



Trust for Rural & Urban Social Transformation

Annual Report

January 2019 – December 2019

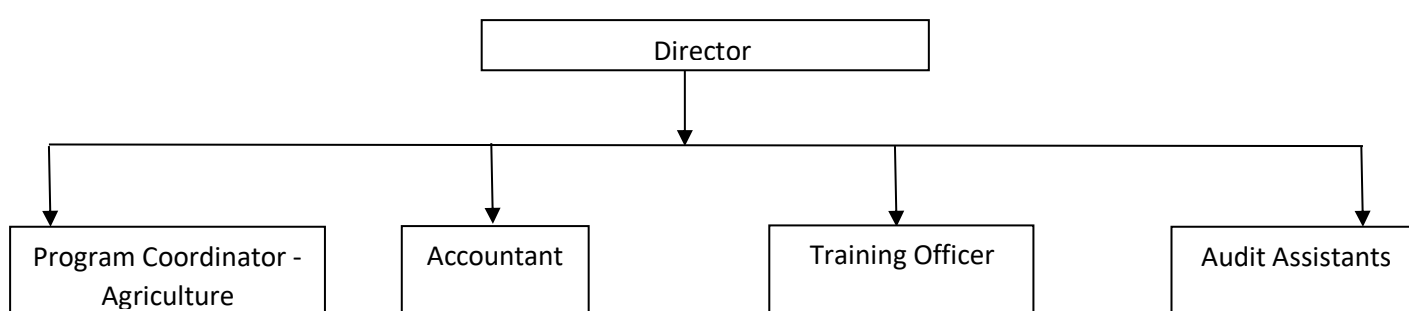
1. Introduction

A majority of TRUST's focus during the reporting period has been on working closely with various other non-governmental organizations to provide them with social and self-development training, and accounting and auditing assistance. TRUST has also worked to ensure continued funding for the organization and its programs through effective maintenance and development of its agricultural resources. Furthermore, the construction of the TRUST office and senior retirement home successfully began in November 2019 with a finish date predicted for late 2020.

2. Executive Team & Trustees

Mr. R. Gopikanthan remains the Managing Trustee, while Mrs. M. Sampooram and Dr. Aishwarya Arjun continue serving as trustees for the organization.

TRUST Organizational Chart



There have been quite a few changes in the Executive Team this year due a wide variety of reasons.

- Mr. Gowtham was appointed as Director in May 2019 upon the resignation of Mrs. Indhumathi (who was acting as Senior Coordinator) for personal reasons. However, Mr. Gowtham was relieved of his position in August 2019 as he was not the right fit for TRUST. Mrs. Sampooram took over as Honorary Acting Director in the interim.
- Ms. E. Monisha was appointed as Audit assistant after the notice of resignation by Mrs. L. Kayalvizhi who was also leaving for personal reasons.

3. Our Project Partners

Women's Self-help Initiative (WSI)

Life Insurance Corporation of India (Micro Insurance)

ICICI Bank (Micro Finance)

4. TRUST Consultation Program

From January to December 2019, TRUST provided consultation to Women's Self-help Initiative (WSI), a community-based organization, which provides/arranges loans to and works for the social development of underprivileged women in Salem district and the Union Territory of Puducherry. As a result of consulting for WSI, TRUST worked with 13,112 members in 847 self-help groups spread out over 354 villages in six blocks.

TRUST consultation for WSI covers a variety of areas depending on the organization's needs. However, special emphasis is always placed on strengthening groups, encouraging social service and providing required training for WSI members and staff. TRUST also proactively reviews and enhances its unique group grading processes to help WSI members increase savings, access and repay loans, etc.

4.1. ICICI Bank

As a part of helping WSI further establish themselves, TRUST has been helping the organization secure loans from ICICI Bank. However, TRUST feels that WSI has established itself firmly enough as an organization with robust systems in place to ensure prompt loan repayment. Therefore, TRUST considers WSI able to directly deal with ICICI or other banks and obtain loans for its group members without TRUST having to provide loan recommendations. TRUST plans to cease loan recommendations by next year. Meanwhile, the following table provides more detail.

Combined Overview of ICICI Loans

Combined overview of ICICI Loans to PPKs	Groups	Amount (₹)
Last year's bank loans issued	154	5,89,91,000
Loans issued in reporting period: 2019	195	9,39,68,400
Loans repaid: 2019	360	11,14,83,204

4.2. TRUST Accounts Verification and Auditing of Self-help Groups

TRUST carries out accounts verification for WSI on a quarterly basis. In addition to helping WSI remain financially sound, this quarterly verification process provides TRUST the opportunity to provide analyses and ideas to WSI groups in order to increase savings, loan repayment, etc.

TRUST also conducts annual external audits of individual groups on behalf of WSI. Following are the details of the audits completed for the WSI during the reporting period.

TRUST Auditing of WSI Self-help Groups

S.No	Block name	Total Target	Completed	Pending	%
1.	Ayothiyapattanam	206	184	22	89
2.	Panamathupatty	80	77	3	96
3.	Salem	109	103	6	94
4.	Vazhapadi	173	121	52	70
5.	Pedhanaickenpalayam	197	197	0	100
6.	Puducherry	8	8	0	100
Total		773	690	83	89

5. Life Insurance Corporation of India (LIC)

TRUST has been partnering with LIC for many years to provide organizations it consults for access to insurance that is of benefit to them as individuals, as well as their families. The insurance acted as an additional means of saving, while also providing some security for their loved ones in case of their passing. Groups also benefit as it helps prevent loan defaults that have the potential to financially harm other group members ability to access their savings or loans.

However, given that WSI is better established than it was previously and willing to take on the responsibility, the TRUST board have made the decision to hand over the LIC insurance program and related activities to WSI. All new policy transactions such as Jeevan Mangal, etc., and maturity claims for Jeevan Mangal and Jeevan Madhur, etc., are now being handled by WSI.

6. TRUST Training Program

The organization provided needed training on a variety of topics to both its own staff, as well as to organizations like WSI. In addition to our own staff, training was aimed toward WSI General Body members, group members and their staff. During the reporting year, modules relevant to members' development were created and conducted by the Training Officer, Mr. Raghavan, for TRUST staff, as well as the WSI General Body, group members and staff. The following is a list of the modules run by TRUST for WSI.

Training modules for General Body:

- TRUST and its activities
- Leadership and personality development
- Panchayat Raj Act

Training modules for members:

- WSI and women's empowerment
- Water and sanitation
- Child rights and child protection
- Animal husbandry
- Health and nutrition
- Agriculture and family budgeting
- Environmental ecology
- Panchayat Raj
- Government schemes

Training for staff:

- Communication
- Water and sanitation
- Leadership and personality development
- Child rights and child protection
- Health and nutrition
- Panchayat Raj Act
- Laws pertaining to women

However, the General Body training was halted by WSI after April 2019, as they felt that their intended result failed to occur. WSI had hoped that the General Body would pass on the training they received to their group members. Therefore, WSI requested that TRUST provide training directly to their group members.

7. Other TRUST Activities

- Karumapuram: TRUST began construction in November this year for the planned senior retirement home and TRUST office building with the expected completion date in late 2020. A partial portion of the remaining land was leased out for agriculture purposes.
- Karumandurai:

- The Training Centre is continuing to be utilized for training and meeting purposes for TRUST and other NGOs.
- The 4.08 acres mango farm and 1.58 acres of land in Sellankurichi were also leased out for the year.
- 2.83 acres of the Killakkadu betel nut farm was leased out for the year. Below are pictures of young betel nut plants and betel nut trees.



8. Conclusion

While all of TRUST's activities, whether through its consultation, training or insurance programs, proceeded regularly throughout the year, it is the long-awaited commencement of the construction of the senior retirement home and TRUST office building in Karumapuram that has been a highlight for the organization. While TRUST will continue to focus on consultation and training for other organizations, the completion of the retirement home will open the door for TRUST to embark on new projects and directions.