

**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 2022**  
**FOR**  
**SURVIVORS FUND (SURF)**  
**(A COMPANY LIMITED BY GUARANTEE)**

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## **SURVIVORS FUND (SURF)**

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## **SURVIVORS FUND (SURF)**

### **CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2022**

This has been a momentous year for Survivors Fund (SURF). Celebrating SURF's 25th anniversary has given us the opportunity to reflect upon the many, many achievements of the organisation since its founding by the inspirational Mary Kayitesi Blewitt OBE, but also to re-assess the myriad of challenges facing survivors of the 1994 Genocide against the Tutsi in Rwanda both now and in the future.

None of what SURF has achieved in the last 25 years would have been possible without the ongoing support of SURF's many donors and benefactors. Your generosity, advocacy and belief in our cause have been integral to SURF's success. Many, many lives have been transformed because of you. You have shown those who have felt so abandoned by the world, that there are people who do care deeply. You have given survivors the greatest gift -that of hope and for this we are eternally grateful.

I would also like to recognize the enormous contribution made by our trustees, both past and present. You have freely given of your time, effort and skill to ensure that, through robust governance, SURF has withstood the test of time and gone from strength to strength. Thank you for everything you have done and continue to do to ensure SURF continues to flourish.

And now to the wonderful staff of SURF, both past and present. The dedication and commitment shown by all of SURF's staff, day in day out, often in such trying and challenging circumstances, is truly inspirational. SURF is nothing without you and we are truly privileged to work with you. Watching you work so tirelessly to transform the lives of so many people who have suffered so much is truly humbling. The true impact of your work will perhaps never be known, but it is immeasurable.

Working collectively, donors, trustees and staff have made SURF what it is. As individuals we cannot change the entire world, but we can certainly change the entire world of other individuals. And this is what you have done for countless individuals in Rwanda. I thank you from the bottom of my heart!

We honour the memory of the innocent souls who perished in the genocide and acknowledging the bravery of those who survived. Their courage, their resilience, their dignity and will to survive and to strive for a country where this never happens again, is an inspiration to us all. The survivors show us the very best of what it means to be human. We honour and salute you. And we at SURF vow to never forget them.

**Sam Hunt MBE, Chair**

April 2023

## **SURVIVORS FUND (SURF)**

### **A NOTE FROM THE CHIEF EXECUTIVE FOR THE YEAR ENDED 31 DECEMBER 2022**

The year 2022 was a year of converging global challenges, including the effects of the COVID-19 pandemic, rising costs of living, an increase in conflict, and soaring poverty and hunger worldwide - all worsened by the impact of the climate crisis and global conflicts. These intersecting crises have deepened the inequity survivors face daily and threaten to reverse progress made towards self-reliance. This makes the work undertaken by Survivors Fund (SURF) more important than ever before.

During this year we have been able to scale up our youth economic programs, mental health projects and livelihood work and I would like to thank my colleagues and our partner organisations for their commitment to support in the implementation of these programs. Their passion and energy demonstrate how much they care about the well-being of genocide survivors. Thank you also to the members of the Survivors Fund (SURF) Board. I'm honored for the opportunity to be able to continue to lead the work of Survivors Fund (SURF) with their support.

Lastly, we want to thank all our donors and supporters. This work could not be possible without the critical funding that we receive from donors including Clifford Chance, Charities Advisory Trust, Foundation Rwanda, Network for Africa, Inspire Africa, Addax & Oryx Foundation, Shooting Touch and the many individual donors around the world. Thank you all for the trust you've shown in continuing to support our work and growth over so many years. And we look forward to continuing this journey ahead with you too.

As you read through this Annual Report, I hope you feel inspired by the many great accomplishments that have been achieved in the face of adversity. Again, thank you to our dedicated donors, supporters, trustees, as well as all of our team and partners in Rwanda who make possible this work.

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.

With gratitude,

**Samuel Munderere, Chief Executive**

April 2023

**SURVIVORS FUND (SURF)**  
**REPORT OF THE TRUSTEES**  
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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Public benefit**

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

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**REPORT OF THE TRUSTEES**  
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**STRATEGIC REPORT**

**Achievement and performance**

**SUMMARY OF THE YEAR**

Here we highlight some of our work in 2022 and flag up some of the work that we plan to undertake in 2023. The external environment for fundraising has never been more competitive and difficult, and the financial climate challenging as a result of the high inflation rate in Rwanda, so we're pleased to have sustained our work in this challenging environment and to have grown it in some key areas.

**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.

With funding from Clifford Chance through the Cornerstone programme, the Counselling Extension Response Project (CERP II) is enabling SURF, in collaboration with its partners, to provide access to phone-based counselling and supplementary support to vulnerable survivors of the genocide, and related vulnerable persons, from the April 2021 through to October 2022.

The main focus of the work has been to sustain access to phone-based and peer support counselling to survivors of the genocide against the Tutsi, and related vulnerable persons (principally their children born after genocide, or other members of their household) across the country. Specifically, we were focused on ensuring access to such support during the commemoration period of the genocide (April to July) and in the aftermath of the COVID-19 pandemic.

Beneficiaries principally are members of the partner organisations of Survivors Fund (SURF) which include AVEGA (National Association of Widows of the Genocide), GAERG (National Survivor's Association of Graduate Students), AERG (National Student's Association of Genocide Survivors) and IBUKA (National Membership Body of Survivor's Organisations). The project aimed to support all categories of survivors and related vulnerable persons who are suffering from mental health problems, through raising awareness and providing access to mental health support.

The majority of those accessing the support are elderly (and often housebound) genocide widows and younger survivors (without familial support).

At the outset of the project, we have set targets for key output and outcome indicators. In almost all cases we met or exceeded those targets - with the exception of a small underachievement in new callers to the helpline and participants receiving support from a PSC due to a greater emphasis on providing more in-depth and extended repeat support to those most in need through the course of the project (as opposed to lighter touch one-off support, which would have increased these numbers, but not necessarily to the benefit of those the project is intended to most support, which are the most vulnerable).

Over the duration of the project 25,288 calls were responded to by counsellors and Peer Support Counsellors (PSCs) through the helplines. There were 4,651 new callers to the helplines, who were accessing support through the phone-based counselling for the first time. In addition, training and resources have been extended to the 48 Peer Support Counsellors who are volunteers who have been equipped with the knowledge and funding to provide assistance to 5,582 people in need through the project, in turn enabling them to improve their well-being through mental health support.

From the endline survey we conducted:

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022**

- 98% of respondents reported that they have felt supported by having access to the phone-based counselling through the helpline, and will use it again if available.
- 89% of respondents reported that the helpline made a positive contribution to improving their psychosocial condition as a result of the services made available through it.
- 91% of respondents reported that the helpline was effective in helping to address the issues about which they called.
- 80% of respondents used the helpline again after using it for the first time, evidencing the ongoing need and value that is placed in the service.
- 55% of respondents prefer phone-based counselling as the way to access such support.
- An estimated 225,000 people have been reached through radio adverts, spot jingles and social media (based on channel audience figures) who have better understanding of and confidence in the mental health support that is available to them, and greater knowledge as to how to recognise and cope with mental health challenges.

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

As a result Clifford Chance agreed a new grant for the Counselling Enhanced Reach Project (CERP III) which will run from December 2022 through to October 2024, which intends to realise the ambition and potential of the project to ensure that survivors can continue to access the counselling support that they require, through to the 30th Anniversary of the Genocide against the Tutsi, and then embed the model so that such support continues to be available beyond the end of Clifford Chance funding.

#### **Marie \***

"Personally, I thank God very much about the support I have received for my mental health through telephone. During the genocide of 1994 against Tutsi in Rwanda I lost all my children and husband, as well as properties. Since then, I have serious trauma which might not come to an end soon. I used to meet a counsellor often for advice and support before COVID-19. During the pandemic I was hopeless, and I am sure there are so many survivors who are like me. I started thinking how I will survive without meeting other people for moral support. I was not able to call the counsellor using airtime, as I could not afford the cost, and I attempted killing myself through suicide. My neighbour saved me. Once I was listening to radio, I heard a radio spot mentioning the number to be called when you needed mental health support. I called the number and I spoke with a counsellor who has helped me over a number of different sessions. I have called many times to speak to the counsellor and she calls me to follow up. I am now feeling happy, and I have joined other women in a saving and loans group to participate in income generating activities to help myself by starting small business of a boutique. I thank you very much for the project which has supported us during the hard times of pandemic. Many could have been died if the helpline was not established".

#### **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.

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### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022**

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

We understand that young people have different ambitions for their professional life. Some wish to find training and capital to start a business, whilst others would prefer to find steady employment either through a job or a trade. 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)

In Year 1, YEEP has been implemented in all the three districts of the City of Kigali where 13,601 young survivors were identified to be jobless. Ten geographical sectors were identified to be part of the project implementation namely Kimironko, Bumbogo, Kinyinya, Ndera, Gatenga, Masaka, Gahanga, Mageragere, Kigali, Nyamirambo.

A memorandum of understanding was signed between Survivors Fund (SURF) and Goshen Finance to enable GAERG members to access loans through the YEEP LGF facility, following an assessment of their business proposals by both loan officers and project staff. As a result, 68 project participants have been able to access loans to start their IGAs.

Thirty-one (31) mentoring groups have been created in 10 sectors of Kigali City, through which the CBD Assistants conduct training on entrepreneurship. The smaller groups enable participants to be more involved and engaged in the training, with the culmination being the development of a business plan. The 31 groups attended regular sessions for entrepreneurship training over a period of 3 months, where different topics were taught including training from Goshen microfinance on financial literacy, business development and planning.

One hundred youth have joined vocational training to acquire different skills across a range of different trades, which enables them to compete in the local job market. Among the project participants who attended vocational training, 80 of them graduated, whilst 10 have started small businesses of their own after completing training in different areas such as baking and tailoring.

This project has helped GAERG to maintain their online communications, especially its website, by uploading new content to raise awareness of the programme. The site is visited by many people who are interested in learning how to access the support and resources made available through the programme. Work is currently underway to make available content from the components of the programme online, and the Internship Officer is working hard to prepare that for upload to the site. Over the course of the past year, 20,350 people have visited the website.

The Internships Officer, in partnership with GAERG management, has identified 634 (261 Male and 373 female) youth to be a part of the YEEP internship program. All have enrolled and attended training, in which they discussed different topics including CV writing, interview preparation and technique, workplace behaviour and conduct among others.



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Among project participants, 61 have currently secured internship placements across different companies and organizations, both private sector and government, out of which 9 of them have subsequently secured permanent jobs.

**Antoinette \***

Antoinette is a 29-year-old young survivor of the 1994 genocide against Tutsi who lives in Kicukiro District. Antoinette is a participant in the entrepreneurship training component of YEPP. She decided to start a small business from her own savings amounting to RWF 350,000 (around £280) from which she started a fresh fruits business in the Nyarugenge District Market.

From this business, Antoinette says she is now able to cover her basic living needs after covering the costs of the business. Besides, she has been able to contribute savings amounting to Rwf 60,000 (around £40) to her savings and credit group.

She has built up her business confidence because of the entrepreneurial skills she acquired through the training and believes that her business will grow, and in so doing enable her to overcome extreme poverty and provide support to her family, and others in need.

She is very thankful for the support she has received from YEPP through GAERG and SURF, and for being able to transform her life through setting up her own business. In future, she is planning to take a soft loan from our microfinance partner, Goshen Finance, and increase her investment to scale up the business further. Her business is currently valued at above RWF 500,000 (around £400).

**Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) Project**

Survivors Fund (SURF), in partnership with AVEGA Agahozo, was awarded a grant of \$93,604 for an 18-month project from July 2021 to December 2022 by 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.

EVKREP was an extension of the Empowering Vulnerable Genocide Widows in Karongi District to Alleviate Extreme Poverty (EVKEP) Project that was also funded by the Addax & Oryx Foundation (2019-20). It proved that IGA group training, new business development, incentivising savings and providing access to loans, together sustainably generates income even for vulnerable genocide widows. EVKREP extended support to new participants in Karongi that had not been able to benefit from EVKEP, as well as new participants in Rutsiro District.

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To proceed, SURF worked with AVEGA to develop an IGA model using business school students as Cooperative Business Development Assistants (CBDs) who train and support the widows to develop and strengthen their business plans, enhance access to capital in partnership with a microfinance bank partner, Urwego Bank Ltd, and launch their ventures to be sustainable and profitable. This network of CBDs was supported through a community-based model of 13 teams of paired volunteers to cover 26 sectors across Karongi and Rutsiro to deliver supplementary support to widows. The role of the volunteers were:

**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 reached 559 vulnerable genocide survivors and 1,204 (489 males and 715 females) dependents who were identified at the beginning of the project. Among them, 120 (22 males and 98 females) beneficiaries have received loans from Urwego Bank to start their small businesses to generate income to be able to better support their families. The total amount of loans that are currently being borrowed (and will be repaid, if the 100% repayment rate is maintained) amounts to Rwf 16,295,450 (\$15,071)

Project staff continue to monitor the participants from EVKEP, as well as continuing to support the new groups from EVKREP. And as a result, 1,129 people benefited from the support and the total amount saved by credit and savings groups amounts to Rwf 80,930,150 (\$74,850) which is being used by project beneficiaries to fund their small businesses, as well as to help those in need to address any hardship issues. All these achievements could not happen without the support of Addax & Oryx Foundation.

Counselling support was offered in order to reduce the trauma amongst the genocide survivors. Both group and individual counselling therapy has been conducted and 225 beneficiaries have benefited from individual counselling, while 380 have participated in group counselling.

**Victorine \***

Victorine is 66 years old and a genocide widow in membership of AVEGA. She participated in the EVKREP entrepreneurship training and applied for loans from Urwego Bank to start a business. Also, she is among the project beneficiaries who received a kitchen garden.

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### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022**

"Before joining this project, I was amongst the poor women from this community. I had nothing to do to generate income for my family, and life was not easy at all. After joining we had a very useful training on entrepreneurship where we were taught about starting business and I came up with an idea of setting up a small boutique as a business. I participated actively in a savings group while attending training. I personally benefited from joining this project as I had experienced trauma because of the poverty in which I was living, and because I was always thinking about the past. But with the counselling support I felt comfortable enough to be able to apply for a loan of Rwf 200,000 (\$185) which I was awarded which enabled me to implement my idea. I now am generating monthly profit after expenses of between Rwf 45,000 to Rwf 50,000 (\$40-45). I have received 2 chickens as well at the outset of the project, and I now have 11 chickens. I am able to eat and sell eggs to get money to support my business by selling surplus eggs, which has improved my living standards. On top of that I have received some money to set up a kitchen garden, which is very important to my family. We used to buy vegetables at the market, but now I am able to grow everything I need at home.

Victorine is very thankful for the achievements through the project and believing her life has changed in a significant way due to the support she has received during the lifespan of the project. She will continue to work hard by adding more items in her boutique.

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

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

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

At the beginning of 2022, 273 programme participants were recruited by SURF's counsellors (140 men and 133 women), from the Southern and Eastern provinces. They formed themselves into 12 peer counselling groups and selected 24 Peer Support Counsellors (PSCs) - 1 man and 1 woman per group. The PSCs' role was to implement and moderate peer counselling sessions, and refer individuals to the counsellors for extra support if needed. They met as peer support groups every two weeks. The PSCs were also the 'eyes and ears' of the group participants, and offered extra support e.g. home visits where needed and alerted SURF's counsellors to any issues that needed their intervention. The PSCs received 4 days' training in trauma counselling and quarterly supervision for support with difficult cases.

Among the extra support they offered participants was preparation for the genocide memorial commemorations in April - for 10 participants it was the first time they had felt able to take part. It is a difficult time for survivors, and 64 participants experienced PTSD, including 2 complicated cases that were referred to health centres. Over the course of the year, 114 participants (35 men, 79 women) received individual counselling (842 counselling sessions in total); 298 participants (88 men, 210 women) were visited at home and 15 family conflicts were resolved as a result of home visits.

In addition, the counsellors carried out psycho-education covering psychological wounds and healing, the importance of commemoration, forgiveness, resilience, patience and acceptance, the effect of choice, family planning, drug abuse and planning for the future. In addition to receiving supervision every two months, SURF's counsellors also received training in the connection between conflict and mental disorders; drug abuse and mental health; writing and editing reports; non-violent communication; therapeutic methods; and emotional freedom techniques.

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Social networking between participants increased confidence and trust between the group members, and saw some of them carrying out extra activities such as building toilets for group members and helping with cultivating crops and vegetable gardens. In addition to the obvious benefits of group counselling, the participants mentioned the benefits of sharing their individual experiences and a reduction in isolation which gave them hope for the future. Local government/leaders noted positive changes in the participants, for example a reduction in drug use and starting income generating activities. This was echoed by community members who noted a reduction in conflict and positive behaviour change.

N4A are extending their support in 2023, and 341 new participants have been enrolled on the programme - 132 men, 209 women. They are from Rwamagana District in the Eastern Province (Mwurire, Gahangeri, Rubona and Muyaga Sectors) and from Ruhango District in the Southern Province (Ruhango, Byimana, Bweramana and Ntongwe Sectors).

**K.V \***

K.V is a 38-year-old married man with 3 children. He lives in Ruhango district, Byimana sector. He was the youngest of 6 children but was the sole survivor in his family. He was only 12 years old during the genocide when he saw his entire family killed.

K.V does not show happiness in his eyes anymore. "My happiness comes only after drinking a lot of alcohol, I have seen bad things during genocide, and I am not sure if I will be happy one day like others."

K.V is always conflicting with his neighbours saying that they hate him. He has thought about suicide many times and tried to take his life. But the rope snapped, and he survived. He was very saddened by his sister who was 15 years old during genocide. They were hiding together in the bush. The killers took her while he was watching, and 4 men raped her. His sister's image always comes into his mind. He is very sad because he doesn't know where they killed her, and he has never found her body in order to give her a decent burial."

In his daily life, he presents insomnia, irritability, aggressive behaviours, hopelessness, loneliness, avoidance, nightmares, negative thinking, suicidal ideation, alcohol addiction, antisocial behaviours like family conflicts and relationship problems.

Counsellors have started helping the client through both group and individual therapy. And different relaxation techniques are being used in order to activate positive resources. He will keep attending counselling sessions until the end of this year, 2023.

**Youth Entrepreneurship Training Programme (YETP)**

In March 2022, 49 graduates (22 women and 27 men) of the Network for Africa (N4A) Youth Counselling Programme were recruited as a new cohort of our YETP made possible by funding from N4A and the Allan & Nesta Ferguson Charitable Trust. Selection of participants was based on the individuals' business experience and presentation of business ideas.

The programme has been designed to build the confidence in and knowledge of income-generating activities through training and support, exposure to small, successful businesses and to provide a more rigorous understanding of all aspects of the business cycle. The training took place once a week over two months and covered topics such as support groups, savings, writing business proposals, how to work with financial institutions, market analysis, customer care, competition and marketing.

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After the training, the participants, with support from the Income Generating Officer, wrote their business plans in readiness for submission to Goshen Microfinance. 43 participants decided to apply for loans, and 6 decided not to, but instead used their new-found training skills to start small businesses. 24 participants have already started small businesses using their savings and, and 25 are doing some farming activities, whilst waiting for a decision regarding the micro loans. If successful, some of them may use the loans to expand their existing income generating activities rather than starting new ones.

N4A provided the loan guarantee fund of £5,000 to Goshen Finance, and so far, 14 loans have been disbursed. Businesses that have so far been awarded loans include those working on sorghum soft drinks; chicken farming; fruit farming; carpentry; opening a bar; mobile money; pig farming; a boutique; and selling crops. N4A are extending their support into 2023 to ensure that there is effective follow-up of those project participants who have received loans, as well as support to those that will hopefully receive loans over the year ahead.

#### **Peter \***

Peter is a married man with three children. He is the sole survivor from his family of eight children. After graduating from high school in 2011, he secured a job as a teacher. He worked for eight months, and he started saving for his future businesses. He managed to save only 100,000 Rwf (around £75) but wanted to start his small businesses. He resigned from his work and started up a business of selling shoes in different markets in his community. His investment was not enough for him to continue his business. Peter joined counselling groups where he attended all the counselling sessions. He was chosen among the young survivors to benefit from entrepreneurship training and the Loan Guarantee Fund through Goshen Finance, and he has received 500,000 Rwf (£750) to continue his business.

"Before joining the group counselling sessions, I had trauma symptoms which made it difficult to operate my business well. But after attending counselling sessions, things have changed in my mind, I now feel very positive about the future, which made me start thinking that I needed to continue my business in order to feed my family. I secured a loan of 500,000 Rwf (£750) to not only sustain, but to scale up my business and now everything is going well. I started making a profit, and now my monthly profit is between 40 to 50,000 Rwf (£30-35) after expenses."

Peter is very stable after accessing the loans and starting his business. He confirmed that what has contributed to his success is his attendance at counseling sessions before accessing loans. Peter has started repaying back the loans and he has a plan to take out a larger loan after repaying his current one..

#### **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.

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

Amongst the gifts we have donated this year are:

#### Clean Water for Children

The lack of access to clean water is one of the principal causes of poverty and inequality in many developing countries due to the harmful and fatal implications for health. Bugesera district in the Eastern Province of Rwanda is one of the districts that face the challenges of access to clean water in villages and schools.

Through the support of Good Gifts, we have provided two water tanks to the Cyugaro Primary School to help students get water that is treated and used for drinking as well as for preparing school meals without having the children go to collect water from the borehole which is far from their school, and likely to have contaminated water.

The Headteacher of Cyugaro Primary school commented: "We are very happy for the support of Good Gifts to buy and install these water tanks. As you know, most of the government schools have a feeding program which requires preparing food for students to eat at midday. We used to face challenges of getting water and this has impacted the time available for teaching, as well as the health of our students. Children used to go fetch water, and sometimes they would bring dirty water which might cause different problems including diseases. But now, since we have received these water tanks, we are no longer faces such problems. Children are eating on time and teachers prepare their lessons without pressure".

#### University Support

Through the support of Good Gifts, Carine Ishimwe, who is aged 22, has been accepted and enrolled in a university undergraduate course, studying Public Health at the University of Mount Kenya, Kigali campus. Public health covers a range of fields, everything from fighting outbreaks of infectious diseases across the globe to developing and presenting wellness programs in local communities. Helping Carine to access a higher education programme in public health will help her attain her dream of becoming a health worker.

Carine comments: "Since my childhood, I have aspired to work in the health sector, but after my high school, I could not get the chance as I did not have good enough grades to be awarded a scholarship from the Government of Rwanda. I thought that the opportunity to fulfill my dream ended there. But I thank Survivors Fund (SURF) for helping me to pursue my studies in public health and take me a step closer to realizing my dream of becoming a health worker. I am almost finished my studies. This is my final year and I believe after school I will be able to help people in communities by helping in epidemic prevention, as well as improving nutrition, health and well-being."

Public health also prepares professionals who can teach vulnerable communities and the general public how to better care for themselves. It promotes better living habits like exercise and regular medical visits.

#### Mobile Library

The mobile library brings resources outside of the library's fixed location to users who otherwise may not get a chance to benefit from them. It also effectively extends the reach of the library's safe learning and social development areas.

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After a successful mobile library pilot, Good Gifts helped Survivors Fund (SURF) complete another milestone, where a new mobile library was introduced to the refugee camps in Rwanda. SURF is partnering with Impact Hope, a non-profit empowering refugee youth, by educating them into self-sufficiency at safe boarding schools. This mobile library is serving the young children from the refugee camp by promoting reading during school and after school.

The Director of Impact Hope commented: "I thank God for this good and impactful partnership between Survivors Fund (SURF) and Impact Hope to promote reading in different schools of the refugee camp. As you know, the young children here are not able to access different books for reading. But this library will serve as an answer to problems we have to provide a quality education. This library will serve more than 10 schools during both the school term time, and holidays, where children will borrow books for reading and return them. It will also improve the culture for reading and enable young people to make the most of their time at both school and during the holidays".

**Foundation Rwanda Programme**

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

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

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

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

To address this challenge, Foundation Rwanda has set up a Small Business Innovation Fund programme to provide capital to youth who want to start small businesses. In 2022, 12 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.

## **SURVIVORS FUND (SURF)**

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

M.C is 28 years old. "I have had psychological problems linked to how I was born. I managed to find out who was my father when I was a child. But I did not have opportunity to talk to him. When I grew up, I wanted to have talk with him, but he refused to give me the opportunity. He denied that I was his child, saying that he had no relationship with my mother. This has made me suffer because people used to say that I was as wicked as my father. Later he passed away. I wanted to talk to him before he died, but had no opportunity.

My point was to tell him that he is a heartless father, who could not recognize his child, as everyone knew that I am his daughter. I have a lasting psychological wound due to having such a heartless father like him. I live with my mother and young brothers. However, what is hurting a lot is the behaviour of my brother who is a street boy using drugs. This is increasing the trauma symptoms of my mother that she still experiences as a result of rape.

The negative thoughts I always have had has impacted my performance at school as well as my health. I feel very sick most of the time, but the diagnosis shows that I am not sick. Though I have some symptoms, like self-isolation, autoimmune diseases, headaches, sleep deprivation, and repetitive hypertension.

Before coming into youth camp, my life was in danger, as I had no hope for the future and could not plan for my life. But youth camp has supported me to have self-awareness through sharing my bad history and feelings about my father with others for advice and support. I learnt a lot about drug abuse from counsellors and testimonies from my peers, so I might be able to support my brother. After this, I found that my brother was living with trauma which we could now realise in order to help him.

As a result, I have taken my brother to the health centre for counselling sessions, and now I have started feeling comfortable because we have peace at home. My brother has stopped using drugs while my mother is attending counselling sessions as well. Attending youth camp has helped me to know more about mental health issues affecting families, which makes me want to help my family to attend counselling sessions for their relief too."

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

Through counselling for women victims of genocide rape, Survivors Fund (SURF) and Foundation Rwanda have provided counselling in a well-structured peer support approach to over 800 mothers through our Community Counselling Initiative. Of these, a further 80 received counselling during 2022.

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

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

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



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

The youth retreats in 2022 brought together 70 youth to receive group counselling, reproductive health training and career guidance. This has provided vital support and assistance otherwise unavailable to them.

#### **Claire\***

"I was 14 years old during the genocide and we were 7 children in my family but all of them in addition to my parents were slaughtered. I was raped by a number of men until I wish I would be killed instead. I thought that to survive was impossible, but I survived by chance. When genocide was over, I was a homeless person like many other survivors.

Then, I was taken to an orphanage that was established by the Catholic nuns. But after three months the nuns found out that I was pregnant.

To me, I did not know that I was pregnant. After knowing this, I felt uneasy and I made several suicide attempts but the nuns always watched me closely. After some time, I gave birth to a child in the orphanage and told the nuns that as they prevented me from committing suicide, they would also prevent me from breastfeeding the child of perpetrators. They asked me for the child's name, and I said, Urwibutso Rubi (a bad memory). After that they kept looking after me and my child. The nuns took care of the child as I wanted to show everyone that I had no baby from perpetrators and feeling that, to not know the father of the baby is an opportunity for me. A time came and I was obliged to leave the orphanage, which means I had to take my baby with me. Though I felt I took someone else's baby. I couldn't accept that the baby is mine. My boy is now grown up, and there have been a bad relationship between him and myself, until I joined a counselling group for the first time.

After genocide, life kept being hard. I lived a miserable life with my baby boy. I lost hope and made many more suicide attempts. What made me cry all the time is the way that I was not neither a woman, nor single, which makes me feel that I am nothing in the society. I was always ill without knowing why, as all my body was painful.

I got a chance to be selected as one of the counselling group members for a period of six months. I felt that it was impossible to help me, based on how I was always prone to mood swings. I thought no one would tolerate to live with me for 6 months except my child who only did so because he had no other choice. I clearly saw that my child was to blame for the bad living conditions that I have faced.

I thought that I was the only one who was raped during genocide before we started the counselling sessions. I have not met other women before in my same situation and we talked about what happened to us during the genocide until we started the counselling group. The counselling sessions have helped me a lot, to the point that I now feel that I have a place in society. Other women started sharing their testimonies, and feeling that I am not alone, I was glad to have found a new family.

Group counselling has made me a new person, I started loving my boy which could not have happened before joining counselling sessions. I managed to tell my boy the truth of what happened and now we are together as a family. I love him. Now I have friends and a new family. When I have problem, I have friends with whom I can talk about it without crying alone. After 28 years, I feel genocide has ended now, as I have finally started a new life."

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**Legal and Counselling Helpline**

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

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

The Helpline was launched with the intention of primarily providing telephone-based support. However, due to the demand for legal and a counselling support, the helpline has grown from a small pilot telephone-based service to an innovative, all-encompassing legal and counselling support service, which includes outreach visits to schools and universities to raise awareness of legal rights, as well as the services available through the helpline, to young people across Rwanda. Since its launch in 2013, the service has supported over 2,845 young people to reclaim assets with a value of over Rwf 970,110,320 (around £700,000).

**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, is delivering the following:

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

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

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**Reaching Rwanda**

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

The project has three main aims:

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

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

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

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

After two years of planning, finally the long-awaited seventh Reaching Rwanda visit arrived in Kigali in July 2022. SURF Chair, Sam Hunt MBE, who developed the educational programme and led the first visit in 2010 in her professional role as Deputy Headteacher of Sandhurst School, was accompanied by 23 students and teachers from the school, as well as members of the local community who have long-supported SURF and the Reaching Rwanda project.

Each person brought with them gifts donated by other students and well-wishers, including toys, educational materials, and toiletries which were distributed to hundreds of children that the project supports. As well, the group visited Philly's Place, a unique children's centre which has been made possible through the funding and support of donors to Reaching Rwanda. Philly's Place offers free tuition in Kinyarwanda, English, maths and science, as well as weekly programmes in art, dance, music, sport, drama and clothes tailoring to approximately 600 local children of all ages. The centre is over run every week and is becoming an important community hub.

The success of the visit, can be summed up by the testimonial of one of the participants, Alfie:

"Rwanda was one of the most unfathomably phenomenal experiences I have had in my life. The things we witnessed, the things we did, and the people we met, were so incredible that I can't use words to adequately describe it. It didn't hit me, until soon after we arrived back, that we had changed so many individual lives, and affected so many people to the extent that we did; I can definitely say, without hesitation, we made an important difference to these people, and those people have made an enormous difference to us."

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**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 15 students, and funding for school materials for a further 45 students, being brought up by genocide widows through funding by INSPIRE!africa and the Reaching Rwanda project. In addition, through funding principally from Foundation Rwanda we are providing 180 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.

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

Christine, a forty-nine-year-old survivor and a Foundation Rwanda mother of four has seen some of the darkest days imaginable and was in desperate need of help. She was twenty-two years old during the genocide and was raped repeatedly by countless men resulting in a broken back leaving her in chronic pain. She has carried on bravely in the face of a failed spinal surgery resulting in sciatic nerve damage, severe pain and paralysis for a year. Christine has been unable to work and has struggled in the darkness of total poverty. At one point, the only safe accommodation she could find for her family was in a neighbour's outhouse where she filled the toilet hole with dirt and covered the latrine so she could lay a small mattress for her and four children to sleep at night. As a family of five, they slept in the outhouse for a year until it collapsed during the rainy season (while they were in it) and they became homeless.

Christine's dream in life was to have a safe place to call home for her children. "I have been running from house to house with this broken spine and my children for 27 years. My health situation is in great danger. But I am afraid to die because I am worried my children would go on the street if I die."

With great thanks to many generous supporters of Foundation Rwanda, over \$20,000 was raised through a GoFundMe campaign enabling Christine's dream of having a safe place to call home to come true! Christine commented:

"I am overwhelmed by the support and love people have shown me. I don't have words to express how grateful I am. I felt grateful since the day you told me about this campaign. The thought itself, made me realize that people think and care about me. I felt worthy ever since. Thank you so much!"

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**Group Analysis Training**

Over the course of 2022, a group of professional counsellors in Rwanda had the opportunity to participate in a special international course delivered by the Institute of Group Analysis (IGA). Convened by Anne Morgan, with the support of Justin Phipps 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, Sociotherapy and SURF's local partner organisation, AVEGA Agahozo. The training will help the participants to use groups to help people with mental health and emotional concerns across different parts of the country where these organisations are operating. Participants are now able to:

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

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

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

This is one of a number of courses that the IGA has delivered in Rwanda since our partnership began in November 2014 after it was identified that psychologists and professionals working in mental health would benefit from training in therapeutic groups. To date, 30 participants have completed the IGA Foundation Course, of which 10 have subsequently completed the Intermediate Course.

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**STRATEGIC REPORT**

**Financial review**

**Summary**

Despite the continuing challenges of fundraising, 2022 proved another 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, even in difficult times.

**Income**

Our income in 2022 was £730,911 (2021: £740,134). The major sources of income were:

- £37,859 from the Addax & Oryx Foundation for the Empowering Vulnerable Genocide Widows in Karongi and Rutsiro Districts to Alleviate Extreme Poverty (EVKREP) Project.
- £70,807 from the Charities Advisory Trust, through its Good Gifts Catalogue, which has proved critical in providing livelihood projects and scholarships in Rwanda.
- £153,360 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.
- £110,911 from Foundation Rwanda for our education programme supporting young people born of genocide rape, as well as community counselling and youth camps.
- £30,634 from INSPIRE!africa for our Youth Entrepreneurship Training Programme, Legal and Counselling Helpline as well as various educational and shelter projects for survivors.
- £37,426 from Network for Africa for our Young Survivors Counselling Programme as well as a new cohort for our Youth Entrepreneurship Training Programme (YETP).
- £20,290 from the Allan & Nesta Ferguson Charitable Trust to co-fund with Network for Africa the new cohort for our Youth Entrepreneurship Training Programme (YETP).
- £30,041 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 to £80,081. This in part was due to continuing strong exchange rate gains which we accrued over the year.

**Fundraising Effectiveness**

We do not have any fundraising spend, as we undertake no marketing, paid-for advertising or direct mail. This is quite exceptional for a charity that generates over £500,000 in income. Though we do receive a Google Grant, which provides us with free advertising on Google with an equivalent monetary value of £2,611 in 2022.

**Financial Forecast**

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

**Future Income**

We had secured approximately £380,000 of income at the start of the year, including £225,000 from Clifford Chance, £50,000 from Foundation Rwanda, £30,000 from INSPIRE!africa, £30,000 from Network for Africa, £15,000 from Shooting Touch, and £30,000 from an anonymous trust.

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

**Future Expenditure**

We are committed to keeping our costs as low as possible in and outside of Rwanda in 2023. 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 and June 2022.

We plan to continue to maintain the level of grant expenditure in 2023 as our income allows, ensuring that we try to maintain a small surplus despite the challenging financial environment.

**Reserves policy**

The policy agreed by the trustees is that the minimum amount to be held as reserve is now set at 5 month's operating expenditure. By the end of 2022, our reserves amounted to £173,520, of which £99,694 was designated as free reserves (equivalent to eight month's operating expenditure).

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**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.



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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**HOW SURF IS RUN**

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

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

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

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

**THE BOARD OF TRUSTEES**

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

The Board meets at least four times a year, to assess the charity's progress since the previous meeting, and to set milestones to be achieved by the next meeting. The Chief Executive attends each Board meeting either in person, or 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.

**CURRENT TRUSTEES**

Ten trustees served the entire year. They are:

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022**

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

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

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

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

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

Alphonsine Kabagabo - 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.

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.

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

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

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

#### **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.

**SURVIVORS FUND (SURF)**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

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

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

**PARTNERS**

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

Our work is supported by an array of funders whose support is invaluable. In 2022 our funders included the Addax & Oryx Foundation, Allan & Nesta Ferguson Charitable Trust, Charities Advisory Trust, Clifford Chance, Foundation Rwanda, INSPIRE!africa, Network for Africa and Shooting Touch. 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 2022**

**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 whom 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.

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

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

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

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

In the UK, our office is managed by:

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

Our team is supported internationally by Liam Dempsey of lbdesign (online) and Drew Sutton and Rachel Collingwood of 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 2022

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Risk management

<b>Risk Category</b>	<b>Risk Title</b>	<b>Level of impact (1-5)</b>	<b>Likelihood (1-5)</b>	<b>Potential Impact</b>	<b>Steps to mitigate risk</b>
External	Climactic risks	4	4	Events such as heavy rains, volcanic eruptions in Rubavu and earthquakes could have a major impact on housing of beneficiaries.	Ensure that the risks are identified, and where urgently required advocacy is undertaken with stakeholders who could potentially address them.
Financial	Exchange rate	4	4	The weakening of the pound will have an adverse impact on our finances if that falls even further as will result in exchange rate losses.	We are monitoring this for projects with a fixed exchange rate (such as Clifford Chance) and will ensure that a lower exchange rate is used for future years of funding. Though currently at 1307 RWF (7/3/23)
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 2022**

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

External	Rwanda/DR C conflict	5	3	Fear among survivors of Interahamwe from DRC killing people especially those in Gisenyi and Musanze near the Goma border post.	Work with survivors' organisations to extend our mental health work in the districts near the border with DRC.
Operational	Coronavirus	4	3	"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.
Financial	Lack of funding opportunities	4	3	Loss of income and ability to support area/areas of work which particularly may result as a result of the reduction of UK Aid Budget	Regularly review programmes to ensure they're relevant to current donor focus while mitigating against "mission drift"; keep abreast of donor and development trends; include full cost recovery budgets when opportunities do arise.

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

**Registered Company number**  
03411565 (England and Wales)

**Registered Charity number**  
1065705

**SURVIVORS FUND (SURF)**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**Registered office**

4 Heathfield Road  
Bushey  
WD23 2LJ

**Trustees**

Sam Hunt MBE (Chair)  
Josephine Uwamariya (Vice-Chair)  
David Chaney (Vice-Chair)  
Adrian Veale (Treasurer)  
Alphonsine Kabagabo  
Liliane Umubyeyi - Resigned on 26th April 2023  
Jeanette Kagabo  
Will Goodhand  
Samantha Lakin  
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

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

## **SURVIVORS FUND (SURF)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022**

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

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

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

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

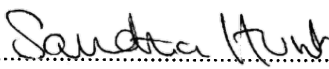
In so far as the trustees are aware:

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

#### **AUDITORS**

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on .....18th September 2023..... and signed on the board's behalf by:

  
.....  
Trustee      SAMANTHA HUNT



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

## **Opinion**

We have audited the financial statements of Survivors Fund (SURF) (the 'charitable company') for the year ended 31 December 2022 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 2022 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.

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: .....

# **SURVIVORS FUND (SURF)**

## **STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2022**

		Unrestricted fund £	Restricted fund £	<b>31.12.22 Total funds £</b>	31.12.21 Total funds £
	Notes				
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations	2	<b>33,720</b>	<b>58,253</b>	<b>91,973</b>	72,570
<b>Charitable activities</b>	4				
Charitable Activity		<b>41,494</b>	<b>530,183</b>	<b>571,677</b>	663,893
Other Incoming Resources	3	<b>4,793</b>	<b>62,468</b>	<b>67,261</b>	3,671
<b>Total</b>		<b>80,007</b>	<b>650,904</b>	<b>730,911</b>	740,134
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	5				
Charitable Activity		<b>66,549</b>	<b>730,506</b>	<b>797,055</b>	611,851
<b>NET INCOME/(EXPENDITURE)</b>		<b>13,458</b>	<b>(79,602)</b>	<b>(66,144)</b>	128,283
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<b>86,236</b>	<b>153,428</b>	<b>239,664</b>	111,381
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>99,694</b>	<b>73,826</b>	<b>173,520</b>	239,664

The notes form part of these financial statements

# SURVIVORS FUND (SURF)

## STATEMENT OF FINANCIAL POSITION 31 DECEMBER 2022

	Notes	31.12.22 £	31.12.21 £
<b>FIXED ASSETS</b>			
Tangible assets	13	41,548	40,248
<b>CURRENT ASSETS</b>			
Debtors	14	21,726	14,382
Cash at bank and in hand		138,921	211,437
		<u>160,647</u>	<u>225,819</u>
<b>CREDITORS</b>			
Amounts falling due within one year	15	(28,675)	(26,403)
<b>NET CURRENT ASSETS</b>		<u>131,972</u>	<u>199,416</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		173,520	239,664
<b>NET ASSETS</b>		<u>173,520</u>	<u>239,664</u>
<b>FUNDS</b>	17		
Unrestricted funds:			
General fund		99,694	86,236
Restricted funds:			
Restricted Funds		73,826	153,428
<b>TOTAL FUNDS</b>		<u>173,520</u>	<u>239,664</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

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.

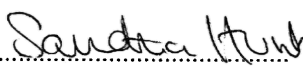
The notes form part of these financial statements

## **SURVIVORS FUND (SURF)**

### **STATEMENT OF FINANCIAL POSITION - continued 31 DECEMBER 2022**

The financial statements were approved by the Board of Trustees and authorised for issue on  
.....18th September 2023..... and were signed on its behalf by:

  
.....  
Trustee *Adrian Veale*

  
.....  
Trustee *SAMANTHA HUNT*

The notes form part of these financial statements

# **SURVIVORS FUND (SURF)**

## **STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	31.12.22 £	31.12.21 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(61,821)</u>	<u>183,145</u>
Net cash (used in)/provided by operating activities		<u>(61,821)</u>	<u>183,145</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		<u>(10,695)</u>	<u>(20,780)</u>
Net cash used in investing activities		<u>(10,695)</u>	<u>(20,780)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(72,516)</u>	<u>162,365</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>211,437</u>	<u>49,072</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>138,921</u></u>	<u><u>211,437</u></u>

The notes form part of these financial statements

## SURVIVORS FUND (SURF)

### NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2022

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

	31.12.22 £	31.12.21 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(66,144)	128,283
Adjustments for:		
Depreciation charges	10,998	4,714
Other	(1,603)	631
(Increase)/decrease in debtors	(7,344)	46,656
Increase in creditors	2,272	2,861
	<hr/>	<hr/>
Net cash (used in)/provided by operations	<u>(61,821)</u>	<u>183,145</u>

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

	At 1/1/22 £	Cash flow £	At 31/12/22 £
Net cash			
Cash at bank and in hand	211,437	(72,516)	138,921
	<hr/>	<hr/>	<hr/>
	211,437	(72,516)	138,921
	<hr/>	<hr/>	<hr/>
Total	<u>211,437</u>	<u>(72,516)</u>	<u>138,921</u>

The notes form part of these financial statements



## **SURVIVORS FUND (SURF)**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022**

#### **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 2022**

#### **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 2022

#### 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

	31.12.22	31.12.21
	£	£
Donations	80,225	61,447
Gift aid	9,137	7,786
Donated services and facilities	2,611	3,337
	<u>91,973</u>	<u>72,570</u>

#### 3. OTHER INCOMING RESOURCES

	31.12.22	31.12.21
	£	£
Agency Income	62,468	3,491
Interest income	4,793	180
	<u>67,261</u>	<u>3,671</u>

# **SURVIVORS FUND (SURF)**

## **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022**

### **4. INCOME FROM CHARITABLE ACTIVITIES**

		<b>31.12.22</b>	31.12.21
	Activity	<b>£</b>	<b>£</b>
Grants	Charitable Activity	<b>571,677</b>	663,893

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

	<b>31.12.22</b>	31.12.21
	<b>£</b>	<b>£</b>
Foundation Rwanda	<b>110,911</b>	86,272
INSPIRE!africa	<b>30,634</b>	36,707
Anonymous	<b>71,929</b>	50,000
Charities Advisory Trust (Good Gifts)	<b>70,807</b>	93,843
Comic Relief (Shooting Touch)	<b>30,041</b>	20,454
Charities Aid Foundation (CAF) America	<b>8,420</b>	807
Network for Africa	<b>37,426</b>	36,634
Allan & Nesta Ferguson Charitable Trust	<b>20,290</b>	-
Addax & Oryx Foundation	<b>37,859</b>	29,834
Clifford Chance	<b>153,360</b>	239,147
UK Foreign, Commonwealth and Development Office (Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project)	-	70,195
	<b>571,677</b>	663,893

### **5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs	Grant funding of activities (see note 6)	Support costs (see note 7)	Totals
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Charitable Activity	<b>79,113</b>	<b>637,861</b>	<b>80,081</b>	<b>797,055</b>

### **6. GRANTS PAYABLE**

	<b>31.12.22</b>	31.12.21
	<b>£</b>	<b>£</b>
Charitable Activity	<b>637,861</b>	455,669

# **SURVIVORS FUND (SURF)**

## **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022**

### **6. GRANTS PAYABLE - continued**

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

	<b>31.12.22</b>	<b>31.12.21</b>
	<b>£</b>	<b>£</b>
Community Projects (Shelter)	<b>4,946</b>	2,694
Foundation Rwanda	<b>62,448</b>	44,611
Youth Entrepreneurship Training Programme (YETP)	<b>2,958</b>	-
Community Counselling Initiative (CCI)	<b>122,853</b>	-
Good Gifts Project	<b>102,871</b>	78,539
Reaching Rwanda Project	<b>57,699</b>	43,658
University Student Support Programme	<b>3,232</b>	1,034
Network 4 Africa	<b>13,714</b>	-
Empowering Vulnerable Genocide Widows in Western Rwanda to Alleviate Extreme Poverty (EVWEP) project.	<b>7,138</b>	89,822
Empowering Vulnerable Genocide Widows in Karongi and Rutsiro District to Alleviate Extreme Poverty (EVKREP) project.	<b>39,184</b>	23,528
Other Agency Costs	<b>63,816</b>	3,129
Counselling Extension Response Project (CERP II)	<b>57,527</b>	36,807
Youth Economic Empowerment Project (YEPP)	<b>99,475</b>	131,847
	<b>637,861</b>	<b>455,669</b>

### **7. SUPPORT COSTS**

	<b>Management</b>	<b>Finance</b>	<b>Premises</b>
	<b>£</b>	<b>£</b>	<b>Costs</b>
Charitable Activity	<b>54,668</b>	<b>1,449</b>	<b>16,332</b>
	<b>Other</b>	<b>Governance</b>	
	<b>Overheads</b>	<b>costs</b>	<b>Totals</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Charitable Activity	<b>2,611</b>	<b>5,021</b>	<b>80,081</b>

# **SURVIVORS FUND (SURF)**

## **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022**

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

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

	<b>31.12.22</b>	31.12.21
	<b>£</b>	£
Auditors' remuneration	<b>5,021</b>	4,800
Depreciation - owned assets	<b>10,997</b>	4,636
	<u><b>16,018</b></u>	<u>9,436</u>

### **9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

#### **Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

### **10. STAFF COSTS**

	<b>31.12.22</b>	31.12.21
	<b>£</b>	£
Wages and salaries	<b>58,088</b>	74,633
Social security costs	<b>5,983</b>	5,131
	<u><b>64,071</b></u>	<u>79,764</u>

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

	<b>31.12.22</b>	31.12.21
Charitable Activities	<b>6</b>	7
Management and Administration	<b>1</b>	1
	<u><b>7</b></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 2022

#### 11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2021

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

#### 12. KEY MANAGEMENT PERSONNEL

The Key Management Personnel comprised of the Board of Trustees.

# **SURVIVORS FUND (SURF)**

## **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31 DECEMBER 2022**

### **13. TANGIBLE FIXED ASSETS**

	Leasehold Land £	Plant and machinery £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 January 2022	<b>14,096</b>	<b>64,709</b>	<b>12,258</b>	<b>91,063</b>
Additions	-	<b>10,043</b>	<b>652</b>	<b>10,695</b>
Exchange differences	<b>736</b>	<b>1,046</b>	<b>(180)</b>	<b>1,602</b>
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2022	<b>14,832</b>	<b>75,798</b>	<b>12,730</b>	<b>103,360</b>
	<hr/>	<hr/>	<hr/>	<hr/>
<b>DEPRECIATION</b>				
At 1 January 2022	<b>963</b>	<b>46,033</b>	<b>3,819</b>	<b>50,815</b>
Charge for year	-	<b>7,770</b>	<b>3,227</b>	<b>10,997</b>
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2022	<b>963</b>	<b>53,803</b>	<b>7,046</b>	<b>61,812</b>
	<hr/>	<hr/>	<hr/>	<hr/>
<b>NET BOOK VALUE</b>				
At 31 December 2022	<b>13,869</b>	<b>21,995</b>	<b>5,684</b>	<b>41,548</b>
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2021	<b>13,133</b>	<b>18,676</b>	<b>8,439</b>	<b>40,248</b>
	<hr/>	<hr/>	<hr/>	<hr/>

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

	<b>31.12.22</b>	<b>31.12.21</b>
	<b>£</b>	<b>£</b>
Trade debtors	<b>9,110</b>	<b>7,786</b>
Other debtors	<b>12,616</b>	<b>6,596</b>
	<hr/>	<hr/>
	<b>21,726</b>	<b>14,382</b>
	<hr/>	<hr/>



# SURVIVORS FUND (SURF)

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

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

	31.12.22	31.12.21
	£	£
Social security and other taxes	3,086	3,733
Other creditors	25,589	22,670
	<u>28,675</u>	<u>26,403</u>

### 16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31.12.22 Total funds	31.12.21 Total funds
	£	£	£	£
Fixed assets	19,553	21,995	41,548	40,248
Current assets	108,816	51,831	160,647	225,819
Current liabilities	(28,675)	-	(28,675)	(26,403)
	<u>99,694</u>	<u>73,826</u>	<u>173,520</u>	<u>239,664</u>

### 17. MOVEMENT IN FUNDS

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
<b>Unrestricted funds</b>			
General fund	86,236	13,458	99,694
<b>Restricted funds</b>			
Restricted Funds	153,428	(79,602)	73,826
<b>TOTAL FUNDS</b>	<u>239,664</u>	<u>(66,144)</u>	<u>173,520</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	80,007	(66,549)	13,458
<b>Restricted funds</b>			
Restricted Funds	650,904	(730,506)	(79,602)
<b>TOTAL FUNDS</b>	<u>730,911</u>	<u>(797,055)</u>	<u>(66,144)</u>

# **SURVIVORS FUND (SURF)**

## **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022**

### **17. MOVEMENT IN FUNDS - continued**

#### **Comparatives for 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	32,775	120,653	153,428
<b>TOTAL FUNDS</b>	<u>111,381</u>	<u>128,283</u>	<u>239,664</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	64,254	(56,624)	7,630
<b>Restricted funds</b>			
Restricted Funds	675,880	(555,227)	120,653
<b>TOTAL FUNDS</b>	<u>740,134</u>	<u>(611,851)</u>	<u>128,283</u>

#### **Analysis of Restricted Reserves**

	<b>31.12.2022 £</b>	<b>31.12.2021 £</b>
Youth Economic Empowerment Project (YEEP)	73,826	71,638
Counselling Extension Response Project (CERP II)	-	43,084
Foundation Rwanda	-	38,706
	<u><b>73,826</b></u>	<u>153,428</u>

## **SURVIVORS FUND (SURF)**

### **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022**

#### **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 £37,426 (2021: £36,634) were received from Network for Africa and £70,807 (2021: £93,843) from Charities Advisory Trust.

During the year, the Trustees donated £2,335 (2021: £5,635) to the organisation.

During the year, SURF donated £12,307 towards the construction of Philly's Place Children's Centre in Rwanda. The building is currently owned by a member of the board of trustees.

#### **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 2022

	31.12.22 £	31.12.21 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations</b>		
Donations	80,225	61,447
Gift aid	9,137	7,786
Donated services and facilities	2,611	3,337
	<hr/> 91,973	<hr/> 72,570
<b>Other Incoming Resources</b>		
Agency Income	62,468	3,491
Interest income	4,793	180
	<hr/> 67,261	<hr/> 3,671
<b>Charitable activities</b>		
Grants	571,677	663,893
	<hr/>	<hr/>
<b>Total incoming resources</b>	730,911	740,134
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	58,088	74,633
Social security	5,983	5,131
Networking and Advocacy	2,528	594
Internet Expenses	1,516	1,864
Depreciation of tangible fixed assets	10,998	4,714
Project Costs	637,861	455,669
	<hr/> 716,974	<hr/> 542,605
<b>Support costs</b>		
<b>Management</b>		
Training and Welfare	8,102	15,895
Travel and Subsistence	10,539	7,715
Consultancy Services	36,027	25,600
	<hr/> 54,668	<hr/> 49,210
<b>Finance</b>		
Foreign Exchange Difference	713	(5,682)
Carried forward	713	(5,682)

This page does not form part of the statutory financial statements

# SURVIVORS FUND (SURF)

## DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	31.12.22 £	31.12.21 £
<b>Finance</b>		
Brought forward	713	(5,682)
Bank charges	736	707
	<u>1,449</u>	<u>(4,975)</u>
<b>Premises Costs</b>		
Rent	9,589	8,953
Light and Heat	758	866
Telephone	1,953	1,977
Postage and stationery	1,614	3,167
Cleaning	2,418	1,911
	<u>16,332</u>	<u>16,874</u>
<b>Other Overheads</b>		
Advertising	2,611	3,337
<b>Governance costs</b>		
Auditors' remuneration	5,021	4,800
	<u>797,055</u>	<u>611,851</u>
Total resources expended		
<b>Net (expenditure)/income</b>	<u><u>(66,144)</u></u>	<u><u>128,283</u></u>

This page does not form part of the statutory financial statements