>	<u>(9,064)</u>
Net cash used in investing activities		<u>(20,780)</u>	<u>(9,064)</u>
<hr/>			
<b>Change in cash and cash equivalents in the reporting period</b>		<b>162,365</b>	<b>6,396</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>49,072</u>	<u>42,676</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>211,437</u>	<u>49,072</u>

The notes form part of these financial statements

**SURVIVORS FUND (SURF)**

**NOTES TO THE STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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

	31.12.21	31.12.20
	£	£
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	<b>128,283</b>	<b>46,263</b>
<b>Adjustments for:</b>		
Depreciation charges	4,714	2,372
Other	631	508
Increase in debtors	46,656	(34,462)
Increase in creditors	<u>2,861</u>	<u>779</u>
<b>Net cash (used in)/provided by operations</b>	<b><u>183,145</u></b>	<b><u>15,460</u></b>

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

	At 1/1/21	Cash flow	At 31/12/21
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>49,072</u>	<u>162,365</u>	<u>211,437</u>
	<u>49,072</u>	<u>162,365</u>	<u>211,437</u>
<b>Total</b>	<b><u>49,072</u></b>	<b><u>162,365</u></b>	<b><u>211,437</u></b>

The notes form part of these financial statements

## SURVIVORS FUND (SURF)

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

#### 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 and Impact of Covid 19**

With restrictions eased off in March 2021 and vaccination programme organised and rolled out by the Government of Rwanda, SURF has successfully minimised the impact of the Pandemic on their charitable objectives. 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.

## SURVIVORS FUND (SURF)

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

#### 1. ACCOUNTING POLICIES - continued

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

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

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

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

Leasehold Land	- 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 2021

#### 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

	31.12.21	31.12.20
	£	£
Donations	61,447	100,921
Gift aid	7,786	7,977
Donated services and facilities	<u>3,337</u>	<u>7,669</u>
	<u>72,570</u>	<u>116,567</u>

#### 3. OTHER INCOMING RESOURCES

	31.12.21	31.12.20
	£	£
Agency Income	3,491	3,512
Interest income	<u>180</u>	<u>758</u>
	<u>3,671</u>	<u>4,270</u>

## SURVIVORS FUND (SURF)

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

#### 4. INCOME FROM CHARITABLE ACTIVITIES

		31.12.21	31.12.20
	Activity	£	£
Grants	Charitable Activity	<u>663,893</u>	<u>455,371</u>

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

	31.12.21	31.12.20
	£	£
Foundation Rwanda	86,272	12,255
INSPIRE!africa	36,707	50,225
Anonymous	50,000	70,000
Charities Advisory Trust (Good Gifts)	93,843	55,685
Comic Relief (Shooting Touch)	20,454	-
Charities Aid Foundation (CAF) America	807	2,169
Network for Africa	36,634	30,874
Addax & Oryx Foundation	29,834	30,580
Clifford Chance	239,147	83,366
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project)	<u>70,195</u>	<u>120,217</u>
	<u>663,893</u>	<u>455,371</u>

#### 5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Charitable Activity	<u>86,936</u>	<u>455,669</u>	<u>69,246</u>	<u>611,851</u>

#### 6. GRANTS PAYABLE

	31.12.21	31.12.20
	£	£
Charitable Activity	<u>455,669</u>	<u>365,684</u>

**SURVIVORS FUND (SURF)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**6. GRANTS PAYABLE - continued**

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

	31.12.21	31.12.20
	£	£
Community Projects (Shelter)	2,694	39,535
Foundation Rwanda	44,611	22,095
Youth Entrepreneurship Training Programme (YETP)	-	23,404
Community Counselling Initiative (CCI)	-	40,883
Good Gifts Project	78,539	112,889
Reaching Rwanda Project	43,658	36,050
University Student Support Programme	1,034	1,163
Entrepreneurship Support	-	11,786
Supplementary Educational Support	-	7,917
Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project.	89,822	66,252
Empowering Vulnerable Genocide Widows in Karongi and Rutsiro District to Alleviate Extreme Poverty (EVKREP) project.	23,528	-
Other Agency Costs	3,129	3,710
Counselling Extension Response Project (CERP II)	36,807	-
Youth Economic Empowerment Project (YEPP)	<u>131,847</u>	<u>-</u>
	<u>455,669</u>	<u>365,684</u>

**7. SUPPORT COSTS**

	Management	Finance	Premises
	£	£	Costs
	£	£	£
Charitable Activity	<u>49,210</u>	<u>(4,975)</u>	<u>16,874</u>
	Other	Governance	
	Overheads	costs	Totals
	£	£	£
Charitable Activity	<u>3,337</u>	<u>4,800</u>	<u>69,246</u>

## SURVIVORS FUND (SURF)

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

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

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

	31.12.21	31.12.20
	£	£
Auditors' remuneration	4,800	4,800
Depreciation - owned assets	<u>4,636</u>	<u>1,647</u>

#### 9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

##### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

#### 10. STAFF COSTS

	31.12.21	31.12.20
	£	£
Wages and salaries	74,633	69,414
Social security costs	<u>5,131</u>	<u>4,795</u>
	<u>79,764</u>	<u>74,209</u>

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

	31.12.21	31.12.20
Charitable Activities	7	7
Management and Administration	<u>1</u>	<u>1</u>
	<u>8</u>	<u>8</u>

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

## SURVIVORS FUND (SURF)

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

#### 11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2020

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations	50,556	66,011	116,567
<b>Charitable activities</b>			
Charitable Activity	40,000	415,371	455,371
Other Incoming Resources	<u>758</u>	<u>3,512</u>	<u>4,270</u>
<b>Total</b>	<u>91,314</u>	<u>484,894</u>	<u>576,208</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable Activity	<u>61,361</u>	<u>468,584</u>	<u>529,945</u>
<b>NET INCOME</b>	29,953	16,310	46,263
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	48,653	16,465	65,118
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>78,606</u>	<u>32,775</u>	<u>111,381</u>

#### 12. KEY MANAGEMENT PERSONNEL

The trustees consider the key Management Personnel to be the Chief Executive Officer whose gross remuneration as at 31st Dec 2021 was £27,694 (2020: £26,873)

**SURVIVORS FUND (SURF)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**13. TANGIBLE FIXED ASSETS**

	Leasehold Land £	Plant and machinery £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 January 2021	14,781	47,147	9,064	70,992
Additions	-	17,360	3,420	20,780
Exchange differences	<u>(685)</u>	<u>202</u>	<u>(226)</u>	<u>(709)</u>
At 31 December 2021	<u>14,096</u>	<u>64,709</u>	<u>12,258</u>	<u>91,063</u>
<b>DEPRECIATION</b>				
At 1 January 2021	963	44,077	1,139	46,179
Charge for year	<u>-</u>	<u>1,956</u>	<u>2,680</u>	<u>4,636</u>
At 31 December 2021	<u>963</u>	<u>46,033</u>	<u>3,819</u>	<u>50,815</u>
<b>NET BOOK VALUE</b>				
At 31 December 2021	<u>13,133</u>	<u>18,676</u>	<u>8,439</u>	<u>40,248</u>
At 31 December 2020	<u>13,818</u>	<u>3,070</u>	<u>7,925</u>	<u>24,813</u>

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

	31.12.21 £	31.12.20 £
Trade debtors	7,786	7,977
Other debtors	<u>6,596</u>	<u>53,061</u>
	<u>14,382</u>	<u>61,038</u>

**SURVIVORS FUND (SURF)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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

	31.12.21	31.12.20
	£	£
Social security and other taxes	3,733	3,271
Other creditors	<u>22,670</u>	<u>20,271</u>
	<u>26,403</u>	<u>23,542</u>

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

	Unrestricted fund	Restricted fund	31.12.21 Total funds	31.12.20 Total funds
	£	£	£	£
Fixed assets	40,248	-	40,248	24,813
Current assets	72,391	153,428	225,819	110,110
Current liabilities	<u>(26,403)</u>	<u>-</u>	<u>(26,403)</u>	<u>(23,542)</u>
	<u>86,236</u>	<u>153,428</u>	<u>239,664</u>	<u>111,381</u>

**17. MOVEMENT IN FUNDS**

	At 1/1/21	Net movement in funds	At 31/12/21
	£	£	£
<b>Unrestricted funds</b>			
General fund	78,606	7,630	86,236
<b>Restricted funds</b>			
Restricted Funds	<u>32,775</u>	<u>120,653</u>	<u>153,428</u>
<b>TOTAL FUNDS</b>	<u>111,381</u>	<u>128,283</u>	<u>239,664</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	64,254	(56,624)	7,630
<b>Restricted funds</b>			
Restricted Funds	<u>675,880</u>	<u>(555,227)</u>	<u>120,653</u>
<b>TOTAL FUNDS</b>	<u>740,134</u>	<u>(611,851)</u>	<u>128,283</u>

## SURVIVORS FUND (SURF)

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

#### 17. MOVEMENT IN FUNDS - continued

##### Comparatives for movement in funds

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

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

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

## SURVIVORS FUND (SURF)

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2021

#### 17. MOVEMENT IN FUNDS - continued

Analysis of Restricted Reserves	31.12.2021 £	31.12.2020 £
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to alleviate Extreme Poverty (EVWEP) project	-	32,775
Youth Economic Empowerment Project (YEPP)	71,638	-
Counselling Extension Response Project (CERP II)	43,084	-
Foundation Rwanda	38,706	-
	<u>153,428</u>	<u>32,775</u>

#### 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 £36,634 (2020: £30,874) were received from Network for Africa and £93,843 (2020: £55,685) from Charities Advisory Trust.

During the year, the Trustees donated £5,635 (2020: £8,150) to the organisation.

#### 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 2021

	31.12.21	31.12.20
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations</b>		
Donations	61,447	100,921
Gift aid	7,786	7,977
Donated services and facilities	<u>3,337</u>	<u>7,669</u>
	72,570	116,567
<b>Other Incoming Resources</b>		
Agency Income	3,491	3,512
Interest income	<u>180</u>	<u>758</u>
	3,671	4,270
<b>Charitable activities</b>		
Grants	<u>663,893</u>	<u>455,371</u>
<b>Total incoming resources</b>	<b>740,134</b>	<b>576,208</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	74,633	69,414
Social security	5,131	4,795
Networking and Advocacy	594	1,765
Internet Expenses	1,864	2,451
Provision for Severance Pay	-	(432)
Depreciation of tangible fixed assets	4,714	2,372
Project Costs	<u>455,669</u>	<u>365,684</u>
	542,605	446,049
<b>Support costs</b>		
<b>Management</b>		
Training and Welfare	15,895	13,593
Travel and Subsistence	7,715	5,972
Consultancy Services	<u>25,600</u>	<u>20,000</u>
	49,210	39,565
<b>Finance</b>		
Foreign Exchange Difference	<u>(5,682)</u>	<u>11,027</u>
Carried forward	(5,682)	11,027

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## SURVIVORS FUND (SURF)

### DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	31.12.21	31.12.20
	£	£
<b>Finance</b>		
Brought forward	(5,682)	11,027
Bank charges	<u>707</u>	<u>791</u>
	(4,975)	11,818
 <b>Human resources</b>		
Consultancy Costs	-	6,049
 <b>Premises Costs</b>		
Rent	8,953	6,832
Light and Heat	866	859
Telephone	1,977	2,461
Postage and stationery	3,167	834
Cleaning	<u>1,911</u>	<u>3,009</u>
	16,874	13,995
 <b>Other Overheads</b>		
Advertising	3,337	7,669
 <b>Governance costs</b>		
Auditors' remuneration	<u>4,800</u>	<u>4,800</u>
Total resources expended	<u>611,851</u>	<u>529,945</u>
 <b>Net income</b>	<u>128,283</u>	<u>46,263</u>

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