



Trust for Rural & Urban Social Transformation

Three-Year Report

2020 - 2022

Three-Year Highlights: January 2020 – December 2022

Introduction

From 2020 to 2022, TRUST remained steadfast in its commitment to empowering rural and urban communities through social development, capacity-building, and sustainable livelihood initiatives. During this period, TRUST's efforts were focused across four key areas:

- Supporting grassroots NGOs and community-based organizations through consultation and auditing services
- Enhancing financial discipline among Women's Self-Help Groups (SHGs)
- Strengthening agricultural assets for long-term financial sustainability
- Advancing infrastructure development through the construction of the TRUST office and senior retirement home

Construction of the TRUST office and senior retirement home commenced in November 2019 and was successfully completed in December 2021, following delays attributable to the COVID-19 pandemic. The TRUST office was relocated to its new premises in the same month.

Project Partner

Partner Organization: Women's Self-Help Initiative (WSI)

Partnership Period: Until December 2020

Following a structured period of capacity-building support, TRUST formally transferred full operational responsibility to WSI effective January 1, 2021. This transition enabled WSI to function as a fully independent organization, engaging directly with ICICI Bank and LIC on behalf of its constituents.

Consultation & Auditing Services

Year 2020 — Reach and Impact

Prior to the handover, TRUST's consultation services extended to WSI's operations across:

Indicator	Figure
Total Members	13,112
Self-Help Groups	847
Villages Covered	354
Blocks (Salem District & Puducherry)	6

From 2021 Onward

Direct consultation services were discontinued as TRUST redirected its focus toward broader organizational development activities. However, TRUST continued to provide technical support to WSI through:

- Quarterly accounts verification
- Annual external audits of SHGs

SHG Audit Completion Summary

Financial Year	Total Target	Completed	Pending	Achievement
2019–2020	750	740	10	99%
2020–2021	732	726	6	99%
2021–2022	717	694	23	97%

These audits contributed meaningfully to strengthening financial discipline, improving loan repayment performance, and increasing savings among SHG members.

Other TRUST Activities

Infrastructure Development

Construction of the TRUST principal office and senior retirement home at Karumapuram was completed in December 2021, following an eight-to-nine-month delay caused by COVID-19 lockdown restrictions.

Training Centre — Karumandurai

The Training Centre at Karumandurai continued to serve as a facility for training sessions and organizational meetings, both for TRUST and for visiting NGOs and government departments.

Agricultural Asset Management

Agricultural landholdings were leased out to generate revenue in support of TRUST's programs. The following table summarizes the assets under management during this period:

Location	Type	Acres
Sellankurichi	Mango Farm	4.08
Sellankurichi	Agricultural Land	1.58
Killakkadu	Betel Nut Farm	2.83

Young betel nut plantations established on these lands continued to develop satisfactorily throughout the period.

Conclusion

Despite the considerable challenges posed by the COVID-19 pandemic, TRUST sustained and strengthened its core development initiatives across the 2020–2022 period. The successful completion of the TRUST office and senior retirement home stands as a significant milestone in the organization's growth.

Looking ahead, TRUST is committed to:

- Launching new welfare programs for senior residents of the retirement home
- Expanding development activities beyond its current consultation mandate
- Deepening its impact in rural empowerment and community development