

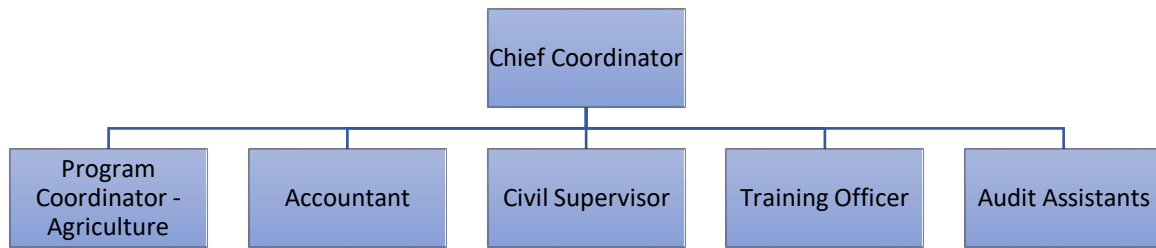


Trust for Rural & Urban Social Transformation

Annual Report

January 2019 – December 2019

TRUST Staff



TRUST Consultation Program

In accordance with its policy, TRUST unified all 765 women's self-help groups in Salem District under a single umbrella organization, the **Women's Self-Help Initiative (WSI)**, formally registered under the Trust Act to be governed and operated by its own constituents. To support this transition, TRUST continued to provide the necessary capacity-building training to constituent members and their leadership.

Support for the Credit Program

As part of the first phase, TRUST transferred the women SHGs' micro-savings and micro-lending operations to WSI during this year. However, during this year TRUST continued to facilitate the institutional credit referral process with ICICI Bank directly (since WSI is yet to fulfil the minimum number of years requirement to manage this process on its own).

Insurance Program

The Board of Trustees approved the transfer of TRUST's insurance programs to WSI as part of a broader realignment of management responsibilities. These programs from LIC were formally handed over to WSI, along with all relevant records and documentation.

Support for Finance

TRUST continued to provide professional financial assistance to both WSI and its constituent SHGs. This included conducting an annual audit of WSI's group accounts and performing a full accounts verification of WSI on a quarterly basis.

Support for Capacity Building

TRUST continued to deliver structured training programs to strengthen the organizational and operational capacity of WSI at both the grassroots and institutional levels. Training focused on leadership development, accounts and financial management, office administration, and staff development, targeting SHG members, group leaders, and staff of both TRUST and WSI.

A total of **4 modules** were delivered to General Body Members, **10 modules** to group members, and **7 modules** to combined TRUST and WSI staff.

The Training Centre at Karumandurai (Kalrayan Hills) served as the primary venue for these training sessions and, also accommodated meetings of other NGOs and, on occasion, government departments.

TRUST's Agricultural Activities

TRUST continued efforts to improve the productivity of its farmlands in order to generate agricultural revenue as a partial source of funding for the organization and its programs.

Construction of Principal Office

During this year, TRUST commenced construction of its principal office and a senior center in Karumapuram, Salem.

The data for the above programmes is presented here below:

Blocks currently covered by TRUST/WSI in Salem & Namakkal Districts and Puducherry:

S.No	Block name	No. of Groups
1	Ayothiyapattanam	232
2	Panamarathupatty	100
3	Salem	139
4	Vazhapadi	180
5	Pethanaickenpalayam	222
6	Kabilarmalai	79
7	Puducherry	13
Total		965

Loans issued by ICICI Bank:

S.No	Block name	Last year loan issued		Current year loan issued		Total loan issued	
		Group	Amount ₹	Group	Amount ₹	Group	Amount ₹
1.	Ayothiyapattanam	31	92,98,000	39	1,55,03,600	70	2,43,01,600
2.	Panamarathupatty	21	83,52,000	19	96,97,800	40	1,80,49,800
3.	Salem	22	71,61,000	34	1,61,72,000	56	2,33,33,000
4.	Vazhapadi	47	2,17,72,000	51	2,41,74,000	98	4,59,46,000
5.	Pethanaickenpalayam	31	1,19,50,000	52	2,84,21,000	83	4,03,71,000
6.	Kabilarmalai	2	4,58,000	0	0	2	4,58,000
Total		154	5,89,91,000	195	9,39,68,400	349	15,24,59,400

Loans Repayment to ICICI Bank:

S.No	Block name	Loan issued		Loan repayment	
		Group	Amount ₹	Group	Amount ₹
1.	Ayothiyapattanam	70	2,43,01,600	68	1,60,56,260
2.	Panamarathupatty	40	1,80,49,800	45	14339762
3.	Salem	56	2,33,33,000	61	17758356
4.	Vazhapadi	98	4,59,46,000	116	33844073
5.	Pethanaickenpalayam	83	4,03,71,000	70	29404833
6.	Kabilarmalai	2	4,58,000	0	0
Total		349	15,24,59,400	360	11,14,03,284

Groups Audits completed for WSI:

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

TRUST Agriculture:

- Areca nut farm at Kilakkadu has begun yielding areca nuts.
- Mango farm at Chellankurichi too was yielding mangos. The revenue from these were utilized for TRUST programs and administration.

