



Trust for Rural & Urban Social Transformation

Annual Report

January 2020 – December 2020

TRUST Consultation Program

TRUST undertakes a range of activities to advance the development of women in its project areas, including providing support to community-based organizations that serve women from economically disadvantaged backgrounds. As part of this effort, TRUST worked with women's self-help groups (SHGs) and consolidated them at the Block level under the **Pengal Pannokku Kuttamipu (PPK)**.

These Block-level groups were subsequently unified under a single entity, the **Women's Self-Help Initiative (WSI)**, formally registered under the Indian Trusts Act, 1882, with the Chairman of TRUST as its settler. Through this structure, TRUST empowered WSI to manage its own social development programs and micro-credit operations on behalf of its constituents.

Transfer of Credit Operations

As part of the first phase of transition, TRUST transferred its micro-savings and micro-lending operations to WSI in 2019. In the following year, TRUST facilitated the transfer of the institutional credit referral process — previously coordinated with ICICI Bank — directly to WSI. This involved formally introducing WSI to ICICI Bank and supporting the execution of a direct service agreement between the two organizations.

Upon completion of this process, TRUST's role in loan recommendations was fully discontinued, enabling WSI to independently manage its own lending programme.

Transition to Full Independence

As WSI demonstrated its capacity to operate independently, TRUST adopted a phased handover approach. This process was initiated in 2019 following a resolution passed by the TRUST Board.

Subsequently, at its meeting in the last quarter of 2020, the Board passed a further resolution to effect a complete handover — including the management of WSI itself — thereby establishing WSI as a fully autonomous organization.

Ongoing Consultation Support

At WSI's request, and as part of its ongoing consultation program, TRUST continued to conduct external audits of SHG group accounts and full accounts verification of WSI on a quarterly basis.

TRUST Insurance Program

In accordance with a resolution passed by the TRUST Board, both LIC insurance programs were transferred to WSI following receipt of formal approval from LIC. WSI assumed full responsibility for managing the existing insurance policies and for following up on policy maturities with its constituents.

TRUST Training Program

Following a decision by the WSI General Body — on the grounds that full-day training sessions were not feasible for many women participants — the training program was discontinued by mutual agreement in early 2020.

Other TRUST Activities

- **Karumapuram Village:** The remaining land adjacent to the office building under construction was leased out for agricultural purposes.
- **Karumandurai:**
 - A. The Training Centre continued to be utilized for training sessions and meetings by other NGOs and government departments.
 - B. At Kilakkadu Village, the betel nut farm was well maintained and leased out upon the maturity of the harvest.
 - C. At Chellankurichi Village, 4.08 acres of mango farm and 1.58 acres of additional land were leased out during the year.

Summary

- The TRUST Board formally resolved to hand over WSI — originally established by TRUST — to its constituents, enabling it to function as a fully independent organization.
- Following the withdrawal of TRUST's direct loan recommendations to WSI's self-help groups via ICICI Bank, TRUST continues to monitor only those loans previously recommended directly to those groups.
- Accounts verification of self-help groups, SHG audits, and periodic internal accounts audits of the WSI office have been carried out diligently throughout the year.
- At the request of WSI, training programs for General Body members, group members, and WSI staff were suspended by year-end.
- TRUST continued to maintain and further develop its agricultural resources to sustain ongoing funding for the organization.
- Construction of the TRUST main office and senior residence building is approximately halfway complete, with an expected completion by mid-2021.
- Due to the COVID-19 lockdown, the office was closed for two months, during which all activities were suspended with the exception of essential agricultural operations.

ICICI Bank Loans Issued:

<i>S.No</i>	<i>Block name</i>	<i>Last year loan issued</i>		<i>Current year loan issued</i>		<i>Total loan issued</i>	
		<i>Group</i>	<i>Amount ₹</i>	<i>Group</i>	<i>Amount ₹</i>	<i>Group</i>	<i>Amount ₹</i>
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

ICICI Loan Repayment Details:

<i>S.No</i>	<i>Block name</i>	<i>Loan issued</i>		<i>Loan repayment</i>	
		<i>Group</i>	<i>Amount ₹</i>	<i>Group</i>	<i>Amount ₹</i>
1.	Ayothiyapattanam	70	2,43,01,600	68	1,60,56,260
2.	Panamarathupatty	40	1,80,49,800	45	1,43,39,762
3.	Salem	56	2,33,33,000	61	1,77,58,356
4.	Vazhapadi	98	4,59,46,000	116	3,38,44,073
5.	Pethanaickenpalayam	83	4,03,71,000	70	2,94,04,833
6.	Kabilarmalai	2	458,000	0	0
Total		349	15,24,59,400	360	11,14,03,284

Group Auditing:

<i>S.No</i>	<i>Block name</i>	<i>Total Target</i>	<i>Completed</i>	<i>Pending</i>	<i>%</i>
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