

**REPUBLIC OF RWANDA**



**SPECIAL GUARANTEE FUND (SGF)**

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**ANNUAL ACTIVITY REPORT 2023-2024**

**September, 2024**

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## Table of contents

Foreword.....	1
1. EXECUTIVE SUMMARY .....	2
OVERVIEW OF SPECIAL GUARANTEE FUND.....	3
2. CLAIMS MANAGEMENT .....	7
1.1 Evolution of claims in recent five years.....	7
1.2 ROAD ACCIDENT CLAIMS SETTLEMENT .....	7
1.2.1 Reported claims related to road accident damages .....	10
1.2.2 COMPENSATED CLAIMS RELATED TO ROAD ACCIDENT .....	11
1.2.3 REJECTED CLAIMS RELATED TO ROAD ACCIDENT.....	14
1.3 WILD ANIMAL CLAIM SETTLEMENT .....	14
3. RECOVERY OF SGF DEBTS RECOVERY .....	20
4. SGF REVENUES IN FY 2023-2024.....	20
5. AWARENESS ACTIVITIES AND PREVENTION ACTIVITIES .....	21
4.1 Road accident damages prevention.....	21
4.2 Wild animal's damages prevention.....	22
4.3 Meeting with SGF's stakeholders .....	23
4.4 Participation in JADF exhibition .....	23
6. CUSTOMER SATISFACTION SURVEY .....	25
7. CORPORATE SOCIAL RESPONSIBILITY .....	25
6.1 KWIBUKA 30 .....	25
6.2 SPONSORSHIP TO NATIONAL PARARYLYMPIC COMMITTEE .....	26
Appendices.....	27

## LIST OF TABLES

Table 1. Summary of road accident claims settlement.....	8
Table 2. New claims reported related to road accident .....	10
Table 3. Compensated claims related to road accident damages.....	12
Table 4. Rejected Road accident claims.....	14
Table 5. Wild animal claims settlement.....	15
Table 6. SGF revenues in Financial Year 2023-2024.....	21

## LIST OF FIGURES:

Figure 1. Evolution of claims settlement in five years .....	7
Figure 2. Road accident claims settlement in 2023-2024 .....	9
Figure 3. Road accident by type of vehicle.....	9
Figure 4. Comparison of wild animal claim settlement in 2022-2023 and 2023-2024 .....	20

## **Foreword**

Special Guarantee Fund (SGF), a non-commercial public Institution operating in insurance Sector mandated to compensate victims of accidents and damages caused by uninsured & non-identified automobiles and wild animals. During 2023-2024 SGF settled claims both related to road accident and wild animal's damages as its core mission, this document includes the overview of insurance sector in Rwanda, 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.



**Florence NIBAKURE**

**Acting Director General**



## **1. EXECUTIVE SUMMARY**

During the FY 2023-2024, a total number of 12,050 new claims have been received from which 11,602 were related to wild animals' damages and 448 claims related to road traffic accidents. Compared to the year 2022-2023, the total number of new claims received increased by 58% attributed mainly to claims for wild animals' damages which increased by 63% and the decrease of 14 % in claims of road accidents. On the settlement side FRW 2,241 billion were compensated to 11,335 claims where FRW 1,240 billion went to 473 claims related to road accident damages and FRW 1 billion paid to 10,862 claims related to wild animals' damages.

65 claims related to road accident that don't fulfill all requirement were rejected; at the end of the period under review 2,039 claims are pending for settlement where (1,785 are claims related to wild animals' damages and 254 claims related to road accident damages.

On the side of SGF's revenues, SGF managed to recover FRW 133 million from its debtors responsible for road accident across the country, Rwf 2,357 billion were received from tourist activities through RDB and Akagera Management Company and Rwf 2,766 billion 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 appendices of 2023-2024 Action implementation status and financial statement for the year 2023-2024.

## **OVERVIEW OF SPECIAL GUARANTEE FUND**

The Special Guarantee Fund (SGF) is a public institution affiliated to the Ministry of Finance and Economic Planning with the supervisory role. It is headed by the Board of Directors with decision making role and competency to approve the Guarantee Fund'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 the Director General with the role of coordinating all services in order to ensure the interaction and collaboration at all levels. She 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 belong to the aforementioned units is under direct supervision of the Director General.

### **SGF MISSION, VISION, organization and functioning**

The SGF has been established by the law n° 52/2011 of 14/12/2011 determining its mission, organization and functioning as follows:

#### **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 sub-paragraphs 1° and 2° 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.

**a. SGF Principles and Core value:**

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

**b. 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 3<sup>rd</sup> 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:

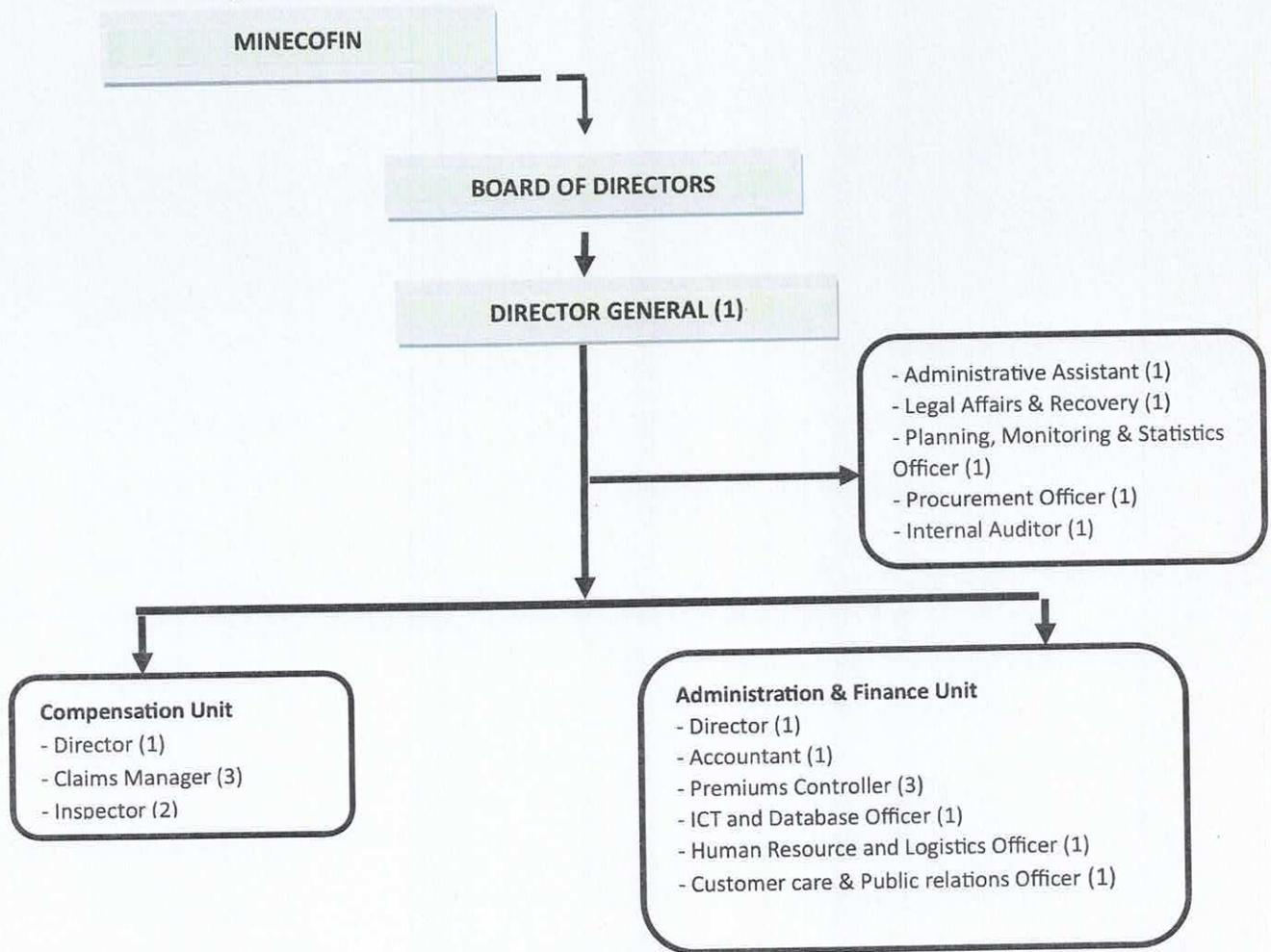
1. Ten per cent (10%) of insurance premiums for automobiles.
2. Five percent (5%) of gross annual income that the organ in charge of tourism gains from tourism activities.
3. Income generating activities, deposits in banks or in capital markets, and any other sources following a decision of the Board 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.

**c. Current Organizational Structure**



**Composition of SGF Board OF DIRECTORS as of 30th June, 2024**

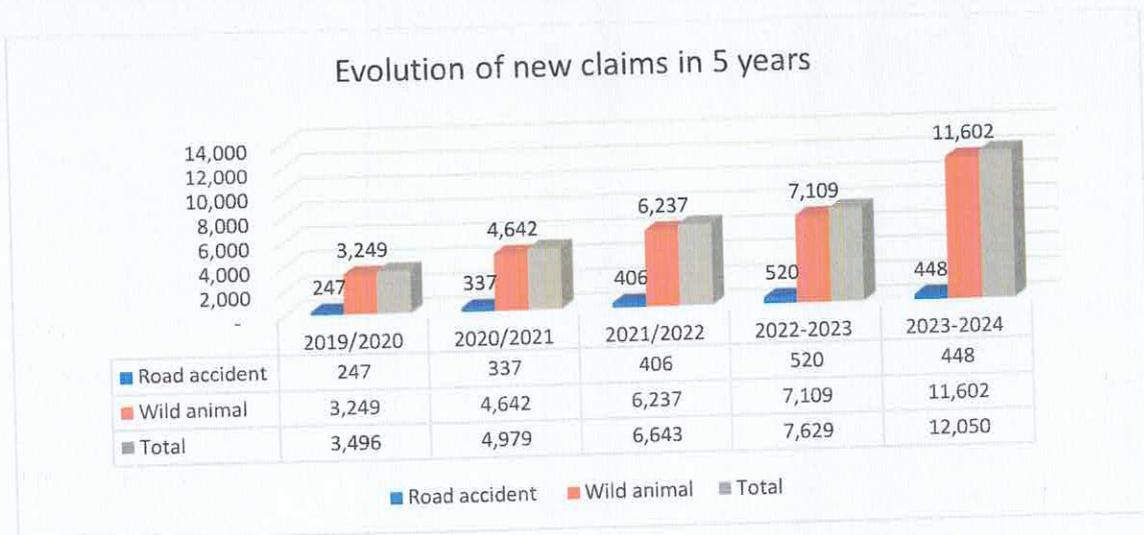
#	Names of members	Responsibility
1	MUKAKIMENYI Veneranda	V/Chairperson
2	NKURUNZIZA Mark	Member
3	CP RUMANZI George	Member
4	DUSABE Théophile	Member
5	KAREMERA UWIMANA Claire	Member

## 2. CLAIMS MANAGEMENT

Claims management 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.

### 1.1 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 2022-2023, there was a decrease of 14% in claims caused by road accident damages while there is an increase of 63% in wild animals' damages.



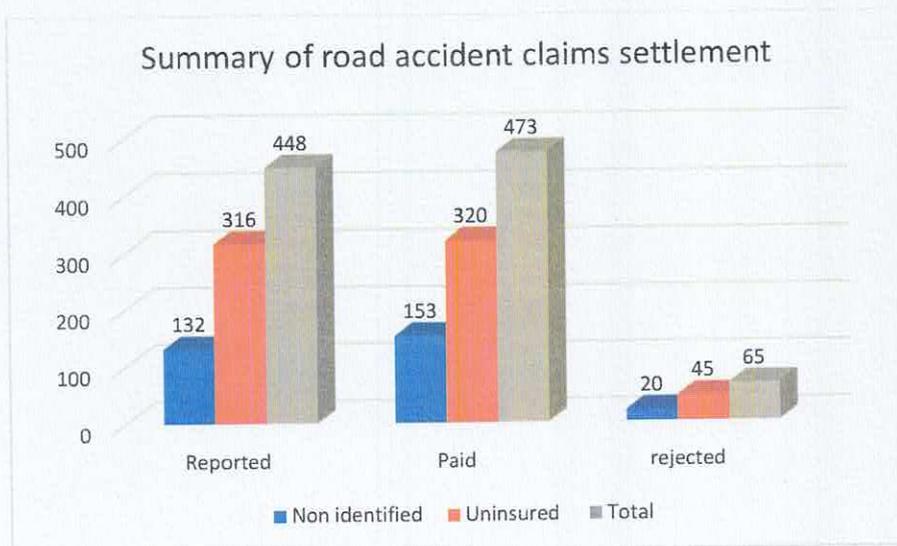
*Figure 1. Evolution of claims settlement in five years*

### 1.2 ROAD ACCIDENT CLAIMS SETTLEMENT

During the period under review, in addition to 344 that were pending by July 2023, SGF received 448 new claims from which 316 were caused by uninsured automobiles while 132 were caused by non-identified automobiles, Rwf 1,240,660,131 were paid to 473 victims of road accident damages, 65 ineligible claims were rejected while 254 claims are still pending for settlement.

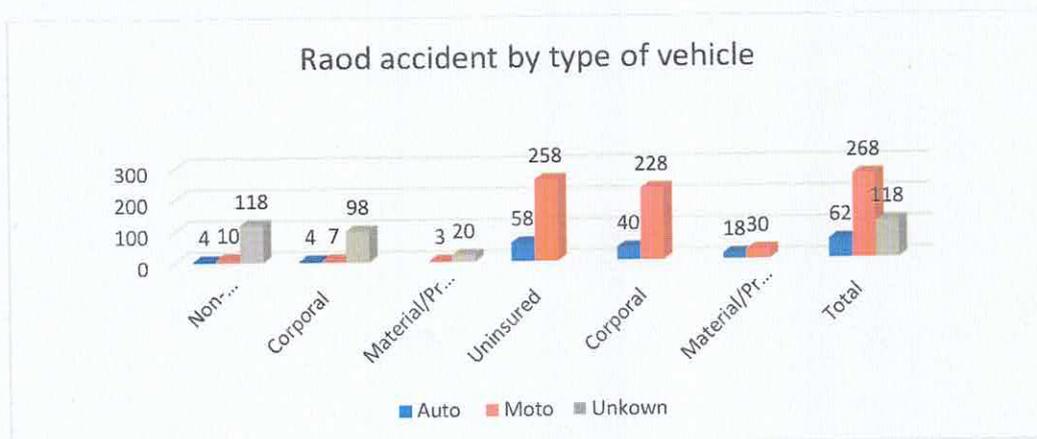
Table 1. Summary of road accident claims settlement

Types	Damage		Non identified	Non insured	Total
Claims reported	Body injury	number	109	268	377
		provision	55,919,021	184,210,506	240,129,527
	Property	number	23	48	71
		provision	6,869,692	5,602,100	12,471,792
	<b>Total</b>	number	132	316	448
	<b>provision</b>	<b>62,788,713</b>	<b>189,812,606</b>	<b>252,601,319</b>	
Claims paid	Body injury	number	145	283	428
		provision	442,801,960	810,763,848	1,253,565,808
		amount paid	458,712,754	705,858,658	1,164,571,412
	Property	number	8	37	45
		amount paid	15,523,025	60,565,694	76,088,719
	<b>Total</b>	number	153	320	473
	<b>amount paid</b>	<b>474,235,779</b>	<b>766,424,352</b>	<b>1,240,660,131</b>	
Claims rejected	Body injury	number	13	26	39
		provision	9,584,916	6,307,925	15,892,841
	Property	number	7	19	26
		provision	548,700	5,735,100	6,283,800
	<b>Total</b>	number	20	45	65
	<b>provision</b>	<b>10,133,616</b>	<b>26,096,723</b>	<b>22,176,641</b>	
Claims Pending for settlement	Body injury	number	56	133	189
		provision	131,079,586	281,382,108	412,461,694
	Property	number	25	40	65
		provision	32,322,034	30,773,212	63,095,246
	<b>Total</b>	number	<b>81</b>	<b>173</b>	<b>254</b>
	<b>provision</b>	<b>163,401,620</b>	<b>312,155,320</b>	<b>475,556,940</b>	



**Figure 2. Road accident claims settlement in 2023-2024**

In 2023-2024, out of total 448 claims reported at SGF, 316 cases representing 70% were related to accidents caused by non-insured automobiles and 132 representing 29% were related to accidents caused by non-identified automobiles. Compared to the previous year of 2022-2023 number of road accident claims decreased by 14% from 520 claims to 448 claims in this year.



**Figure 3. Road accident by type of vehicle**

As it is shown by the above figure 366 of total claims representing 70% are related to accidents caused by non-insured vehicles of which 301 claims worth 82 % of them are caused by motor vehicles against 18% were caused by other automobiles, 30% (154 claims) were caused by non-identified automobiles.

### 1.2.1 Reported claims related to road accident damages

Table 2. New claims reported related to road accident

Region	Non-Identified			Uninsured			Grand Total
	Corporal	Material/ Property	Total	Corporal	Material/ Property	Total	
<b>East</b>	<b>27</b>	<b>2</b>	<b>29</b>	<b>68</b>	<b>2</b>	<b>70</b>	<b>99</b>
Bugesera		1	1	12	1	13	14
Gatsibo	7		7	7		7	14
Kayonza	4		4	8		8	12
Kirehe	1		1	6		6	7
Ngoma	2		2	8		8	10
Nyagatare	9	1	10	17	1	18	28
Rwamagana	4		4	10		10	14
<b>Kigali</b>	<b>50</b>	<b>20</b>	<b>70</b>	<b>95</b>	<b>31</b>	<b>126</b>	<b>196</b>
Gasabo	21	10	31	42	9	51	82
Kicukiro	14	5	19	33	10	43	62
Nyarugenge	15	5	20	20	12	32	52
<b>North</b>	<b>7</b>		<b>7</b>	<b>20</b>	<b>3</b>	<b>23</b>	<b>30</b>
Burera				1		1	1
Gakenke				3		3	3
Gicumbi				6	2	8	8
Musanze	7		7	7		7	14
Rulindo				3	1	4	4
<b>South</b>	<b>15</b>	<b>1</b>	<b>16</b>	<b>42</b>	<b>9</b>	<b>51</b>	<b>67</b>
Gisagara				1		1	1
Huye	3	1	4	6		6	10
Kamonyi	6		6	11	4	15	21
Muhanga	3		3	10	3	13	16
Nyamagabe	2		2	4		4	6
Nyanza				4		4	4
Nyaruguru	1		1	4	1	5	6
Ruhango				2	1	3	3
<b>West</b>	<b>10</b>		<b>10</b>	<b>43</b>	<b>3</b>	<b>46</b>	<b>56</b>
Karongi	1		1	1		1	2
Ngororero	1		1				1
Nyabihu	1		1	1		1	2
Nyamasheke	2		2	4		4	6
Rubavu	2		2	27	3	30	32
Rusizi	2		2	6		6	8
Rutsiro	1		1	4		4	5
<b>Grand Total</b>	<b>109</b>	<b>23</b>	<b>132</b>	<b>268</b>	<b>48</b>	<b>316</b>	<b>448</b>

As it is shown on the graph below, Kigali has 43%, Eastern province with 22%, Southern province with 15%, Western province on the fourth place with 12% and Northern province with only 7% of total claims. Most of road accident claims caused body injury or death as 84% of all reported cases led to corporal damages and only 16% caused property damages.

### **1.2.2 COMPENSATED CLAIMS RELATED TO ROAD ACCIDENT**

During the Financial Year 2023-2024, SGF compensated Rwf 1,240,660,131 to 473 victims of road accident damages from which Rwf 789,370,223 were paid to 320 victims of non-insured automobiles and Rwf 474,235,779 paid to 153 victims of non-identified automobiles. Rwf 1,184,242,777 were compensated to 428 claims that led to corporal damages and Rwf 79,363,219 compensated to 45 claims related to property damages.

Table 3. Compensated claims related to road accident damages

Region	Non-identified						Uninsured						Grand Total	
	Corporal		Material / Property		Total		Corporal		Material / Property		Total			
	Number of victims	Amount paid	Number of victims	Amount paid	Number of victims	Amount paid	Number of victims	Amount paid	Number of victims	Amount paid	Number of victims	Amount paid		
East	41	147,499,181	2	1,511,666	43	149,010,847	69	186,000,978	1	19,281,017	70	205,281,995	113	354,292,842
Bugesera			1	908,600	1	908,600	10	29,730,250			10	29,730,250	11	30,638,850
Gatsibo	14	66,914,965			14	66,914,965	11	12,589,029			11	12,589,029	25	79,503,994
Kayanza	6	19,720,286			6	19,720,286	10	33,241,922			10	33,241,922	16	52,962,208
Kirhehe							6	11,780,121	1	19,281,017	7	31,061,138	7	31,061,138
Ngoma	3	17,237,334			3	17,237,334	2	1,163,100			2	1,163,100	5	18,400,434
Nyagatare	11	24,179,048	1	603,066	12	24,782,114	19	69,709,380			19	69,709,380	31	94,491,494
Rwamagana	7	19,447,548			7	19,447,548	11	27,787,176			11	27,787,176	18	47,234,724
Kigali	74	221,009,909	4	9,986,969	78	230,996,878	103	264,393,830	24	23,403,147	127	287,796,977	205	518,793,855
Gasabo	31	92,706,788	2	1,129,400	33	93,836,188	46	118,861,886	7	9,183,138	53	128,045,024	86	221,881,212
Kicukiro	21	72,563,441	2	8,857,569	23	81,421,010	37	112,270,204	7	4,434,266	44	116,704,470	67	198,125,480
Nyarugenge	22	55,739,680			22	55,739,680	20	33,261,740	10	9,785,743	30	43,047,483	52	98,787,163
North	12	27,235,164			12	27,235,164	27	68,307,044	3	3,702,840	30	72,009,884	42	99,245,048
Burera							1	7,561,625			1	7,561,625	1	7,561,625
Gakenke							2	6,196,256	1	1,203,600	3	7,399,856	3	7,399,856
Gicumbi	1	276,345			1	276,345	7	15,435,142			7	15,435,142	8	15,711,487
Musanze	11	26,958,819			11	26,958,819	6	15,433,765			6	15,433,765	17	42,392,584
Rulindo							11	23,680,256	2	2,499,240	13	26,179,496	13	26,179,496
South	12	49,627,975	2	4,024,390	14	53,652,365	40	88,163,326	6	5,012,490	46	93,175,816	60	146,828,181

Gisagara						1	1,191,774				1	1,191,774	1	1,191,774
Huye	2	2,990,260	1	151,040	3	3,141,300	5	7,612,865			5	7,612,865	8	10,754,165
Kamonyi	6	33,698,779			6	33,698,779	10	24,813,638	2	1,892,000	12	26,705,638	18	60,404,417
Muhanga	3	6,558,936			3	6,558,936	11	21,027,859	1	1,616,600	12	22,644,459	15	29,203,395
Nyamagabe			1	3,873,350	1	3,873,350	3	15,927,058			3	15,927,058	4	19,800,408
Nyanza							6	13,456,024			6	13,456,024	6	13,456,024
Nyaruguru							3	2,582,804	2	937,490	5	3,520,294	5	3,520,294
Ruhango	1	6,380,000			1	6,380,000	1	1,551,304	1	566,400	2	2,117,704	3	8,497,704
West	6	13,340,525			6	13,340,525	44	118,664,851	3	12,440,700	47	131,105,551	53	144,446,076
Bugesera							1	1,142,760			1	1,142,760	1	1,142,760
Karongi							2	4,557,634	1	1,067,900	3	5,625,534	3	5,625,534
Ngororero	1	3,420,000			1	3,420,000							1	3,420,000
Nyabihu							3	7,913,686	1	4,979,600	4	12,893,286	4	12,893,286
Nyamasheke							4	13,127,891			4	13,127,891	4	13,127,891
Rubavu	4	7,877,536			4	7,877,536	25	59,786,421	1	6,393,200	26	66,179,621	30	74,057,157
Rusizi							7	20,822,921			7	20,822,921	7	20,822,921
Rutsiro	1	2,042,989			1	2,042,989	2	11,313,538			2	11,313,538	3	13,356,527
<b>Grand Total</b>	<b>145</b>	<b>458,712,754</b>	<b>8</b>	<b>15,523,025</b>	<b>153</b>	<b>474,235,779</b>	<b>283</b>	<b>725,530,029</b>	<b>37</b>	<b>63,840,194</b>	<b>320</b>	<b>789,370,223</b>	<b>473</b>	<b>1,263,606,002</b>

### 1.2.3 REJECTED CLAIMS RELATED TO ROAD ACCIDENT

During the same period there are 65 claims that were not eligible and were rejected due to different reasons. 21 claims were caused by non-identified vehicles and 7 caused property damages; 14 led to corporal damages while 44 claims caused by non-insured vehicles of which 34 caused corporal damages and 10 led to property damages.

**Table 4. Rejected Road accident claims**

Type of responsibility/damages	Auto	Motor bike	Unkown	Grand Total
<b>Non-Identified</b>			<b>21</b>	<b>21</b>
Corporal			14	14
Material/Property			7	7
<b>Uninsured</b>	<b>17</b>	<b>27</b>		<b>44</b>
Corporal	12	22		34
Material/Property	5	5		10
<b>Grand Total</b>	<b>17</b>	<b>27</b>	<b>21</b>	<b>65</b>

### 1.3 WILD ANIMAL CLAIM SETTLEMENT

During the period under review, in total 11,602 claims were reported at SGF (52% worth 6,108 claims from Northern Province, 29% worth 3,428 from East, 3% worth 353 claims from South, 14% representing 1,704 claims from Western Province. Settlement FRW 1 billion were paid to 10,862 claims (North FRW 446 M paid to 5,883 claims, FRW 386.8 M paid to 3114 claims in East, FRW 139.2 paid to 1,530 claims in West, and FRW 26.9 paid to 325 claims in South and Frw 1.71 M paid to 10 claims in Kigali city while 1,785 claims were still pending some for settlement by end June 2024.

**Table 5. Wild animal claims settlement**

<b>Region</b>	<b>Reported</b>	<b>Number of victims</b>	<b>Amount paid</b>
<b>East</b>	<b>3,428</b>	<b>3,114</b>	<b>386,835,404</b>
<b>Bugesera</b>	<b>624</b>	<b>438</b>	<b>20,774,042</b>
Gashora	419	226	9,474,907
Juru	164	184	9,345,292
Ririma	41	25	1,873,249
Rweru		3	80,594
<b>Gatsibo</b>	<b>83</b>	<b>70</b>	<b>7,644,052</b>
Kiramuruzi	25	20	1,226,800
Rwimbogo	58	50	6,417,252
<b>Kayonza</b>	<b>332</b>	<b>281</b>	<b>78,210,084</b>
Gahini	43	33	14,248,737
Kabare	41	9	426,219
Murundi	170	172	39,267,802
Mwiri	30	29	15,718,275
Ndego	48	38	8,549,051
<b>Kirehe</b>	<b>2,268</b>	<b>2,190</b>	<b>238,015,824</b>
Gahara	6		
Mahama	1,102	986	124,169,579
Mpanga	1,007	1,047	90,718,353
Musaza	1	1	206,245

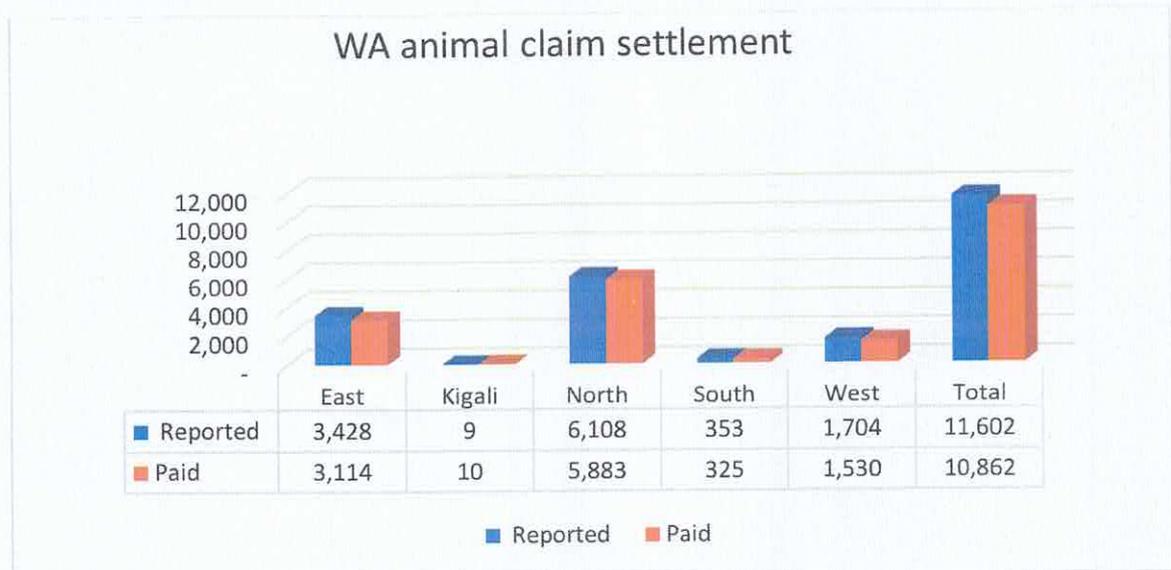
Nasho	106	114	18,358,402
Nyamugari	46	42	4,563,245
<b>Ngoma</b>	<b>24</b>	<b>29</b>	<b>889,415</b>
Jarama	21	19	711,422
Sake		10	177,993
Zaza	3		
<b>Nyagatare</b>	<b>97</b>	<b>106</b>	<b>41,301,987</b>
Karangazi	61	64	27,935,578
Matimba	14	19	6,486,545
Nyagatare	4	4	1,425,141
Rwempasha	6	8	2,325,499
Rwimiyaga	11	10	2,794,224
Tabagwe	1	1	335,000
<b>Kigali</b>	<b>9</b>	<b>10</b>	<b>1,714,801</b>
<b>Kicukiro</b>	<b>7</b>	<b>9</b>	<b>364,801</b>
Gahanga	7	9	364,801
<b>Nyarugenge</b>	<b>2</b>	<b>1</b>	<b>1,350,000</b>
Mageragere	2	1	1,350,000
<b>North</b>	<b>6,108</b>	<b>5,883</b>	<b>446,257,168</b>
<b>Burera</b>	<b>1,816</b>	<b>1,589</b>	<b>136,992,509</b>
Cyanika	482	438	26,610,070
Gahunga	817	713	76,480,455

Rugarama	517	438	33,901,984
<b>Musanze</b>	<b>4,292</b>	<b>4,294</b>	<b>309,264,659</b>
Busogo	1	1	33,108
Gataraga	1,787	1,757	83,373,093
Kinigi	1,514	1,623	124,597,405
Muhoza			
Muko		1	169,378
Musanze	1	3	549,272
Nyange	212	208	30,155,762
Shingiro	777	701	70,386,641
<b>South</b>	<b>353</b>	<b>325</b>	<b>26,936,202</b>
<b>Kamonyi</b>	<b>1</b>		
Rugarika	1		
<b>Nyamagabe</b>	<b>27</b>	<b>23</b>	<b>1,577,857</b>
Buruhukiro	7	9	641,833
Gatare	7	4	195,618
Kitabi	12	10	740,406
Nkomane	1		
<b>Nyaruguru</b>	<b>325</b>	<b>302</b>	<b>25,358,345</b>
Kivu	131	116	8,374,133
Muganza	122	122	11,101,212
Nyabimata	59	55	5,103,000
Ruheru	13	9	780,000

<b>West</b>	<b>1,704</b>	<b>1,530</b>	<b>139,226,952</b>
<b>Karongi</b>	<b>3</b>	<b>3</b>	<b>97,629</b>
Twumba	3	3	97,629
<b>Ngororero</b>		<b>1</b>	<b>335,000</b>
Muhanda		1	335,000
<b>Nyabihu</b>	<b>112</b>	<b>113</b>	<b>12,165,293</b>
Jenda	48	60	6,074,336
Kabatwa	58	51	5,904,640
Mukamira	6	2	186,317
<b>Nyamasheke</b>	<b>191</b>	<b>182</b>	<b>17,201,469</b>
Cyato	20	20	1,800,281
Karambi	7	13	828,472
Mahembe	8	6	320,538
Rangiro	151	142	14,221,255
Ruharambuga	5	1	30,923
<b>Rubavu</b>	<b>773</b>	<b>666</b>	<b>72,207,551</b>
Bugeshi	773	665	71,924,293
Mudende		1	283,258
<b>Rusizi</b>	<b>562</b>	<b>518</b>	<b>30,647,807</b>
Bugarama	1	1	4,750,203
Butare	80	72	3,826,997
Bweyeye	431	401	20,493,249

Gitambi	5	4	193,351
Nkungu	6	3	125,827
Nyakabuye	39	37	1,258,180
<b>Rutsiro</b>	<b>63</b>	<b>49</b>	<b>1,964,424</b>
Kigeyo	3	3	413,209
Mukura	28	26	2,839,906
Nyabirasi	16	5	1,036,960
Ruhango	16	15	2,777,128
<b>Grand Total</b>	<b>11,602</b>	<b>10,862</b>	<b>1,000,970,527</b>

The figure below shows the Wild animals claims settlement by region



**Figure. Wild animal claim settlement**

The figure below shows an increase of 63% was observed in reported claims as new claims caused by wild animals' damages increased from 7,109 claims in 2022-2023 to 11,602 claims in 2023-2024. Compensation cost also increased by 58% from as Frw 633 million paid to 7,099 victims in 2022-2023 to Frw 1 billion paid to 10,862 victims in 2023-2024.

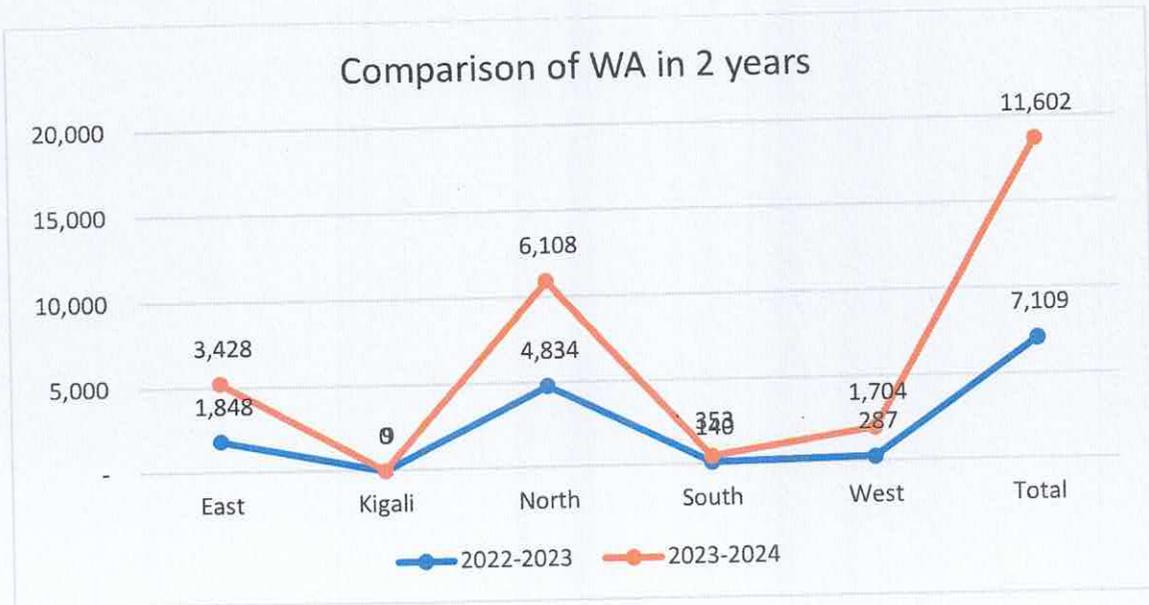


Figure 4. Comparison of wild animal claim settlement in 2022-2023 and 2023-2024

### 3. RECOVERY OF SGF DEBTS RECOVERY

At the beginning of July 2023 SGF has receivables worth FRW 2,060,050,534 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 133,064,100 million in 2023-2024, However, there a challenge of getting information and tracing real debtors, incapacity of debtors to repay SGF all these hinder the achievement of SGF to recover all amount compensated to uninsured victims of road accident.

### 4. SGF REVENUES IN FY 2023-2024

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 Rwanda Development Board through tourist activities where FRW 2,766 billion have been generated from all insurance companies and Rwf 2,357 billion from RDB & Akagera Management companies.

**Table 6. SGF revenues in Financial Year 2023-2024**

<b>NAMES OF INSURANCE COMPANIES</b>	<b>AMOUNT (in '000' Rwf)</b>	
SONARWA	373 841 342	
SANLAM	481 123 857	
PRIME	444 546 009	
MUA	158 578 762	
RADIANT	956 734 307	
UAP	103 174 615	
BRITAM	65 280 909	
BKGENERAL INSURANCE	125 329 799	
DEFENSE CAPTIVE	28 837 141	
MAYFAIR INSURANCE	28 640 720	
Income From RDB, Nyungwe& AKAGERA Management	2 357 321 288	
<b>Total</b>	<b>5 123 408 749</b>	

## **5. AWARENESS ACTIVITIES AND PREVENTION ACTIVITIES**

One of SGF's mission is to organize prevention activities to reduce claims reported to SGF to reduce the compensation cost spent to victims of both road accident and wild animal damages. Some activities were conducted in the FY 2023-2024 as follow:

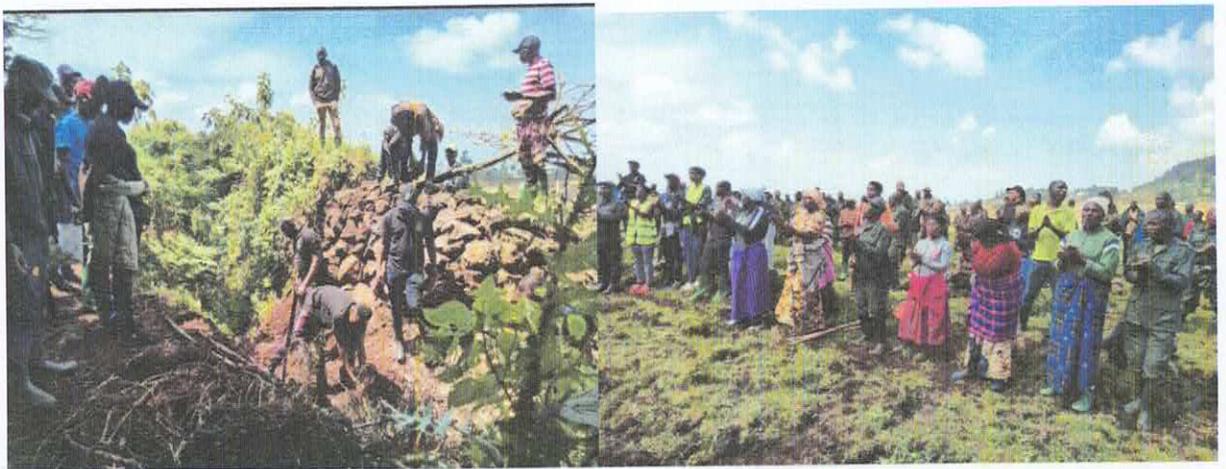
### **4.1 Road accident damages prevention**

In collaboration with TV10, mobilization campaigns to motorcyclists in Eastern province especially in Nyagatare, Ngoma, Kayonza, Rwamagana, Kirehe Districts prevention of road accident damages were conducted and talks show on Radio and Tv10 every Wednesday and Saturday.



#### **4.2 Wild animal's damages prevention**

In June 2024 SGF staff did Umuganda in Musanze District, Kinigi sector with people neighboring Birunga National Park by strengthening the wall stones and digging ditches to limit wild animals' damages.





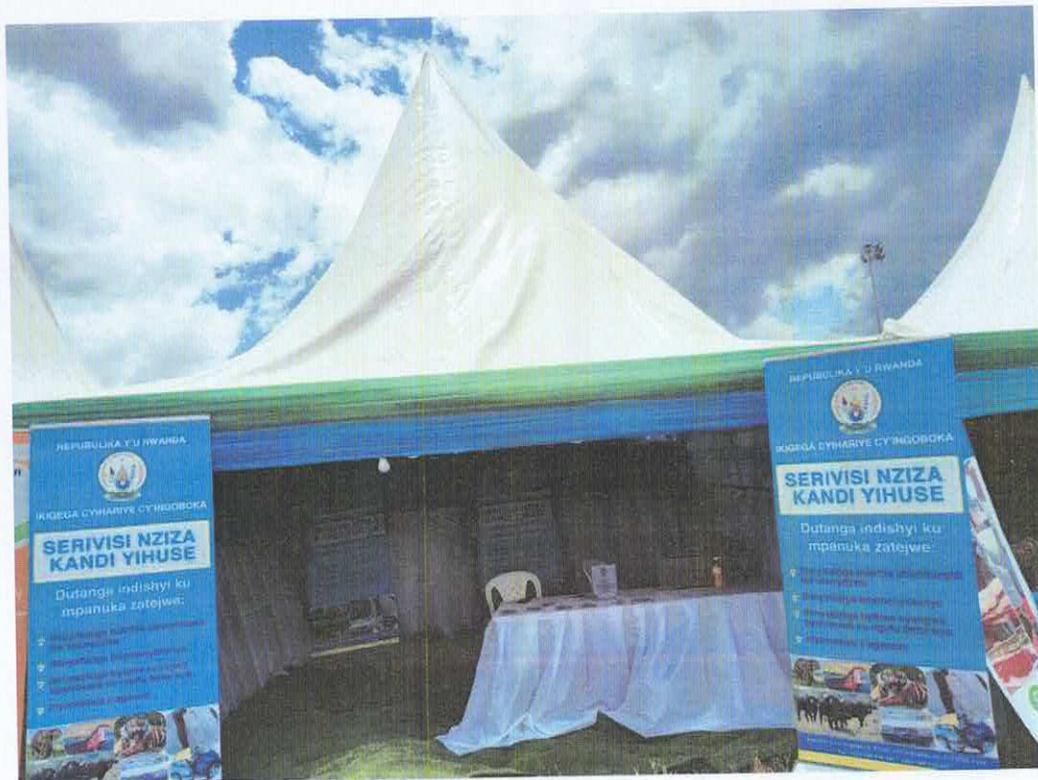
#### **4.3 Meeting with SGF's stakeholders**

SGF's stakeholders: executive of sectors in which SGF compensated a big number of victims of wild animal damages with their agronomist met in Nobleza Hotel in Kigali in June 2024 to discuss on different challenges that are being faced in claims settlement and way forward to reduce wild animals' damages in their respective areas.



#### **4.4 Participation in JADF exhibition**

As of the Special Guarantee Fund responsibilities, the prevention activities and strengthening awareness were conducted in Eastern Province, Nyagatare, Kirehe and Nyamagabe districts where we met a big number of people in few time and got the chance to explain to them the prevention strategies to be used for the people living near national parks as well the measures to be taken to reduce the road accidents.



## 6. CUSTOMER SATISFACTION SURVEY

SGF made a customer satisfaction survey in Eastern, Northern and Western provinces and Kigali city in the following districts: Musanze, Burera, Rusizi, Nyamasheke, Bugesera, Kayonza, Kirehe, Gasabo and Nyarugenge. This survey was conducted on Lawyers, Beneficiaries, Employees of SACCO and some leaders in local government. With 149 respondents to evaluate the perception of SGF stakeholders on its services delivery. The research revealed that only 63% of SGF customers are happy with the service provided by SGF but more emphasis needs to be made on early investigation and payment to victims, increasing awareness activities of SGF services.



## 7. CORPORATE SOCIAL RESPONSIBILITY

### 6.1 KWIBUKA 30

SGF staff paid tribute to Genocide victims in Bibare sector, Kamonyi district and gave support through rehabilitation houses to 4 families in the mentioned region.



## 6.2 SPONSORSHIP TO NATIONAL PARALYMPIC COMMITTEE

During 2023-2024, SGF financially sponsored sitting volleyball tournament organized by National Paralympics Committee held in in different district: Gasabo, Rwamagana and Bugesera Districts where SGF's mission were explained to raise its awareness.



**Appendices:**

- 1. 2023-2024 Action Plan implementation Status**
- 2. Financial statement 2023-2024**

## 2023-2024 ACTION PLAN IMPLEMENTATION STATUS

This assessment highlights key activities in the action plan that have been conducted throughout the financial year 2023-2024 which covers the period from the 1<sup>st</sup> July 2023 to 30<sup>th</sup> June 2024. 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 12,050 new claims have been received, among all received claims 448 claims were related to road accident damages and 11,602 were related to wild animals' damages. Regarding settlement of claims Frw 2,241 billion paid to 11,335 claims while 65 claims related to road accident damages were rejected due to different reasons.

Three (3) out of five targets of Board of Directors have been achieved at Excellent level (above 90%) while 2 targets were achieved at a good level. Regarding the detailed action plan targets were achieved as follow: 49 planned performance targets in 2023/2024, 43 targets (88%) were achieved at the excellent level, 3 targets (6%) achieved at a good level, while 3 targets (6%) were not performed due to unforeseen reason.

## II. 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.

SGF BOARD OF DIRECTORS ACTION PLAN 2023-2024 IMPLEMENTATION STATUS				
No	Planned results for 2023-2024	Baseline	Performance indicator	Implementation status Q3
1	100% of claims received fulfilling all requirements for settlement to be settled within the required timeframe in 2023-2024	94% of received eligible claims were settled in 2022-2023	% of settled claims fulfilling all requirements.	Achieved at 95% By July SGF has opening claims of 1,403, 12,050 new claims received 11,335 claims were paid and 65 claims were rejected in 2023-2024
2	10% increase in revenues from investment in Government securities, term deposits in banks, RNIT Iterambere Fund and commercial papers to reach FRW 466.3 million by end June 2024.	FRW 438.9 million achieved as return on investment in 2022-2023	% increase in investment revenues	24.8% increase in return-on-investment Rwf 548.1 million achieved as return on investment in 2023-2024
3	30% increase in money recovered from owners of uninsured vehicles that caused accidents compensated by SGF to reach FRW 257.9 million by end June 2024.	FRW 201.8 million recovered from SGF debtors by June 2023	% increase in amount recovered from SGF debtors	34% Decrease in recovered amount Rwf 133 million recovered in 2023-2024
4	100% of implementable audit recommendations to be fully implemented by June 2024	91.3% of audit recommendations fully implemented in 2022-2023	% of fully implemented audit recommendations	Achieved at 88% Out of 39 total recommendations from internal and external audits 32 of them were fully implemented, 7 were partially implemented
5	Financial statements audited and unqualified audit report 2022-2023 obtained	SGF unqualified audit opinion for 2021-2022 obtained from BDO	Availability of unqualified audit opinion on SGF Financial statement	Unqualified audit opinion for 2022-2023 was obtained from EDO

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
<b>OUTCOME 1: ENHANCED CLAIMS SETTLEMENT AND CUSTOMER SATISFACTION</b>										
1	Claims settled and compensated within timeframe	% of eligible claims received that are settled within 30 days following fulfillment of all requirements for settlement	94% of received eligible claims were settled timely in 2022-2023	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, Settle claims and prepare progress reports on claims settlement, prepare claims compensation proposals, Hold transaction committee meetings and File claims documents.	Claimants, Local Government, RNP, Claimants	Q1-Q4	1,801,785,943	Compensation Unit	Achieved at 95%. By July SCF has opening claims of 1,403. 12,050 new claims received 11,335 claims were paid and 65 claims were rejected in 2023-2024
2	Customer care enhanced	Number of customer complaints addressed out complaints received and number of quarterly customer complaints report	Quarterly Complaints report available in 2022-2023	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	Banks and claimants  Claimants	Q1-Q4	-	Administration and Finance Unit  Administration and Finance Unit Compensation Unit	RWF 2,241 million paid to claims of which RWF 1,240 billion were paid to 473 victims of road accident and Rwf 1 billion paid to 10,862 victims of wild animal's damage in 2023-2024  Achieved at 97.6% 68 out of 69 claims were fully addressed while 1 is pending for fulfillment required documents  SGF's toll free is always active during working hours

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
3	SGF participation in road traffic accidents and wild animals' damages prevention activities strengthened	% satisfaction of SGF customers towards its service delivery  Number of road traffic accidents and wild animals' prevention activities conducted	Customer satisfaction survey conducted in 2022/2023  One prevention activity in Musanze district to prevent wild animals June in 2022-2023.	Customer satisfaction survey to be conducted in 2023-2024 in all provinces of Rwanda  Having actively participated at least in 1 prevention activity in road accident and 1 in wild animal by June 2024	Prepare survey questionnaire, conduct the survey & collect data, Prepare survey report  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  Q3-Q4	65,000,000	Compensation Unit	Customer satisfaction survey was done in April-June in West, East and Northern provinces and the report was submitted  Radio&Tv talk shows on Radio and Tv 10 sensitization to motorcyclist on road safety in collaboration with Rwanda National Police, the same was done in Nyagatare District and Umuganda in Kinigi sector was done by All SGF staff in June 2024
<b>OUTCOME 2: SUSTAINED SGF FINANCIAL HEALTH</b>										
4	Investment revenues increased	% increase in investment revenues	24.6% increase in investment revenues: RWF 438.9 million achieved as return on investment in 2022-2023	10% increase in revenues from investment in Government securities, term deposits in banks, RNIT Itarabere Fund and commercial paper to reach RWF 466.3 million by end June 2024	Invest available funds in Government securities, term deposits, Commercial banks and RNIT	BNR, RNIT, Commercial banks,	Q1-Q4	454,500,943		24.8% increase in return-on-investment Rwf 548.1 million achieved as return on investment in 2023-2024
5	Debts due to SGF recovered	% increase in recovered amount	99.8 % increase in recovered amount, RWF 201.9 million so far recovered from SGF debtors by June 2023	30% increase in money recovered from owners of uninsured vehicles that caused accidents compensated by SGF to reach RWF 257.9 million by end June 2024	Identify and locate responsible of road accidents caused by non-insured automobiles, Conclude recovery contracts,	RNP, NPPA, NIDA, RRA, Local government authorities	Q1-Q4	263,363,472	Administration and Finance Unit	34% decrease in recovered amount Rwf 123 million recovered in 2023-2024
6	5% of tourism revenues due by RDB collected and recorded in SGF books	% increase in revenues collected from tourism activities	RWF 1,626 billion collected from touristic activities through RDB in 2022-2023	5% increase in revenues collected RDB i.e to reach RWF	Conduct premiums verification activities in Nyungwe investment company &	RDB, Nyungwe Management Company and Akagera Management company	Q1-Q4			44.9 % increase RWE 2,357 million were collected from RDB in tourist activities

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
7	Premium declarations and payments verified and confirmed	Availability of an approved annual premiums verification plan	Premiums verification plan of 2022-2023 prepared and approved	2023-2024 Annual premiums verification plan to be prepared and approved by end July 2023	Prepare 2023/2024 premium verification plan	Insurance companies, RDB, Nyugwe Management Company and Akagera Management company	Q1			Annual premium plan was prepared and approved
		Number of premium audits performed timely in the premium's verification plan and their respective reports	21 premium audits completed as planned in premium's verification plan by June 2023	100% of premiums verification plan to be completed by end June 2024	Conduct premiums verification activities in insurance companies in headquarters and agencies across the country and prepare their respective reports		Insurance companies	Q1-Q4		9 out of 10 planned assignments were completed and their related reports were prepared and submitted however there are 2 reports will be availed in August 2024
8	Amount due by Insurance companies collected and recorded in SGF books of accounts	% increase in premiums collected from insurance companies	RWF 1,746 billion collected from Insurance companies in 2022-2023	5% increase in premiums revenues to reach RWF 1.685.2 billion by end June 2024						58.4% increase in premium revenues, RWF 2,766 million were collected from all insurance companies as premium in 2023-2024
		Number of quarterly budget execution report	Budget execution for 2022-2023 prepared and submitted	2023-2024 Budget execution prepared and submitted not later than 15th of each month following the reporting quarter	Prepare budget execution every quarter		Q1-Q4			4 Quarterly Budget execution were prepared and submitted
9	SGF budget and revised prepared, approved effectively executed	Availability of an approved revised budget	2021/2022 approved revised budget available	Approved 2022/2023 revised budget to be availed by January 2023	Prepare 2023/2024 revised budget		Q2			2023-2024 revised budget was prepared and approved
		Availability of an approved budget	2022/2023 approved budget available	Approved 2024/2025 budget availed	Prepare the SGF 2023/2024 budget		Q4			The budget 2024-2025 was prepared and approved

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
<b>OUTCOME 3: SUSTAINED SGF PERFORMANCE, ACCOUNTABILITY AND COMPLIANCE WITH LAWS AND REGULATION</b>										
10	SGF Financial reports prepared and submitted timely	Number of financial reports prepared and submitted	Quarterly financial reports for FY 2022/2023 prepared and submitted	Quarterly financial reports 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 statements were prepared and submitted timely
11	Staff capacity improved through training	Number of staff trainings conducted	60% of planned trainings were given to staff in past 5 years	2023/2024 approved capacity building plan to be availed by end July 2022 and executed as planned	Conduct capacity need assessment and prepare 2023/2024 annual capacity building plans, and train SGF's staff in different domains	RDB/CDES, MINECOFIN, Rwanda Bar Association, MIFOTRA, RMI	Q1-Q4	23,800,000	Administration and Finance Unit	15 trainings were given to 22 staff in different field
12	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 months' salary were paid not later than 25th day in 2022/2023	Monthly Staff Salary to be paid not later than 25th of every month in 2023-2024	Prepare monthly payroll and salary payment	IPPIS/ MIFOTRA	Q1-Q4		Administration and Finance Unit	All 12 monthly staff salaries were given prepared and paid timely
		Number of staff meetings occurred and meeting minutes	4 staff meetings occurred in 2022/2023	To organize at least one meeting per quarter in 2023/2024	Make a calendar for staff meeting	-			Administration and Finance Unit	5 staff meetings were done during 2023-2024
13	Logistics provided adequately and on time	Availability of staff retreat report and resolutions	One retreat occurred in 2022-2023	To organize and conduct a staff retreat 2023/2024	Make a plan, agenda for staff retreat and prepare all related logistics	-	Q3			The retreat was done on 25th March 2024
		Availability of stock inventory reports	Monthly stock inventory reports prepared and submitted in 2021/2022	Monthly stock inventory reports prepared not later than the month following the reporting period.	Manage stock requisitions, distributions & replenishment and prepare monthly stock inventory reports	-		351,256,163	Administration and Finance Unit	
13	ICT services provided satisfactory	Availability of updated fixed assets register	Quarterly 2021/2022 fixed assets inventory reports available	Fixed assets register to be updated on a quarterly basis not later than end of the month following the reporting period	Update fixed assets register and prepare subsequent report pn quarterly basis	-	Q1-Q4		Administration and Finance Unit	All 4 quarterly Fixed asset register were updated and report submitted timely
		Proportion of staff receiving ICT support adequately and timely	Some ICT support was provided but with delay	100% of staff to receive ICT support adequately and timely	Provide ICT support	RISA	Q1-Q4		Administration and Finance Unit	

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
14	Staff performance contract fully achieved and timely reported in RBM	Number of system portals fully automated	Available of IMIS system for SGF information Management	Integrate IMIS system with possible SGF stakeholders' system and operations and maintenance	Monitor and ensure accessible and maintenance of SGF online services and ICT infrastructure in place and train users	AOS	Q4	4,000,000		of staff to received ICT support adequately and timely
		Availability of functional internal and external backup	A functional internal and external data backup done	Internal and external backup to be functional and available in 2022/2023	Make an external and internal backup					Internal and external backup were done on regular basis
15	Monitoring and Evaluation conducted effectively and efficiently	Number of targets achieved within timeframes	SGF 2022/2023 Action plan and performance contract available	100% of planned targets to be achieved by June 2024	Monitoring of 2023/2024 performance contract execution, Prepare SGF Draft plan and performance contract		Q4			All Quarterly performance reports were performed and submitted timely in RBM system
		Number of periodic M&E reports	Periodic reports available in 2022/2023	Weekly, Monthly, Quarterly and Annual activity reports of 2023/2024 to be availed	Prepare weekly, monthly, Quarterly and annual reports timely					Weekly, Monthly and quarterly activity reports for four quarters were prepared and submitted
16	SGF statistics collected and disseminated to the relevant Stakeholders	Number of periodic Statistical reports produced within timeframe	Periodic Statistical reports of 2022/2023 prepared and submitted	Quarterly statistical reports to be prepared and submitted timely	Collect Statistical data and prepare quarterly Statistics and annual report	SGF Staff	Q1-Q4			2022/2023 Annual, four quarterly statistics reports were prepared and submitted timely
		Availability of internal control assessment document	Assessed internal controls in 2022/2023	Assessment of effectiveness of internal controls to be conducted in 2023/2024	Conduct an assessment on the effectiveness of the internal controls					Assessment of effectiveness of internal controls was done
17	Improved SGF processes regarding internal control, risk and governance reviewed for SGF performance	Number of financial reviews conducted	2 quarterly financial reviews completed in 2022/2023	4 quarterly financial review to be completed by end June 2024	Conduct periodic financial review	MINECOFIN, OAG & SGF Audit committee	Q1			3 quarterly financial reviews were done and submitted
										Internal Auditor

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
18	Procurements conducted on time and in accordance with Public Procurement laws and procedure	Availability of implementation status reports on audit recommendations	Follow up on implementation of audit recommendations done in 2022/2023	Follow up on audit recommendations to be done on regular basis	To make a regular follow up on audit recommendations	SGF Staff	Q4	400,221,762	Procurement Officer	Follow up on audit recommendations was done on quarterly basis
		Availability of quarterly consolidated internal audit report	Consolidation of audit report performed in 2021/2022	Quarterly consolidated internal audit report to be done regularly	To make a consolidated audit report					Consolidated internal audit plan was done
		Availability of internal audit plan	2023/2024 internal audit plan prepared and availed	Risk based internal audit plan for 2024/2025 to be prepared and approved	To prepare internal audit plan					Internal audit plan 2024/2025 was prepared waiting for approval
		Availability of report on audit for compensation for automobiles and MSGH	Audit on compensation for road accident and MSGH conducted in 2019/2020	Audit for compensation for automobiles and MSGH to be done by December 2023	To conduct audit for compensation and prepare its report					Audit for compensation for automobiles and MSGH was done in collaboration with auditors from MINECOFIN
		Availability of report on audit for compensation for wild animals and MSGH	Audit on compensation for wild animals and MSGH conducted in June 2020	Audit for compensation for wild animals and MSGH by March 2024	To conduct audit for compensation and prepare its report					Not done
		Availability of report on Human resource, IT and customer care	Audit on Human resource conducted in 2020	Audit on Human resource, IT and customer care by June 2024	To conduct audit on Human resource & customer care and prepare its report					This audit was not done due to limitation of time
		Availability of approved procurement plan	Approved 2022/2023 procurement plan prepared	2024/2025 SGF annual procurement plan prepared and approved	To conduct need assessment and prepare annual procurement plan					2024-2025 Procurement plan was prepared waiting for Board approval
		Proportion of tenders processed on time and in accordance with procurement laws and procedures	95% of planned tenders have been fully executed	100% planned tenders to be fully executed of planned tenders for 2023/2024 to be executed by end June 2024	Execute the annual procurement plan, Prepare tender documents, publish tenders and Conduct evaluation for tenders and award tender to successful bidders make a regular follow up on					80% of planned tenders were executed or under execution 20 planned tenders to done in 2023-2024, 13 out of them were fully executed, one has been cancelled, 3 under evaluation while 2 are still

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
19	Legal and advisory services timely provided on all legal matters involving SGF	Proportion of legal and advisory opinions timely provided out of legal opinion requests in legal matters involving SGF	19 legal matters requesting for legal opinions were provided timely in 2022-2023	100% of legal opinion and advise provided within the timeframe	Analyze legal matters involving SGF and provide legal opinions	SGF Staff		-	Legal Affairs and Recovery Officer	16 legal opinions were provided timely upon their request during 2023-2024
		Proportion of contracts timely drafted/reviewed	34 contracts have been drafted timely in 2022-2023	100% of contracts drafted/reviewed within the timeframe	Draft and review contracts between SGF and third party	Stakeholders	Q1-Q4			14 contracts of suppliers and SGF contractual staff were drafted timely in FY 2023-2024
20	Enhanced litigation Management	Number of SGF cases representation in courts and court decisions executed	No progress report on legal matters submitted to MINIJUST	Representation of all SGF cases in courts and execution of won cases	Represent SGF before courts, record all SGF courts judgements, prepare juridical provisions and prepare periodic reports on legal matters involving SGF	MINIJUST			SGF State Attorney	72 debtors were sued to courts to recover SGF debts worth RWF 555.9 million, 1.5 cases worth Rwf 45.6 million were closes and won by SGF while 62 are still under progress
20	Management administrative assistance services provided adequately and on a timely basis	Proportion of management administrative support tasks that are timely implemented	100% of Management support have been timely provided in 2022-2023	100% of Management support tasks to be provided timely in 2023-2024	Maintain proper recording and filing system; Perform other clerical services to related meetings		Q1-Q4	-	Administrative Assistant to DG	Administrative assistant report was prepared and submitted timely; filing is done on regular basis
		Number of monthly and quarterly status reports	Available of all monthly status reports on incoming and outgoing mails in 2022/2023	Management administrative assistance services to be adequately and timely delivered in 2023/2024	Prepare and submit monthly and quarterly status reports not later than 10 days following the reporting period					Risk Management policy was updated waiting for Board approval However Anti-fraud will be updated in the FY 2024-2025
21	Approved policies to improve internal procedures	Number of new policies prepared and approved	Existing SGF policies and procedure manual	Updated Anti-fraud policy	To update the Anti-fraud policy		Q1-Q4	-	General Directorate Unit	

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
22	Audits and inspections recommendations fully implemented	% of recommendations fully Implemented	82% 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	-	Planning, M&S Officer	Achieved at 88% Out of 39 total recommendations from internal and external audits 32 of them were fully implemented, 7 were partially implemented
<b>OUTCOME 4: IMPROVED PUBLIC AWARENESS ON SGF MISSION AND ACTIVITIES</b>										
23	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	Current compensation to victims of wild animals and road accident damages	To make a study on the feasibility of inclusion of new coverage in SGF mission	To make a feasibility study of SGF new coverage	-	Q1-Q4	-	General Directorate Unit	The research was done but will continue in the next year and the report was prepared and submitted
24	Enhanced SGF corporate social responsibility	Number of corporate social activities done by SGF	Financial supports given to different Genocide survivors in Rubavu District	Support identified needy victims of the Genocide against Tutsi	Identify and support the needy victims of the Genocide against the Tutsi	IBUKA	Q4	78,078,400	Administration and Finance Unit	SGF Staff paid tribute to victims of Genocide against Tutsi 1994 in Kamonyi District in Bunyonga sector and supported financially Genocide survivors SGF's leaflet are given to its customers to raise their awareness on SGF services was done in Kayonza District to motorcycleists, RWF 3Million were paid as Mituel de Santé to 100 people in Bugesera district in the celebration of International human right day, and collaboration with JADF in Nyagatare and Kirehe Districts and other awareness
25	Improved public awareness on SGF mission	Number of social events in which SGF participated actively to raise its awareness	Participation and Financial support in International Human right day, Sitting volleyball, Center for Global Sport in 2022-2023	At least two social events to be organized by end June 2024 to raise SGF awareness	Organize an event which will raise the awareness of SGF in public	To be determined	Q1-Q4	-	Administration and Finance Unit	

No	Output	Indicators	Baseline	Targets	Activities to deliver to the output	Stakeholders	Timeframe	Estimated Budget	Responsible	Implementation status Q4
										activities were conducted
		Number of SGF stakeholder's meeting organized	SGF's stakeholders meeting organized in Musanze district to enhance wild animals' damages prevention	Organize at least one Meeting with SGF's key stakeholders in 2023-2024	To organize meeting with different SGF 's key stakeholders	RDB, RNP, Local Government			Compensation Unit	Meeting with SGF's stakeholders (Agronomists & Executive Secretary) of sectors in which SGF compensated victims of wild animals' damages occurred on 14th June 2024 in Nobleza Hotel
		Number of articles published on SGF website	10 Articles published on SGF's website in 2022-2023	At least one article per month to be published on SGF's website	Draft news on organized events to be published on SGF's website	-		26,200,000	Administration and Finance Unit	14 articles so far published on SGF's website to raise its awareness by May 2024