

REPUBLIC OF RWANDA



SPECIAL GUARANTEE FUND (SGF)

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Special Guarantee Fund

ANNUAL ACTIVITY REPORT 2024-2025

September, 2025

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FOREWORDS

The Special Guarantee Fund (SGF), is a non-commercial public Institution operating in insurance Sector mandated to compensate victims of accidents and damages caused by uninsured, non-identified and stolen automobiles and wild animals.

During the financial year 2024-2025 SGF settled claims both related to road accident and wild animal's damages as its core mission. This report includes the overview on the functioning of SGF, the structure of SGF's staff, the list of SGF's Board member, compensation details and other support services performed throughout the whole year as detailed in the report hereinafter.

We recognize the participation of different stakeholders including but not limited to local authorities, Insurance companies, Rwanda National Police, Rwanda Public Prosecution Authority, Rwanda Broadcasting Agency (RBA) ... their contribution to the achievement of SGF mission is commendable.

Florence NIBAKURE

Acting Director General

I. EXECUTIVE SUMMARY

During the FY 2024-2025, a total number of 15,523 new claims have been received from which 15,023 were related to wild animals' damages and 500 claims related to road traffic accidents. Compared to the year 2023-2024, the total number of new claims received increased by 28.8 % as last FY SGF received 12,050 claims. This increase is attributed mainly to claims for wild animals' damages which increased by 29.5% while road accident increased up to 11.6%. On the settlement side FRW 2,427 billion were compensated to 16,038¹ claims where FRW 1,233 billion went to 417 claims related to road accident damages and FRW 1,193 billion paid to 15,621 claims related to wild animals' damages.

99 claims related to road accident that don't fulfill all requirements were rejected. at the end of the period under review 1,250 claims are pending for settlement where (998 are claims related to wild animals' damages and 252 claims related to road accident damages).

On the side of SGF's revenues, SGF managed to recover FRW 210,939,455 from its debtors responsible for road accident across the country. Rwf 2,588,882,827 were received from tourism activities through RDB and Akagera Management Company and Rwf 3,342,393,369 were received from Insurance Companies. Other activities including prevention of road accident, corporate social responsibility, awareness and support services to compensation of victims were well performed as it is shown in the implementation matrix attached at the end of this report. There are also appendices comprised of 2024-2025 Action plan implementation status and financial statement for the year 2024-2025.

¹ Claims paid are higher than claims received as we always have pending claims at the end of every considered period, those claims are considered as opening balance to a new period of time

II. OVERVIEW OF SPECIAL GUARANTEE FUND

The Special Guarantee Fund (SGF) is a public institution affiliated to the Ministry of Finance and Economic Planning which play a supervisory role. It is headed by the Board of Directors with decision making role and competency to approve the SGF's general policy, budget and annual accounts, activities report, internal rules and regulations, administrative, accounting, budgeting and financial procedures for an efficient and transparent management.

SGF is led by a Director General with the role of coordinating all services in order to ensure a soft interaction and collaboration at all levels. He also represents the Guarantee Fund in its activities with partners, users of its services or to other administrative and judiciary institutions. In addition, the Director General acts as the secretary to the Board of Directors.

SGF is composed by two units each of which headed by a Director. Those units are namely Compensation Unit and Administration and Finance Unit. The staff that does not fall into the aforementioned units is under direct supervision of the Director General.

II.1.SGF MISSION, VISION, organization and functioning

The mission and Vision of SGF are determined by the Presidential order N° 054/01 of 02/08/2023 governing Special Guarantee fund for accidents and damages caused by automobiles and animals; while the functioning and internal procedures are provided under SGF procedure manual.

SGF mission:

1° To compensate victims of damages or injuries caused by an automobile where:

- a) the automobile is not identified;
- b) the civil liability is not covered by compulsory civil liability insurance for motor vehicles;
- c) the automobile was stolen or taken away from its owner or driver or from any other person that has the right over the automobile;

2° Compensate victims of damages caused by wild animals;

3° Help in covering medical expenses for people injured or incapacitated by accidents caused by automobiles or animals while waiting for the person responsible for civil liability to be identified;

- 4° Collect comprehensive data on insurance for automobiles through insurance companies, the Rwanda Revenue Authority and other institutions, in order to know which automobiles are not insured so that, in collaboration with police organs, they can be removed from road traffic;
- 5° Participate in accident prevention activities;
- 6° Take part in activities meant to assist and advise the victims of the accidents mentioned in subparagraphs 1⁰ and 2⁰ of this Article when they claim compensation and thereafter.

SGF Vision:

To set road users and wildlife neighbors mind at rest and become a leading institution in this field in Africa.

II.2.SGF Principles and Core value:

PRINCIPLES	VALUES
Transparency and being accountable	<ul style="list-style-type: none">• Openness: to communicate, consult and provide information timely;
Managing for performance	<ul style="list-style-type: none">• Excellence and timely service: to deliver high quality of service,• Leadership: to set the direction,• Expertise: to develop necessary skills and apply them in a professional manner;• Effectiveness: to achieve objectives,• Efficiency: to achieve value for money,• Propriety: to ensure proper use of public funds,• Teamwork and innovation,• Trust and care• Encouragement
Developing our culture of service	<ul style="list-style-type: none">• Commitment: To give our best• Integrity: To be impartial and ethical• Courtesy: To treat others decently• Responsiveness: To react to problems or claims and changing circumstances,
Living within our means	<ul style="list-style-type: none">• Foresight: To forecast and plan ahead within available resources;• Partnership: To complement other government entities and private sector;

II.3. Overall Goals of SGF

1) To compensate effectively and efficiently victims of accidents and damages as defined by the law

- ✓ Improve claims management;
- ✓ Manage litigations and matters in disputes;
- ✓ Improve the investigation of claims;
- ✓ Implement MSGH;
- ✓ Build synergy with different stakeholders.

2) To develop a capable, efficient and responsive institution

- ✓ Enhance transparency, efficiency and good service delivery;
- ✓ Design an inclusive human resource management and development strategies;
- ✓ Design mechanisms to facilitate management decision-making (Design results-based management and evidence-based decision-making mechanisms);
- ✓ Strengthen ICT;
- ✓ Promote cooperation with national and international institutions operating in insurance sector.

3) To become a proactive institution

- ✓ Set up a proactive insurance verification system;
- ✓ Build road accidents prevention strategy;

- ✓ Develop a fraud prevention strategy;
- ✓ Educate and sensitize the public on SGF mission.

4) To ensure its financial sustainability

- ✓ Optimize insurance premiums and audit regularly insurance premiums in insurance companies;
- ✓ Productively invest reserves;
- ✓ Recover SGF's money spent on accidents caused by 3rd party motor vehicles not covered by compulsory civil liability insurances;
- ✓ Reinsure the Special Guarantee Fund.

Organization:

a. The source of funds:

The property of SGF comes from the following sources:

1. Ten per cent (10%) of insurance premiums for automobiles.
2. Five percent (5%) of gross annual income that the organ in charge of tourism gains from tourism activities.
3. Income generating activities, deposits in banks or in capital markets, and any other sources following a decision of the Board of Directors upon proposal by the head of the General Directorate;
4. Donations and bequests;
5. Loans granted to SGF upon approval by the Minister in charge of finance;
6. The state budget allocations, when deemed necessary.

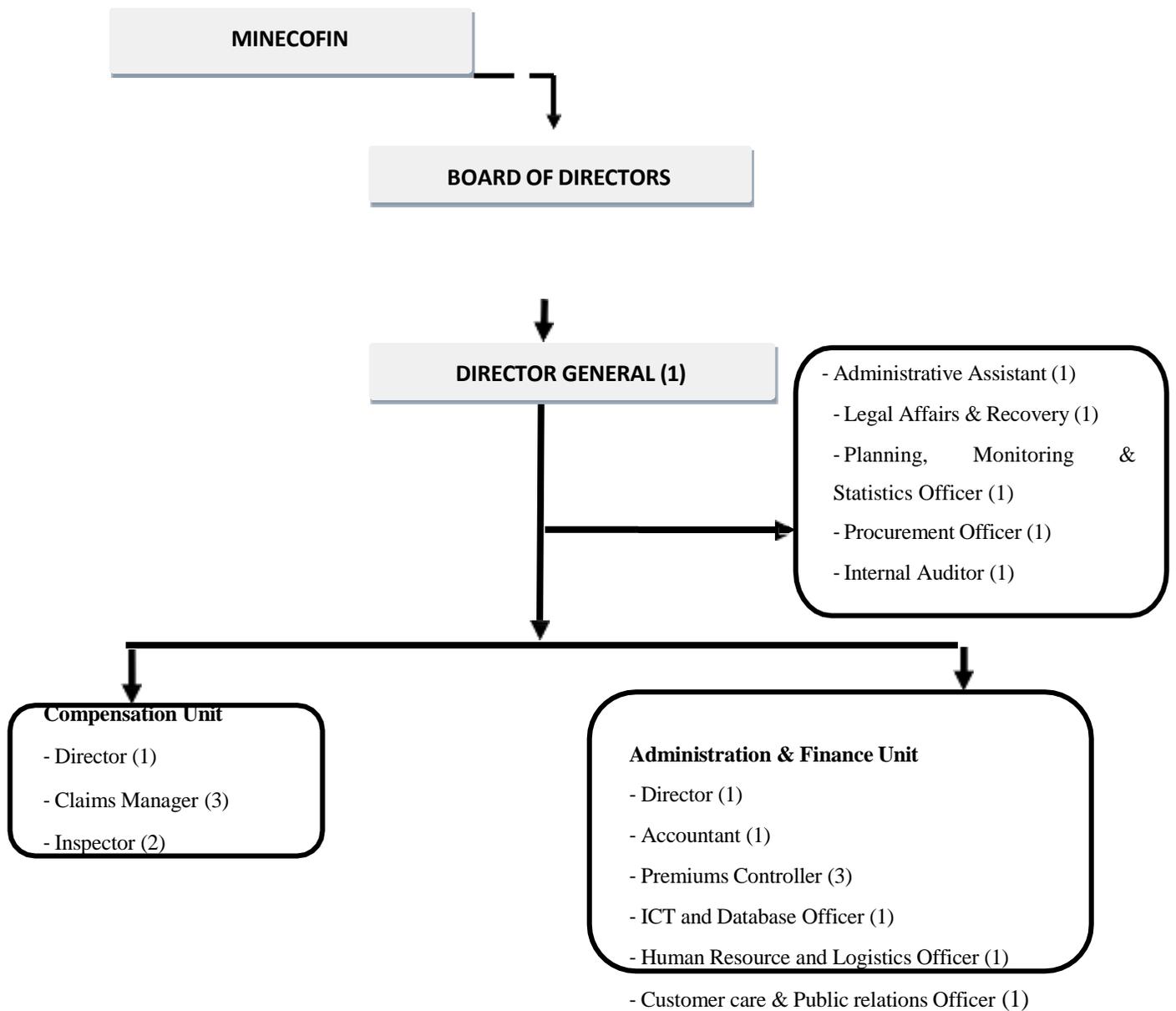
b. Powers:

SGF has the power to:

1. Exercise control over insurance companies in relation to payment of insurance premiums for civil liability for motor vehicles;
2. Sell by public auction automobile which caused the accident if, after three months of notification, the owner fails to reimburse the money paid out by SGF. When the money from such a public auction is less than the amount to be recovered, SGF shall have the right to file the case in courts of law in order to obtain the remaining amount of money;

3. Sell by public auction the wreckage of an automobile for which compensation has been paid;
4. Request the insurance company of the automobile which caused the accident to reimburse medical expenses;
5. File a case in courts of law against any person responsible for damage or injury caused by an animal where after a month from the time of notification, he/she failed to reimburse the amount of compensation paid by SGF.
6. To enter into contract with individuals or legal entities inside or outside the country in the framework of its responsibilities;
7. To engage in investment activities relevant to its responsibilities; to hold, purchase or sell shares in other entities or companies

c. Current Organizational Structure



Composition of SGF Board OF DIRECTORS as of 30th June, 2025

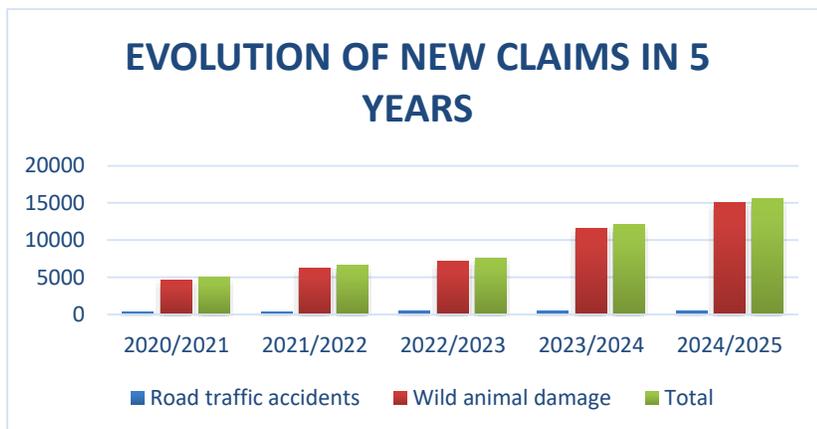
#	Names of members	Responsibility
1	MUKAKIMENYI Veneranda	V/Chairperson
2	NKURUNZIZA Mark	Member
3	CP RUMANZI George	Member
4	DUSABE Théophile	Member
5	KAREMERA UWIMANA Claire	Member

III. CLAIMS MANAGEMENT

Claims settlement constitutes the SGF core mandate which is to compensate victims of road traffic accidents and damages caused by wild animals. Claims management process includes claims reception and registration, eligibility analysis, investigation, provisioning, computation of compensation fees, transaction with claimants and payment. Below are details of claims Management both Road accident and wild animals' damages.

Evolution of claims in recent five years

The chart below shows the evolution of claims both road accident and wild animals damages, compared to the previous year of 2023-2024, there was a decrease of 12% in claims caused by road accident damages while there is an increase of 29% in wild animals' damages.



	2020/2021	2021/2022	2022/2023	2023/2024	2024/2025
Road traffic accidents	337	406	520	448	500
Wild animal damage	4642	6237	7109	11602	15023
Total	4979	6643	7629	12050	15523

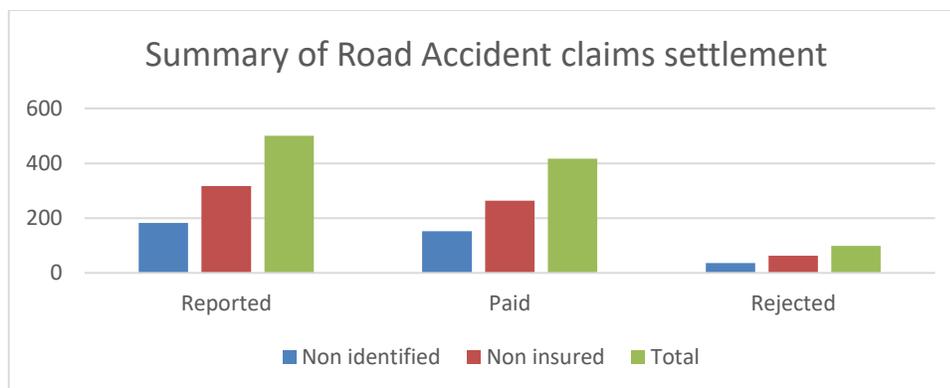
Figure 1. Evolution of claims settlement in five years

III.1. ROAD ACCIDENT CLAIMS SETTLEMENT

During the period under review, in addition to 254 that were pending by end June 2024, SGF received 500 new claims from which 317 were caused by uninsured automobiles while 183 were caused by non-identified automobiles. Rwf 1,233,136,872 were paid to 417 victims of road accident damages, 99 ineligible claims were rejected while 252 claims are still pending for settlement.

Table 1. Summary of road accident claims settlement

Types	Damage		Non identified	Non insured	Other	Total	Percentage %
Claims reported	Body injury	number	155	267	0	422	84
		provision	68,366,172	160,450,323	0	228,816,495	96
	Property	number	28	50	0	78	16
		provision	126,900	8,919,820	0	9,046,720	4
	Total	number	183	317	0	500	100
		provision	68,493,072	169,370,143	0	237,863,215	100
Claims paid	Body injury	number	134	218	0	352	84
		provision	469,720,761	676,616,605	0	1,146,337,366	90
		amount paid	451,230,262	671,587,444	0	1,122,817,706	91
	Property	number	19	46	0	65	16
		provision	34,010,289	99,050,976	0	133,061,265	10
		amount paid	31,511,799	78,807,367	0	110,319,166	9
	Total	number	153	264	0	417	100
		provision	503,731,050	775,667,581	0	1,279,398,631	100
	amount paid	482,742,061	750,394,811	0	1,233,136,872	100	
Claims rejected	Body injury	number	22	48	0	70	71
		provision	18,283,439	45,721,745	0	64,005,184	68
	Property	number	14	15	0	29	29
		provision	10,039,862	19,752,153	0	29,792,015	32
	Total	number	36	63	0	99	100
		provision	28,323,301	65,473,898	0	93,797,199	100
Pending	Body injury	number	73	126	0	199	79
		provision	193,453,701	327,425,533	0	520,879,234	92
	Property	number	21	32	0	53	21
		provision	21,438,272	22,916,153	0	44,354,425	8
	Total	number	94	158	0	252	100
		provision	214,891,973	350,341,686	0	565,233,659	100



	Reported	Paid	Rejected
Non identified	183	153	36
Non insured	317	264	63
Total	500	417	99

Figure 2. Road accident claims settlement in 2024-2025

In 2024-2025, out of 500 new claims reported at SGF, 317 cases representing 63% were related to accidents caused by non-insured automobiles and 183 representing 37% were related to accidents caused by non-identified automobiles, no accident caused by a stolen automobile. Compared to the previous year of 2023-2024, the number of road accident claims increased by 12% i.e. from 448 claims to 500 claims in this year.

III.1.1. COMPENSATED CLAIMS RELATED TO ROAD ACCIDENT

During the Financial Year 2024-2025, SGF compensated amicably Rwf 1,233, 136,872 to 417 victims of road accident damages from which Rwf 750,394,811 were paid to 264 victims of non-insured automobiles and Rwf 482,742,061 paid to 153 victims of non-identified automobiles. Rwf 1,122,817,706 were compensated to 352 claims that led to corporal damages and Rwf 110,319,166 compensated to 65 claims related to property damaged.

III.1.2. REJECTED CLAIMS RELATED TO ROAD ACCIDENT

During the same period there are 99 claims that were not eligible and were rejected due to different reasons. 36 claims were caused by non-identified automobiles whereby 22 accidents caused corporal damage and 14 caused property damages. 63 claims caused by non-insured automobiles of which 48 caused corporal damages and 15 to property damages.

Table 2. Rejected Road accident claims

Type of responsibility/damages	uninsured	Non identified	Total
Corporal	48	22	70
Material/Property	15	14	29
Total	63	36	99

Reasons of rejection of claims

	Reason	Number of claims
1	Delay in fulfilling requirement for compensation	33
2	The implied vehicle has insurance	23
3	Repaired before declaration to SGF	12
4	Delay in declaration to SGF (Exceeded 2 years)	8
5	Delay in declaration to Police (Exceeded 7 days)	8
6	The claimant is himself author of the accident	4
7	No proof of the so-called unidentified automobiles	4
8	Amicably settled between the implied automobiles	4
9	Reported an accident already paid	2
10	Accident caused by a bicycle	1
	total	99

III.2. WILD ANIMALS CLAIMS SETTLEMENT

During the period under review, in total 15,023 claims were reported at SGF (49.3% worth 7,419 claims from Northern Province, 32.5% worth 4,889 from East, 1.9% worth 289 claims from South, 15.9% representing 2,402 claims from Western Province. Settlement

FRW 1,193,883,309 were paid to 15,023 claims (North FRW 524.3 M paid to 7,419 claims, FRW 465.1 M paid to 4,889 claims in East, FRW 172.3 M paid to 2,402 claims in West, and FRW 31.2 M paid to 289 claims in South and Frw 0.8 M paid to 24 claims in Kigali city while 998 claims were still pending some for settlement by end June 2025.

Table 3. Wild animal claims settlement

Region	District	Sector	Reported	Rejected	Paid	
			Number	Number	Number	Amount
Northern	Musanze	Gataraga	1,350	0	1,539	73,582,696
		Shingiro	1,312	0	1,336	122,671,387
	Burera	Kinigi	1,742	0	1,720	120,090,260
		Nyange	144	0	153	19,618,239
		Musanze	6	0	4	2,333,106
		Cyuve	0	0	0	0
		Gacaca	0	0	0	0
		Busogo	0	0	0	0
		Muko	0	0	0	0
		Muhoza	0	0	0	0
		Gahunga	1,438	0	1,539	102,489,452
		Rugarama	492	0	584	40,422,676
	Gicumbi	Cyanika	935	0	797	43,144,605
		Bungwe	0	0	0	0
		Rukomo	0	0	0	0
	Gakenke	Mugunga	0	0	0	0
	S/Total	S/Total		7,419	0	7,672
		Kitabi	12	0	11	1,436,408

Southern	Nyamagabe	Kibirizi	0	0	0	0
		Uwinkingi	0	0	0	0
		Gatare	2	0	2	239,783
		Nkomane	0	0	0	0
		Buruhukiro	1	0	1	71,875
		Kamegeri	0	0	1	340,000
		Karambi	0	0	0	0
	CASES Nyungwe		0	0	0	0
	Nyaruguru	Muganza	69	0	66	6,048,040
		Nyabimata	7	0	7	610,000
		Ruheru	4	0	5	550,000
		Kivu	194	0	207	21,806,852
	Kamonyi	Munini	0	0	0	0
		Rugalika	0	0	1	182,500
		Runda	0	0	0	0
S/Total	S/Total		289	0	301	31,285,458
	Nyagatare	Karangazi	52	0	46	21,788,493
		Rwimiyaga	14	0	7	2,936,323
		Rukomo	0	0	0	0
		Gatunda	0	0	0	0
		Matimba	3	0	5	884,761
		Katabagemu	0	0	0	0
		Nyagatare	10	0	9	669,420
		Tabagwe	0	0	0	0
		Rwempasha	15	0	11	5,215,000
		Ndego	40	0	50	7,191,945
		Mwili	36	0	45	15,728,453
		Rwinkwavu	0	0	0	0
		Gahini	59	0	64	29,037,469

Eastern

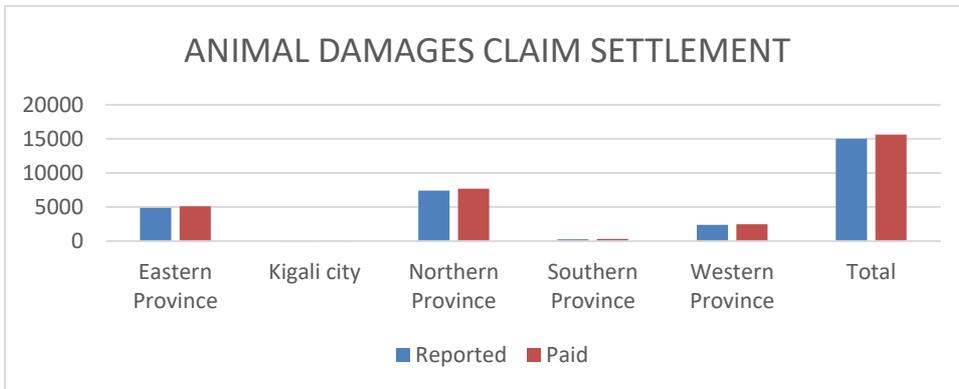
Kayonza	Kabare	6	0	27	3,035,417
	Murundi	173	0	198	68,632,741
	Kabarondo	0	0	0	0
	Mukarange	0	0	0	0
	Nyamirama	0	0	0	0
Gatsibo	Rwimbogo	81	0	88	12,609,145
	Kiramuruzi	19	0	23	680,901
	Kabarore	0	0	0	0
	Gasange	0	0	0	0
Bugesera	Rweru	1	0	1	19,150
	Ririma	7	0	10	1,610,976
Kirehe	Mwogo	6	0	3	252,573
	Gashora	299	0	254	12,122,443
	Juru	67	0	70	2,771,740
	Mareba	0	0	0	0
	Mayange	0	0	0	0
	Musenyi	0	0	0	0
	Mugesera	0	0	0	0
	Gahanga	0	0	0	0
	Mpanga	1,991	0	2,094	108,800,568
	Nyarubuye	0	0	0	0
	Nyamugari	29	0	49	4,511,352
	Nasho	89	0	95	17,585,372
	Gahara	25	0	16	1,808,984
	Mahama	1,854	0	1,948	144,761,301
	Kigarama	0	0	0	0
	Musaza	0	0	0	0
Ngoma	Kigina	0	0	0	0
	Kazo	0	0	0	0

		Rukumberi	0	0	0	0
		Rurenge	0	0	0	0
		rukira	0	0	0	0
		Munyiginya	0	0	0	0
		Sake	0	0	0	0
	Rwamagan a	Zaza	0	0	0	0
		Jarama	13	0	18	2,457,132
		Gashanda	0	0	0	0
		Kigabiro	0	0	0	0
		Muhazi	0	0	0	0
S/Total	S/Total		4,889	0	5,131	465,111,659
Western	Karongi	Twumba	0	0	0	0
		Bwishyura	0	0	0	0
		Gashari	0	0	0	0
		Mutuntu	3	0	2	280,000
	Rutsiro	Nyabirasi	21	0	32	1,955,749
		Ruhango	6	0	6	523,256
		Kigeyo	0	0	0	0
		Mushonyi	0	0	0	0
		Boneza	0	0	0	0
		Mukura	13	0	14	1,290,474
	Nyabihu	Kabatwa	529	0	529	42,959,366
		Bigogwe	2	0	2	141,613
		Mukamira	2	0	5	1,473,024
		Jenda	40	0	42	3,596,591
		Mulinga	0	0	0	0
Rambura		0	0	0	0	
	Rangiro	55	0	64	5,511,199	

	Nyamashek e	Mahembe	6	0	8	780,159
		Ruharambug a	0	0	1	86,200
		Bushekeri	1	0	1	330,000
		Karengera	2	0	2	101,915
		Kagano	0	0	0	0
		Karambi	5	0	6	1,769,768
		Kirimbi	0	0	0	0
		Cyato	45	0	44	3,962,374
	Rubavu	Bugeshi	1,260	0	1,292	90,872,894
	Rusizi	Cyanzarwe	0	0	0	0
		Kanzenze	0	0	0	0
		Busasamana	0	0	0	0
		Mudende	0	0	0	0
		Bweyeye	269	0	294	9,924,703
		Butare	125	0	129	5,758,833
		Muganza	0	0	0	0
		Nkungu	5	0	5	225,663
		Nyakabuye	13	0	14	754,823
		Bugarama	0	0	0	0
Gashonga		0	0	0	0	
Gitambi	0	0	1	28,563		
Ngororero	Muhanda	0	0	0	0	
S/Total	S/Total		2,402	0	2,493	172,327,167
Kigali City	Nyarugenge	Mageragere	0	0	0	0
		Kigali	17	0	15	473,670
	Kicukiro	Gahanga	7	0	9	332,934
S/Total	S/Total	0	24	0	24	806,604

TOTAL	Total General		15,023	0	15,621	1,193,883,309
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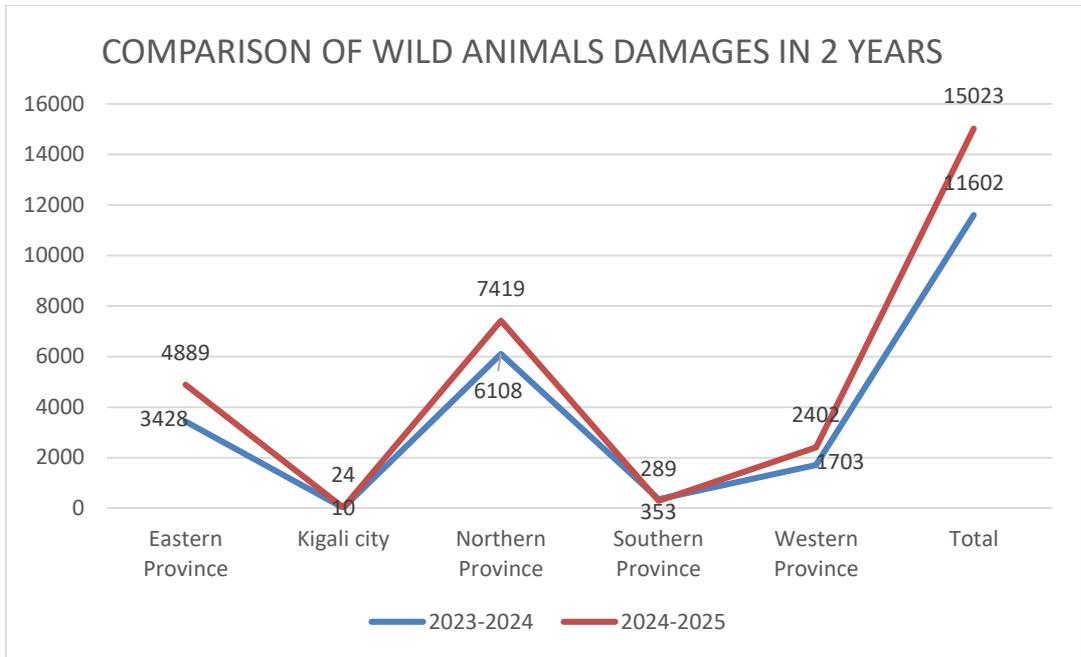
The figure below shows Wild animals claims settlement by region



	Reported	Paid
Eastern Province	4889	5131
Kigali city	24	24
Northern Province	7419	7672
Southern Province	289	301
Western Province	2402	2493
Total	15023	15621

Figure 3. Wild animal claim settlement

The figure below shows an increase of 29.4 % in reported claims as new claims caused by wild animals’ damages increased from 11,602 claims in 2023-2024 to 15,023 claims in 2024-2025. Compensation cost also increased by 19.2% from Frw 1,000,970,527 paid to 11,602 victims in 2023-2024 to Frw 1,193,883,309 paid to 15,023 victims in 2024-2025.



	2023-2024	2024-2025
Eastern Province	3428	4889
Kigali city	10	24
Northern Province	6108	7419
Southern Province	353	289
Western Province	1703	2402
Total	11602	15023

Figure 4. Comparison of wild animal claim settlement in 2023-2024 and 2024-2025

IV. DEBTS RECOVERY

At the beginning of July 2024 SGF had receivables worth FRW 2,167,409,177 of non-written off. Throughout the whole year the identification and localization of debtors, distribution of recovery letters, negotiation with debtors, participating in auctions were done in order to recover SGF amount that have been compensated to victims of non-insured automobiles. Recovery office managed to recover FRW 210,289,792 million in 2024-2025; however, they encountered a challenge of getting information and tracing real

debtors, incapacity of debtors to repay SGF all these hinder the achievement of SGF goal to recover all amount compensated to uninsured victims of road accident.

V. SGF REVENUES IN FY 2024-2025

As one of SGF's source of income and responsibilities to collect 10% of Premiums from Insurance companies, and 5% from tourist activities, the table below shows how premiums were received from insurance companies, and tourism activities where FRW 3,342,393,369 have been generated from all insurance companies and Rwf 2,588,882,827 from RDB & Akagera Management companies, while other revenues increased up to FRW 1,038,303,594.

Table 4. SGF revenues in Financial Year 2024-2025

NAMES OF INSURANCE COMPANIES	AMOUNT (in Rwf)	
SONARWA	534,571,243	
SANLAM	533,674,725	
PRIME	457,289,169	
MUA	212,078,925	
RADIANT	1,189,832,651	
UAP	95,619,112	
BRITAM	86,278,351	
BKGENERAL INSURANCE	168,345,663	
DEFENSE CAPTIVE	30,504,004	
MAYFAIR INSURANCE	34,199,526	
Income From RDB, Nyungwe& AKAGERA Management	2,588,882,827	
Total	5,931,276,196	

OTHER REVENUES

Return on investments	824,691,983
Debts recovery (from non-insured cases)	210,939,455
Sales on non-current assets	1,396,500
Other revenues (public auctions, tender,...)	1,275,656
Total of other revenues	1,038,303,594
GRAND TOTAL	6,969,579,790

VI. AWARENESS AND PREVENTION ACTIVITIES

One of SGF's mission is to organize awareness and prevention activities to reduce claims reported to SGF and reduce the compensation cost spent to victims of both road accident and wild animal damages. The following activities were performed in the FY 2024-2025:

VI.1. Road accident damages prevention

VI.1.1. Meetings with Motorcyclists in all districts

In collaboration with SGF stakeholders (RNP, Local government authorities and Radio TV 10), there were organized the mobilization campaigns to motorcyclists in All districts aiming at sensitizing motorcyclists to accident prevention by complying with road traffic rules and the importance of having third party compulsory insurance. In western provinces this mobilization was conducted from 9th up to 12/12/2024, in Northern province these meetings were done from 19 up to 21/11/2024, from 14th up to 17/1/2025 in Southern Province, while in Eastern Province the meetings were held on different dates ,in Kayonza and Rwamagana were held on 22/08/2024, Bugesera on 01/08/2024 and on 4th /9/2024 in Kirehe and Ngoma



VI.2. Wild animal's damages prevention

- On 28th June, 2025 in KIREHE District, Mahama Sector, Saruhembe cell, SGF participated in the community work (Umuganda) whereby it launched a prevention activity aiming at preventing hippopotamus from damaging crops of people by digging a long trench of 30,785Metres to protect accident caused by hippopotamus (wild animal) in that area and raise the awareness of SGF activities especially relating to Animal damages claims and compensation procedures. These trenches also were established in Mpanga Sector, the neighbouring sector of Mahama on areas of 13,890 Metres. The total length of trenches expected to be established in Kirehe is 44,675 and SGF through the signed MoU with Kirehe District shall pay 44,675,000 Rwf to sponsor this activity, a half of the total cost equal to 22,337,500 Frw was paid by the end June 2025





VI.3. Meeting with SGF's stakeholders

SGF organized Meetings in all areas neighboring parks and other protected areas with its stakeholders including Local government leaders and police. During meetings, they discussed on different challenges that are being faced in claims settlement and the way forward to reduce wild animals' damages in their respective areas.

These meetings were conducted in all provinces in specified districts namely Musanze (for northern province including some western districts namely Rutsiro, Nyabihu and Rubavu districts) Rusizi (remaining districts in western province) , Rwamagana (for Eastern province), Nyamagabe (Nyaruguru & Nyamagabe), and SGF Head quarter (Kigali city & Kamonyi district).

Different invitees in these meetings (sector staffs in charge of agriculture, veterinaries and executive secretary of sectors in areas neighboring parks and other protected areas) met in those districts to share experience and challenges they face regarding animal damages and the way forward to address them. The discussion focused on the ongoing increase of number of claims of damages caused by wild animals and the way forward to prevent them; fraudulent declaration in SGF committed by some claimants while authorized by local leaders; delays

in declaration in SGF at sector level and other issues hindering the compensation process.



VI.4. Anti-corruption campaigns

SGF through Anti-corruption committee conducted mobilization on the fight against corruption among SGF beneficiaries. During these campaigns claimants were reminded that services offered by SGF are free of charge, any attempt to request or pay fees which are not provided by the law is a form corruption punishable by the law. The message on the fight against corruption was delivered also in meetings with SGF stakeholders whereby public servants attended the meeting were requested to avoid any charge to claimants during compensation process

VII. CORPORATE SOCIAL RESPONSIBILITY

VII.1. KWIBUKA 31

During the 31st Annual commemoration of genocide against the Tutsi, On 23/5/2025 SGF staff paid tribute to Victims of the Genocide against the Tutsi in Kabuye sector, Gisagara

district and supported the survivors of the genocide against the Tutsi through providing cows to nine families in line with Girinka program



For Social Transformation, the Special Guarantee Fund in collaboration with the Rwanda National Commission of Human Right and IBUKA in Rubavu district provided cows to four families survivors of the genocide against the Tutsi in 1994 to improve their social well-being

and raise the awareness regarding the services offered by Special Guarantee Fund.



VII.2. SOCIALIZING ACTIVITIES FOR SGF STAFF

In the year 2024/2025 SGF initiated different activities aiming at facilitating communication, connection, and the building of relationships. SGF attended organized volley ball tournaments among government institutions, participated also in different friendly games aiming at promoting sociability among staff



VII.3. CAPACITY BUILDING FOR FRESH GRADUATES

SGF in collaboration with the Rwanda development Board offers professional internship to fresh graduates whereby trainees within six months in addition to theoretical skills they gain from university acquire practical knowledge in SGF. The Rwanda National internship program offers graduates with practical work experience, aiming to bridge the gap between academia and the labor market and enhance employability

VII.4. SPONSORSHIP TO NATIONAL PARARYLYMPIC COMMITTEE

SGF in line with the awareness of its activities, on 19/01/2025, in Huye District through the cooperation with NPC, attended sitting volley and valley ball competitions, the participants were explained the services the Special Guarantee Fund offers to victims of Road accidents and animal damages



Appendices:

- 1. 2024-2025 Action Plan implementation Status**
- 2. Financial statement 2024-2025**

2024-2025 ACTION PLAN IMPLEMENTATION STATUS

This assessment highlights key activities in the action plan that have been conducted throughout the financial year 2024-2025 which covers the period from the 1st July 2024 to 30th June 2025. SGF's core mission is to compensate victims of road accidents and wild animal damages all other activities have been performed to support the core mission, directly or indirectly.

Throughout the reviewed period, a total of 15,523 new claims have been received, among all received claims 500 claims were related to road accident damages and 15,023 were related to wild animals' damages. Regarding settlement of claims Frw 2,427,020,181 paid to 16,038 claims while 99 claims related to road accident damages were rejected due to different reasons.

I. THE SCORING APPROACH USED FOR ACTION PLAN EVALUATION- (MINECOFIN GUIDELINES)

GREEN COLOR: ACHIEVED – *at least 90%* of the target has been achieved. This indicates that the activity has been completed at an excellent level.

YELLOW COLOR: PARTIALLY ACHIEVED – When the result is *between 50% and 89%* of the target. This indicates that the target is not achieved, but the achievement level has been in the range of good and very good.

RED COLOR: NOT ACHIEVED – When the achievement is *less than 50%* of the target. This indicates that the objective is not achieved due to internal or exogenous factors.

IMPLEMENTATION STATUS OF SGF BOARD OF DIRECTORS' ACTION PLAN 2024-2025

No	Planned results for 2024-2025	Baseline	Performance indicator	Implementation status
1	100% of claims received fulfilling all requirements for settlement to be settled within the required timeframe in 2024-2025	95% of received eligible claims were settled within the required timeframe in 2023-2024	% of settled claims fulfilling all requirements.	Achieved 96% against 100% targeted: In addition to 1324 claims that were pending by July 2024; 15,523 new claims were reported, 16,038 claims paid, 99 claims rejected while 1,250 claims were pending by June 2025.
2	10% increase in revenues from investment in Government securities, term deposits in banks, RNIT Iterambere Fund and commercial paper to reach FRW 610.5 million by end June 2025	Rwf 555 million achieved as return on investment in 2023-2024	% increase in investment revenues	35% increase in return-on-investment FRW 824.6 million achieved as return on investment in 2024-2025
3	20% increase in money recovered from owners of uninsured vehicles that caused accidents compensated by SGF to reach FRW 159.9 million by end June 2025	Rwf 133.3 million recovered from SGF debtors in 2023-2024	% increase in amount recovered from SGF debtors	Recovered amount increased by 58% : From FRW 133.3 million recovered in 2023-2024 to FRW 210.2 Million recovered in 2024-2025.
4	100% of implementable audit recommendations to be fully implemented by June 2025	82% of audit recommendations fully implemented in 2023-2024	% of fully implemented audit recommendations	The implementation of audit recommendations year 2023-2024 is in process we are still waiting final Audit Report but the current status was 43%
5	Financial statements audited and unqualified audit report 2024-2025 obtained	SGF unqualified audit opinion for 2022-2023 obtained from BDO	Availability of unqualified audit opinion on SGF Financial statement	Current Fiscal Year 2024-2025, The Special Guarantee Fund obtained the Unqualified audit report.

SGF ACTION PLAN 2024-2025 IMPLEMENTATION STATUS

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Time frame	Responsible	Implementation status Q4
OUTCOME 1: ENHANCED CLAIMS SETTLEMENT AND CUSTOMER SATISFACTION									
1	Claims settled and compensated within timeframe	% of eligible claims received that are settled within 30 days following fulfillment of all requirements for settlement	95% of received eligible claims were settled timely in 2023-2024	100% of eligible claims received to be settled within 30 days following fulfillment of all requirements for settlement	Gather claims information and make provisions for claims, analyze claims and conduct onsite claims investigations, settle claims and prepare progress reports on claims settlement, prepare claims compensation payment proposals, Hold transaction committee meetings and File claims documents.	Claimants, Local Government, RNP, Claimants	Q1-Q4	Compensation Unit	Achieved 96% against 100% targeted: In addition to 1324 claims that were pending by July 2024; 15,523 new claims were reported, 16,038 claims paid, 99 claims rejected while 1,250 claims were pending by June 2025.
2	Customer care enhanced	Number of customer complaints addressed out complaints received and number of quarterly customer complaints report	Quarterly Complaints reports available in 2023-2024	Complaints register availed and functional at all levels interacting with customers, Monthly status report on customer complaints to be availed timely	Put in place functional complaints register and collect and consolidate customer complaints	Claimants	Q1-Q4	Compensation Unit & Administration and Finance Unit	Achieved at 99.7% 364 out of 365 claims were fully addressed while 1 are pending.
OUTCOME 2: SUSTAINED SGF FINANCIAL HEALTH									
3	Investment revenues increased	% increase in investment revenues	Rwf 555 million achieved as return on investment in 2023-2024	10% increase in revenues from investment in Government securities, term deposits in banks, RNIT Iterambere Fund and commercial paper to reach FRW 610.5 million by end June 2025	Invest available funds in Government securities, term deposits, Commercial banks and RNIT	BNR, RNIT, Commercial banks,	Q1-Q4	Administration and Finance Unit	35% increase in return-on-investment Rwf 824.6 million achieved as return on investment in 2024-2025
4	Debts due to SGF recovered	% increase in recovered amount	Rwf 133.3 million recovered from SGF debtors in 2023-2024	20% increase in money recovered from owners of uninsured vehicles that caused accidents compensated by SGF to reach FRW 159.96 million by end June 2025	Identify and locate responsible of road accidents caused by non-insured automobiles, conclude recovery contracts, seize vehicles of debtors who are not willing to pay following rules and regulations	RNP, NPPA, NIDA, RRA, Local government authorities	Q1-Q4	Administration and Finance Unit	Recovered amount increased by 58%: From Rwf 133.3 million recovered in 2023-2024 to FRW 210.2 Million recovered in 2024-2025.
5	5% of tourism revenues due by RDB collected and recorded in SGF books	% increase in revenues collected from tourism activities	Rwf 2,357 million were collected from RDB in tourist activities	10 % increase in revenues collected RDB i.e to reach FRW 2,592.7 billion by end June 2025	Conduct premiums verification activities in Nyungwe investment company & Akagera Management company and prepare periodic reports	RDB, Nyugwe Management Company and Akagera Management company	Q1-Q4	Administration and Finance Unit	9% increase in revenues from tourist activities Frw 2,588 billion were collected from RDB

6	Premium declarations and payments verified and confirmed	Availability of an approved annual premiums verification plan	Premiums verification plan of 2023-2024 prepared and approved	2024-2025 Annual premiums verification plan to be prepared and approved by end July 2024	To prepare annual premium verification plan, Follow-up at Insurance Companies on Audit finding provided to them and implementation of audit recommendation, audit all monthly declarations of premium received from the insurance Companies, make provisional reports of audit of premium received by insurance companies on behalf of the SGF, Participate to prior negotiations to the elaboration of final reports	Insurance companies	Q1-Q4	Administration and Finance Unit	2024-2025 Annual premium plan were prepared and approved	
		Number of premium audits performed timely in the premium's verification plan and their respective reports	9 premium audits completed as planned in premiums verification plan by May 2024	100% of premiums verification plan to be completed by end June 2025			Q1-Q4		Out of 12 premiums verification plan planned 10 of them were completed timely while 2 is still under progress to be finalised end June 2025	
		% increase in premiums collected from insurance companies	RWF 2,766 million were collected from all insurance companies as premium in 2023-2024	10% increase in premiums revenues to reach FRW 3,042 billion by end June 2025					20% increase in premium revenues Frw 3,342 billion were collected from insurance companies	
7	SGF Budget execution, new and revised budget prepared, approved effectively executed	Number of quarterly budget execution report	Budget execution for 3 quarters in FY 2023-2024 were prepared and submitted	2024-2025 Budget execution prepared and submitted not later than 15 th of each month following the reporting quarter	Prepare budget execution every quarter	MINECOFIN	Q1-Q4	Administration and Finance Unit	4 Quarterly Budget execution were prepared and submitted timely	
		Availability of an approved revised budget	2023/2024 approved revised budget available	Approved 2024/2025 revised budget to be availed by January 2025					Prepare 2024/2025 revised budget	2024-2025 revised budget was prepared and approved
		Availability of an approved budget	2024/2025 approved budget is under preparation	Draft 2025/2026 budget to be availed by June 2025					Prepare the SGF 2025/2026 budget	2025/2026 prepared waiting for Board's approval
OUTCOME 3: SUSTAINED SGF PERFORMANCE, ACCOUNTABILITY AND COMPLIANCE WITH LAWS AND REGULATION										
8	Audits and inspections and recommendations fully implemented	% of recommendations fully Implemented	93% of Audit recommendations have been fully implemented	Implement all recommendations from different audit and inspections	To implement all recommendations from Audit and inspections	-	Q1-Q4	Heads of Units	Audit recommendations are ongoing still wait final Audit report	

9	SGF Financial reports prepared and submitted timely	Number of financial reports prepared and submitted	4 Quarterly financial reports for FY 2023/2024 prepared and submitted timely	Quarterly financial reports 2023/2024 prepared and submitted not later than one month following the reporting period	Prepare periodic financial reports	MINECOFIN&BNR	Q1-Q4	Administration and Finance Unit	4 Quarterly Financial reports were prepared and submitted timely	
10	Staff capacity improved through training	Number of staff trainings conducted	15 trainings were given to 22 staff in 2023-2024	2024-2025 approved capacity building plan to be availed by end July 2024 and executed as planned	To execute building plan and train SGF's staff in different domains through facilitation	RDB/CDES, MINECOFIN, IIA, MIFOTRA, RMI	Q1-Q4	Administration and Finance Unit	32 trainings that were given to different staff	
11	Human resources management support functions adequately provided and Enhancement of favorable working environment and team working spirit	Number of months within a year for which the salary was paid timely	All 12 monthly salary were paid not later than 25 th day in 2023/2024	Monthly Staff Salary to be paid not later than 25 th of every month in 2024-2025	Prepare monthly payroll for staff and interns and prepare their declaration in RSSB within the timeframe	IPPIS/MIFOTRA	Q1-Q4		All 12 monthly staff salaries were given prepared and paid timely	
		Number of staff meetings occurred and meeting minutes availed	4 staff meetings occurred in 2023/2024	To organize at least one meeting per quarter in 2024/2025	Conduct quarterly staff meeting and prepare their minutes	SGF Staff			5 Staff meeting were conducted in 2024-2025 and their minutes were signed	
12	Logistics provided adequately and on time	Number of stock inventory reports availed	12 Monthly stock inventory reports prepared and submitted in 2023/2024	Monthly stock inventory reports prepared not later than the month following the reporting period.	Conduct stock inventory on monthly basis and provide all needed logistics support in due time	-			Q1-Q4	10 stock reports were prepared and submitted timely
		Availability of updated periodic fixed assets register	4 Quarterly 2023/2024 fixed assets inventory reports available	Fixed assets register to be updated on a quarterly basis	Update fixed assets register and prepare subsequent report on quarterly basis			Q1,Q2&Q3 Fixed asset register were prepared and approved		
13	ICT services provided satisfactory	Proportion of staff receiving ICT support adequately and timely	ICT services support was provided adequately	100% of staff to receive ICT support adequately and timely	Provide ICT support, Monitor and ensure accessible and maintenance of SGF online services and ICT infrastructure in place and train users and provide quarterly reports	RISA	Q1-Q4	Administration and Finance Unit		100% of ICT Support Computer hardware and software troubleshooting, requests were provided timely
		Availability of functional internal and external backup	A functional internal and external data backup done in 2023-2024	Internal and external backup to be functional and available in 2024/2025	Make an external and internal backup on regular basis	AOS		Internal and external backup were done on regular basis		
14	Action plan and Staff performance contract prepared reported timely	Available Action plan and staff performance contract	SGF 2023/2024 Action plan and performance contract availed and performed within timeframe	All staff performance contract to be performed, reported and evaluated timely in RBM	Prepare 2024/2025 performance contract for all staff and Prepare SGF Draft 2025/2026 action plan	-	Q1-Q4	Planning, M&S Officer	Monitoring of 2024-2025 performance contract was done regularly	

15	Monitoring and Evaluation conducted effectively and efficiently	Number of periodic Monitoring reports prepared and submitted	Periodic reports prepared and submitted in 2023/2024	Weekly, Monthly, Quarterly and Annual activity reports and quarterly implementation status of recommendations of 2024/2025 to be prepared and submitted	Prepare 2023-2024 annual reports, quarterly implementation status on recommendations in 2024/2025 timely	SGF Staff & MINECOFIN			Q1,Q2&Q3 reports of 2024-2025 reports were prepared and submitted timely
16	SGF statistics collected and disseminated to the relevant Stakeholders	Number of periodic Statistical reports produced within timeframe	4 quarterly Statistical reports of 2023/2024 prepared and submitted	Quarterly statistical reports to be prepared and submitted timely	Collect Statistical data and prepare 2023-2024 annual statistics report and 3 quarterly Statistics of 2024-2025	RDB& Compensation Unit			2023/2024 Annual and Q1,Q2&Q3 of 2024-2025 statistics reports were prepared and submitted timely
17	Increased risk coverage in different areas expanded (maritime, mining, construction and fire insurance)	Availability of feasibility study of inclusion of new coverage in SGF mission	The research conducted on SGF new coverage in 2023-2024	To make a study on the feasibility of inclusion of new coverage in SGF mission	To make a feasibility study of SGF new coverage	Insurance, Mining and construction companies, other stakeholders	Q4		The research of SGF new coverage was done however it will continue in coming years for deep analysis
18	Improved SGF processes regarding internal control, risk and governance reviewed for SGF performance	Number of financial reviews conducted	4 quarterly financial reviews conducted and completed in 2023/2024	4 quarterly financial review to be completed by end June 2025	Conduct periodic financial review	MINECOFIN& SGF Audit committee	Q1-Q4	Internal Auditor	4 quarterly financial reviews were done
		Availability of implementation status reports on audit recommendations	Follow up on implementation of audit recommendations done in 2023/2024	Follow up on audit recommendations to be done on regular basis	To make a regular follow up on audit recommendations		Follow up of audit recommendations is ongoing and wait final report		
		Availability of quarterly consolidated internal audit report	Consolidation of audit report performed in 2021/2022	Quarterly consolidated internal audit report to be done regularly in 2024-2025	To make a consolidation of audit report		Consolidated internal audit report were prepared and submitted		
		Availability of internal audit plan	2024/2025 internal audit plan prepared and availed	Risk based internal audit plan for 2025/2026 to be prepared and approved	To prepare internal audit plan		Internal audit plan for 2025-2026 was prepared and approved		
		Availability of report on Human resource and customer care	Audit on Human resource conducted in 2020	Audit on Human resource and customer care by June 2025	To conduct audit on Human resource & customer care and prepare its report		The audit on Human resource and customer care was done		
19	Procurements conducted on time and in accordance with Public	Availability SGF approved procurement plan 2025-2026	Approved 2023/2024 procurement plan prepared	2025/2026 SGF annual procurement plan prepared and approved	To conduct need assessment and prepare annual procurement plan	SGF Staff	Q4	Procurement Officer	2025-2026 procurement plan was prepared waiting for Board's approval

	Procurement laws and procedure	Proportion of tenders executed on time in accordance with procurement laws and procedures	13 out of 20 planned tenders have been fully executed	100% planned tenders to be fully executed of planned tenders for 2024/2025 to be executed by end June 2025	Execute the annual procurement plan, Prepare tender documents, publish tenders and Conduct evaluation for tenders and award tender to successful bidders, prepare make a regular follow up on contract management	RPPA & Suppliers	Q1-Q4		Achieved at 87% 21 planned tenders were awarded timely as planned however one tender bounced due to the budget constraint and other 3 tenders were not yet executed due to different reasons
20	Legal and advisory services timely provided on all legal matters involving SGF	Proportion of legal advices provided timely	16 legal opinions were provided timely in 2023-2024	100% of legal advice requested timely delivered	Analyze legal matters involving SGF and provide legal opinions and provide quarterly reports	SGF Staff	Q1-Q4	Legal Affairs & Recovery officer	All 22 legal opinions were provided timely upon their request
		Proportion of contracts timely drafted/reviewed	11 contracts have been drafted timely in 2023-2024	100% of contracts drafted/reviewed within the timeframe	Draft and review contracts between SGF and third party	Stakeholders & suppliers			15 contracts of suppliers and SGF contractual staff were drafted timely
21	Enhanced litigation Management	Number of Courts cases executed and their related reports	72 debtors were sued to courts, 15 cases were closed and won by SGF while 57 cases are still ongoing	100% of all SGF cases to be represented in courts, their execution and related periodic reports	Represent SGF before courts, record all SGF courts judgements execution, prepare juridical provisions and periodic reports on legal matters involving SGF	Courts, Lawyers and courts Bailiffs			Reports on legal matters were submitted timely; 72 debtors were sued to courts to recover SGF debts worth Frw 522.9 million, among them 37 cases worth Rwf 417.4 million were closed and won by SGF while 35 are pending
22	Approved policies to improve internal procedures	Availability risk management policy and updated draft SGF policies and procedure manual	Risk Management policy was prepared waiting Board's approval	Update the risk management policy and draft SGF policies and procedure manual	To update risk management policy and draft SGF policies and procedure manual	-	Q3-Q4	Legal Affairs & Recovery officer and Planning M&S Officer	SGF Risk Management policy was prepared and approved while SGF policies and procedure manual was updated waiting for approval
23	Management administrative assistance services provided adequately and timely	Number of periodic status reports on administrative assistance services	4 quarterly reports on administrative assistance activities were prepared and submitted timely in 2023-2024	Management administrative assistance services and support to be adequately and timely delivered in 2024/2025	Maintain proper recording and filing system; Perform other clerical services to related meetings and prepare quarterly reports	SGF Staff and other stakeholders	Q1-Q4	Administrative Assistant to DG	Administrative assistant reports were prepared and submitted timely; filing is done on regular basis
OUTCOME 4: IMPROVED PUBLIC AWARENESS ON SGF MISSION AND ACTIVITIES									
24	Enhanced SGF corporate social responsibility	Number of corporate social activities done by SGF	Financial supports given to different Genocide survivors in Kamonyi District	Support identified needy victims of the Genocide against Tutsi	Identify and support the needy victims of the Genocide against the Tutsi	IBUKA	Q4	Administration & Finance Unit	SGF Staff paid tribute to victims of 1994 Genocide against Tutsis and gave 9 cows to 9 families of genocide survivors
25	Improved public awareness on SGF mission	Number of articles published on SGF website	14 Articles published on SGF's website in 2022-2023	To publish 14 articles (at least one article per month) on SGF's website	Draft news on organized events to be published on SGF's website, Invite media house for important events coverage,	-	Q1-Q4		22 articles on SGF's website to raise its awareness in 2024-2025

		Number of activities SGF participated in JADF	Opening ceremony in JADF expo in Nyagatare, Kirehe and Nyamagabe districts	Participate in 4 JADF activities in FY 2024/2025	Follow up and participate in activities organized by JADF which are SGF's partners	JADF			SGF was represented in 2 meetings organized by JADF in Kirehe and Nyamagabe Districts
		Number of meetings with stakeholders organized	One stakeholder 'meeting in wild animal occurred in 2023-2024	Organize meeting with stakeholders at least one road accident and one in wild animal	Identify Stakeholders to invite and organize all related meeting Logistics	SGF Stakeholders	Q1-Q4	Compensation Unit	Meetings with SGF's stakeholders were conducted in all 4 provinces and Kigali city, their related meeting minutes were signed
26	SGF participation in road traffic accidents and wild animals' damages prevention activities strengthened	Number of road traffic accidents and wild animals' prevention activities conducted	One prevention activity of wild animal damages in Musanze district to prevent wild animals and one prevention activity in road accident damages in Nyagatare District June in 2024	Having actively participated at least in 1 prevention activity in road accident and 1 in wild animal by June 2025	Organize and participate at least one prevention activity in one area neighboring national park to prevent wild animals' damages and other activity in road traffic accident	Local government & RNP	Q3-Q4	Compensation Unit	Awareness campaign to prevent road accident were done in 4 provinces and Kigali city. The prevention of animal damages in Eastern Province, Kirehe Sector was done in Mahama whereby SGF through community work launches the project of digging trenches to limit wild animal damages. This project will cover areas of 44 Kilometers in Mahama and Mpanga Sector and continue to be implemented in the FY 2025/2025

