



Annual Report 2020-21

Empowering the youth of India

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NOTE FROM CEO

Dear Friend of TRRAIN,

I would like to give my thanks to everyone who has supported us through this turbulent year. This year has truly been devastating for a lot of people. That being said, we at TRRAIN believe that everything has a silver-lining, and this year taught us to be resilient and optimistic. As an organisation built on the foundation to empower people, we strive to create a meaningful impact.

We provided monetary support to families of hundreds of retail associates by launching a COVID Relief Fund, benefitting hundreds. During this turbulent time, we helped our retail industry by launching Parivartan, a platform to share and collaborate on ideas so we can together get through the pandemic. For our Pankh and TRRAINHer Ascent

programs, we began virtual training and expanded the employment opportunities for the youth. 2020-21 also marked the 10th Retail Employees' Day and the TRRAIN Retail Awards. On 12th December, we saw an everlasting wave of gratitude by the customers and industry for the retail heroes. We hosted our 1st virtual TRRAIN Retail Awards where we felicitated and honoured the retail heroes on our virtual stage.

For us, it's about the people who we've been fortunate enough to empower and we wouldn't be able to do this without the support of our donors, friends in retail and our small team at TRRAIN.

Namaste,
Ameesha Prabhu



VISION

To Empower People in Retail

MISSION

We are committed to upgrading the lives of people in retail both at work and home. We are the catalysts who create sustainable platforms through thought leadership backed by a not for profit objective.





Pankh

Creating livelihoods for Persons with Disabilities



Pankh – Wings of Destiny is a livelihood creation program for Persons with Disabilities (PwDs) by Trust for Retailers and Retail Associates of India (TRRAIN).

The aim of this program is to create livelihood opportunities for PwDs by providing skilling and employment opportunities to them in the retail sector and allied sectors; and therefore helping them live a life of dignity.

With Pankh, TRRAIN seeks to build sustainable livelihoods for PwDs and drive inclusion in the industry. Currently Pankh has helped individuals with:

- Speech and Hearing Impairment**
- Locomotive Disability**
- Visual Impairment**
- Learning Disability**

Since inception, Pankh has positively impacted the lives of **17,714** PwDs

2020-21

32 Online Batches

1,426 PwDs Skilled

12 Physical Batches

604 PwDs Livelihoods Created

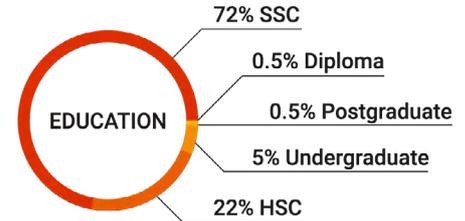
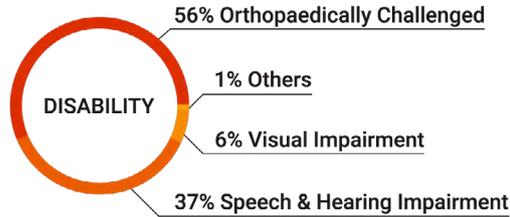
TRAINEE PROFILE



74%
Male



26%
Female



TOP 5 RECRUITERS



209

companies hired PwDs from Pankh



16,874 per month

was the highest salary of our trainee

TRAINEE TESTIMONIALS OF ONLINE BATCHES



During this time, my main aim is to get a job and provide for my children. I attend the classes regularly without fail. I learned about the retail sector from these sessions and the TRRAIN Circle app. My trainers assist me and my peers with our doubts. I am happy about the online training, as it has helped me a lot.

- Ambika (Person with Disability)

I am Speech & Hearing Impaired (SHI) and a very shy person in general. But I am able to interact with my peers and trainers in the online classes, who help guide me. I enjoy all the sessions. The TRRAIN Circle app gave me more information about retail, interview preparation, and helped me learn English skills too. I am happy that I could utilize this lockdown period!

- Rakesh (Person with Disability)



STORY OF CHANGE

A story about resilience

Divya is a 22-year-old woman born with **locomotive disability** living with her parents. In her early years, her **disability made her parents anxious** as they did not know how to deal with the situation. They tried to find solutions for it, but, due to **financial constraints and severity of her disability** they were **not able to**. Eventually as years passed by, her parents became **understanding**.

Her father works in agriculture and was the **breadwinner of a family of 5**. Divya is the **eldest of her 3 siblings** and was expected to set an example for them, always. The family was **not doing well financially**, as her father's salary did not suffice for 3 children. Nevertheless, he **did not let her work** and encouraged her to complete

her education. After completing it, she got to know about **Pankh program** through a mobilisation drive. They informed her about the program and it's opportunities. She was interested almost immediately, but was unsure if her parents would allow. The Pankh team counseled her family and were able to **convince them to let her enrol**.

Soon after, she enrolled, flourishing and learning a lot during it. Upon graduating from Pankh, Divya was given the opportunity to work at **Anand Industrial Enterprises as a Packer in Bangalore!** She is now able to **support her father** and has become a **role model** for her siblings.



DIVYA K
Kollegal, Karnataka

STORY OF CHANGE

A story about determination

Harish is a 21-year-old man with locomotive disability living with his parents. His father was the breadwinner and unfortunately, passed away 5 years ago. This took a major toll on the family. To make ends meet, his mother took up a job as a caretaker and ever since then, it's only been the two of them.

Harish would watch how hard his mother worked to get him a good education and provide for all his needs. He wanted to help his mother as well. So, after completing his HSC he got a job as a data entry job to support his mother. However, when the lockdown was implemented, they both

lost their jobs and savings dwindled. During this time, Harish's friend, a Pankh alumnus, told him about the Pankh program and he took hold of the opportunity to turn their life around. He diligently attended all the classes and learnt retail skills, computer skills and lots more.

Soon after graduating from Pankh, he got an opportunity to interview for a job at Inorbit Mall, Hyderabad. Harish aced the interview despite initial nervousness, and secured a well-paying job. Today, Harish enjoys his new job, has a great relationship with his supervisors and Pankh team, and is able to provide for his family.



CHIPPARATHNAM HARISH
Mittapur, Telangana



TRRAINHer Ascent

Creating livelihoods for Young Women



TRRAINHer Ascent is a livelihood creation program by Trust for Retailers and Retail Associates of India (TRRAIN) for Underprivileged Young Women in India.

The program aims to create livelihood opportunities for underprivileged women by skilling them and providing them with employment opportunities. Thereby, also creating a gender diverse workforce in the retail sector and allied sectors.

TRRAINHer Ascent is working to empower women across cities in India:

-  **Delhi**
-  **Hyderabad**
-  **Bangalore**
-  **Chennai**
-  **Mumbai**
-  **Pune**
-  **Hindupur and Noida, along with neighbouring villages around**

Since inception, TRRAINHer Ascent has positively impacted the lives of **3,526** women

2020-21

33 Online Batches

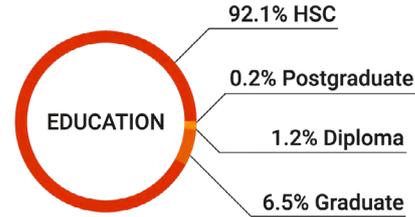
592 Women Livelihoods Created

994 Women Skilled

TRRAINHER ASCENT TRAINEE PROFILE



21
AGE



TOP 5 RECRUITERS



126

companies hired women from
TRRAINHer Ascent



25,273 per month
was the highest salary of our trainee

TRAINEE TESTIMONIALS OF ONLINE BATCHES



I joined the TRRAINHer Ascent program to develop my retail skills and get a job. Our trainers taught us how to use the TRRAIN Circle app as a learning platform and its various benefits too. I am impressed with the topics and my trainers, who patiently clear our doubts. Thank you for motivating us and arranging such effective learning sessions from home.

- L. Shalini

I have joined the virtual training program by TRRAINHer Ascent to develop my retail skills and get a job. The TRRAIN Circle app is very useful to learn about the industry. In the sessions, our trainers are very friendly and conduct many activities. The resume writing sessions are very helpful. I am thankful to Help Trust and TRRAINHer Ascent for arranging such effective learn-from-home classes.

- A. Anandhi



STORY OF CHANGE

A story about beating all odds

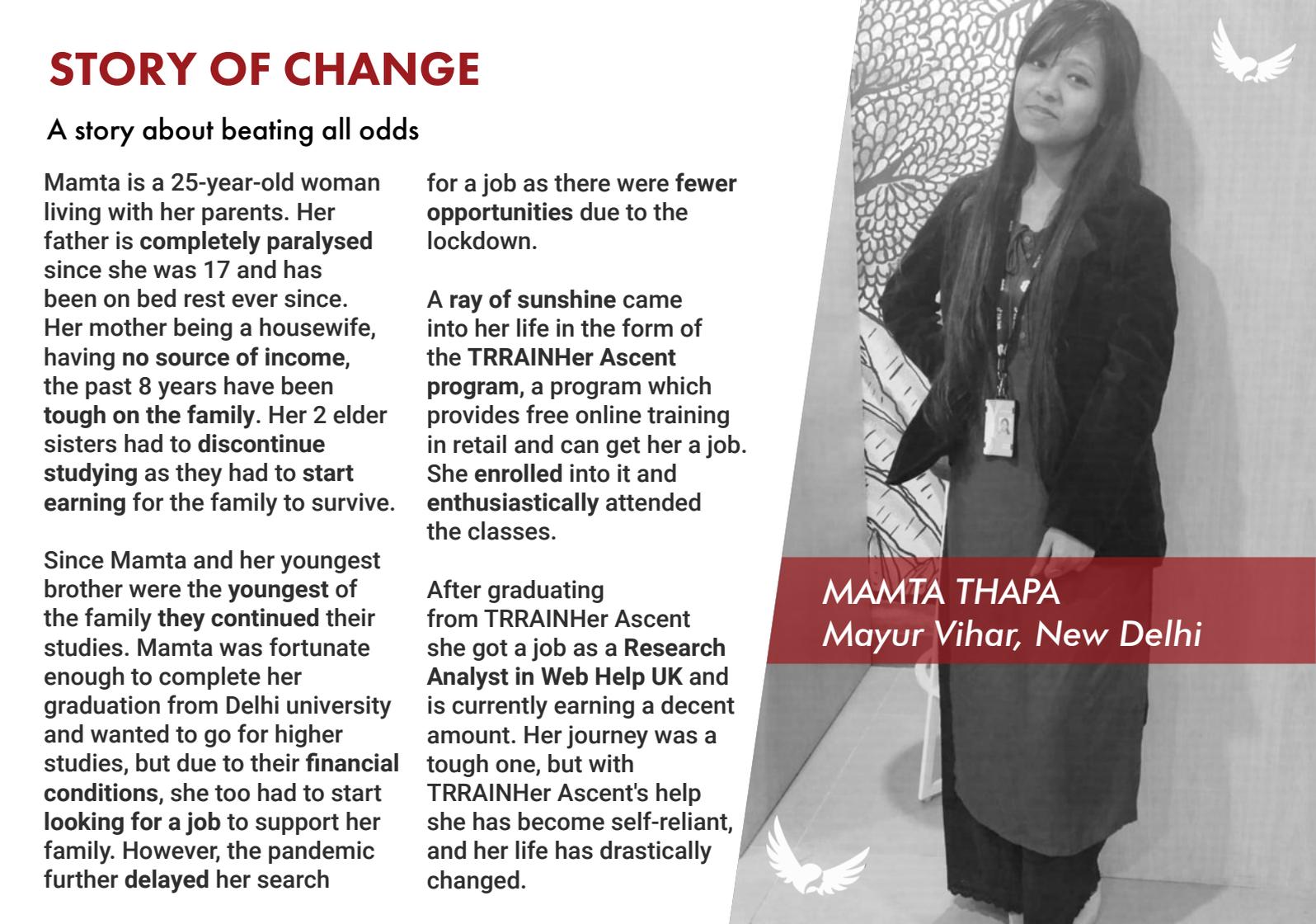
Mamta is a 25-year-old woman living with her parents. Her father is completely paralysed since she was 17 and has been on bed rest ever since. Her mother being a housewife, having no source of income, the past 8 years have been tough on the family. Her 2 elder sisters had to discontinue studying as they had to start earning for the family to survive.

Since Mamta and her youngest brother were the youngest of the family they continued their studies. Mamta was fortunate enough to complete her graduation from Delhi university and wanted to go for higher studies, but due to their financial conditions, she too had to start looking for a job to support her family. However, the pandemic further delayed her search

for a job as there were fewer opportunities due to the lockdown.

A ray of sunshine came into her life in the form of the TRRAINHer Ascent program, a program which provides free online training in retail and can get her a job. She enrolled into it and enthusiastically attended the classes.

After graduating from TRRAINHer Ascent she got a job as a Research Analyst in Web Help UK and is currently earning a decent amount. Her journey was a tough one, but with TRRAINHer Ascent's help she has become self-reliant, and her life has drastically changed.



MAMTA THAPA
Mayur Vihar, New Delhi

STORY OF CHANGE

A story about strength and resilience

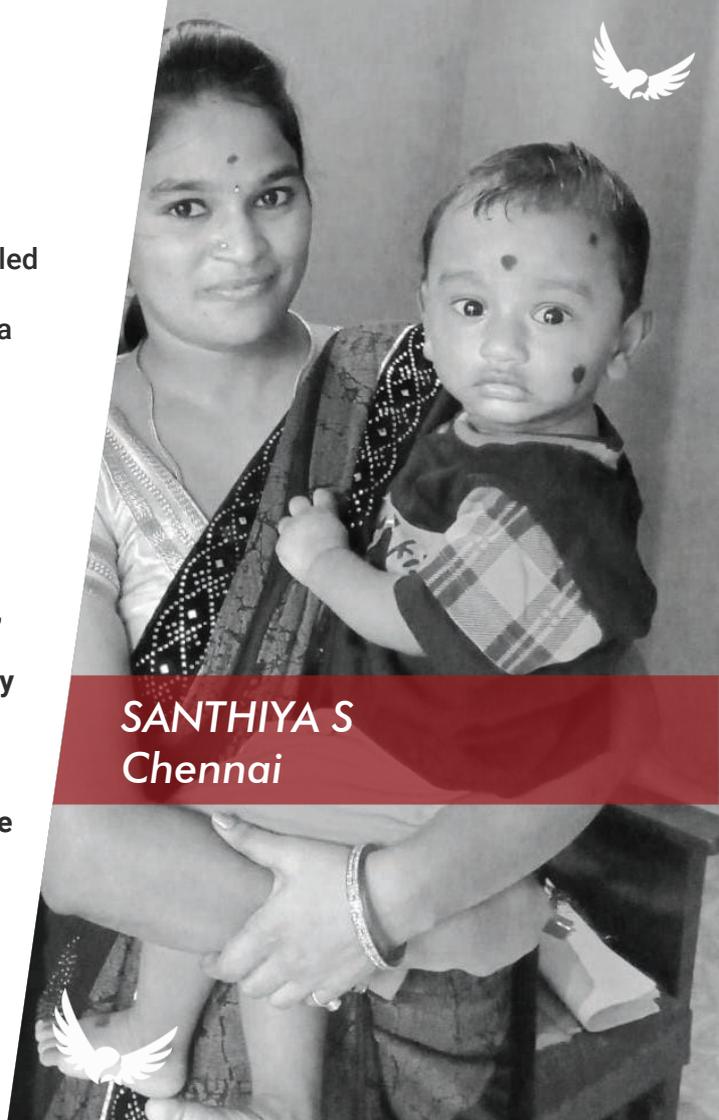
Originally from Kanchipuram, 26-year-old, Santhiya lives with her son in Chennai. Santhiya and her husband were having problems and decided to separate at the beginning of the pandemic.

After the separation, she was left to take care of their one-year-old, alone. She was managing to provide for them both but things took a turn for the worse when she was asked to leave her job because of the lockdown.

Santhiya relied on her savings but she was unable to find another job amidst the pandemic. She expressed her problems to a friend, who referred the TRRAINHer Ascent program to her.

After some research, Santhiya immediately enrolled for the program, online. During the training, Santhiya enjoyed learning about workplace ethics, retail and team building. She felt encouraged and motivated to keep on trying and not giving up.

After finishing the program, Santhiya got hired as a Sales Promoter at SSLF City & Housing organization. She is now very happy with her new job as it allows her to maintain a good work-life balance, and she is able to spend time with her son.



SANTHIYA S
Chennai

LIVELIHOOD CREATION PROGRAM EVENTS

INTERNATIONAL DAY OF PERSONS WITH DISABILITIES 2020

International Day of Persons with Disabilities is on **3rd December**, its aim is to promote an understanding of disability issues and mobilise support for the dignity, rights and well-being of Persons with Disabilities.



In 2020, we conducted a webinar for our Pankh trainees by **Dr. Bhavesh Bhatia** a visually impaired individual who is the Chairman of the Para - Olympic Association Maharashtra (Visually Impaired category) and Chairman of the Oshonic Vision for the Blind Welfare Society. During the session the trainees learnt to create opportunities for themselves, to work hard towards their goals and to not let their disability define themselves.

SUNFEAST INDIA RUN AS ONE

We, at TRRAIN, are relentlessly working towards creating livelihoods for Persons with Disabilities with our Pankh program. In our endeavour to help these individuals, we participated in the Sunfeast India Run as One.

Sunfeast India Run as One was the country's largest virtual event which was launched in an effort to help regenerate lost livelihoods due to the pandemic. It was an effort to help these lost livelihoods while also encouraging the supporters to stay fit. Anyone who registered, would be donating a certain portion of the registration fee to their selected NGO.

With this initiative we were able to raise a substantial amount to help Persons with Disabilities.

INTERNATIONAL WOMEN'S DAY 2021

On International Women's Day we organised an inspirational conclave for our trainees on 'Women Making a career in retail & BFSI'.



We had inspiring women from the industry as our guest speakers; (from top left to bottom right) Ms. Harshita Gandhi, *Tree of Life*, Ms. Priya Mathilakath, *Titan Company Limited*, Ms. Monisha James, *PNB Metlife*, Ms. Nandini Mehta, *Landmark Group* and Ms. Mukta Nakra, *Marks & Spencer Reliance India*. They shared insights from their journey, spoke about self love and breaking the glass ceiling, standing as role models for the young women watching the session.

AIDING THE RETAIL COMMUNITY THROUGH COVID-19

The new decade brought along a never seen before crisis in India. The pandemic stripped millions of people of their livelihoods, and the retail industry went through and is still going through the ramifications of COVID-19.

We at TRRAIN, sought out to help our community via various routes.

COVID-19 RELIEF FUND

We launched the COVID-19 Relief Fund to help women retail associates and their families affected by COVID. Women associates who lost their jobs or put on furlough due to the lockdown benefitted from this fund.



We helped them by providing them with monetary support over a period of 3 months, until a certain amount of normalcy was attained. With this COVID-19 Relief fund, we helped 750+ women associates sustain themselves and their families.

FEW TESTIMONIALS FROM COVID RELIEF FUND



"I stay alone in a PG in Bangalore, while my family lives elsewhere. The major problem I am facing is paying rent, so I used the money for that, and also sent some to my family."

"I was working in a store. I was asked to transfer to Kolkata but couldn't go due to my family, so I had to leave my job. My family members work as farmers and live in Chitradurga, Karnataka, while I stay alone in a PG in Bangalore. The money came at the perfect time when I was in urgent need of it. I used it to pay my rent. After losing my job, it became a very big struggle for me to live alone. The money helped me buy essentials and get through a difficult situation."

"I live with my parents, and my father has been at home since January as he is unwell. Since then, I have been responsible for both housework as well as earning for my family. So, this money helped me buy groceries and other necessities."



RETAIL PANCHAYAT

Retail Panchayat was the first-ever humanitarian project by TRRAIN and Images Group to help support retail employees and their families affected by the crisis. It functioned as an industry-driven, crowd-sourcing financial aid project. Participants experienced a series of insightful discussions among India's retail leaders, while also using the platform to offer support to retail employees impacted.

Industry leaders who joined Retail Panchayat:



Vikram Bhatt
Founder & Director,
Enrich Salons & Academy



Vasanth Kumar
Managing Director,
Lifestyle International



Sanjeev Mohanty
Managing Director,
South Asia, Middle East & North
Africa, Levi Strauss and Company



Darpan Kapoor
Chairman, Kapsons
Group



Shailesh Chaturvedi
CEO & Managing Director
Tommy Hilfiger and Calvin Klein
India



Ishwar Chugani
CEO & Managing Director,
Giordano Middle East (FZE)



Avnish Kumar
Director, Neeru's



Rahul Singh
Founder & CEO
The Beer Cafe



Jitendra Chauhan
Chairman and Managing
Director, Jade Blue



Vineet Gautam
CEO, Bestseller India



Lalit Agarwal
CMD, V-Mart Retail Ltd.



Amitabh Taneja
Chairman, Images
Group



Manohar D Chatlani
CEO & Managing Director,
Soch



B. S. Nagesh
Founder, Trust for Retailers
& Retail Associates of India

COVID-19 WEBINARS: HELPING THE INDUSTRY COPE WITH THE PANDEMIC

In March 2020, COVID-19 took everyone by surprise in India. It was an unexpected and extremely challenging time. With stores and malls shutting down, the entire retail industry was in a difficult position, along with other industries. In order to support the industries cope with the pandemic we hosted a set of webinars hosted by Mr. B. S. Nagesh, Founder, TRRAIN with industry leaders. It helped many understand what was going on, how to combat it and the way forward for them.

Industry leaders who joined the webinars:



Anurag Kataria
President, National
Restaurants Association of
India



Anuj Puri
Chairman, Anarock
Consultants Private Limited



Kumar Rajagopalan
CEO, Retailers Association
of India



Rahul Mehta
Chief Mentor, Clothing
Manufacturers
Association of India



B. S. Nagesh
Founder, Trust for Retailers
& Retail Associates
of India



Pinakiranjan Mishra
Partner & Sector Leader Retail
& Consumer Products, Ernst &
Young India



Christian Verschueren
Director-General,
EuroCommerce



Simon Susman
President, Intercontinental
Group of Department Stores



Ian McGarrigle
Chairman, World
Retail Congress



Matthew R. Shay
President & CEO,
National Retail Federation

PARIVARTAN

The retail industry was and still is undergoing significant change and retailers know they must adapt to survive the 6 feet economy. To facilitate this change, we collaborated with IBM to host an online Retail Mann Ki Baat of Ideas for Atmanirbhar Retail - Parivartan, India's first ever retail jam.

From 1st to 3rd October, 2020, **4895** Indian retail executives across various categories came together to **share, learn, and collaborate** where they shared ideas and insights to **help the retail industry**.

Parivartan revolved around 4 themes:

- Richness of India
- Empowering People
- Fueling Technology
- Fostering Innovation



We heard **176** groundbreaking ideas that contributed to the Parivartan.

A few ideas which emerged:

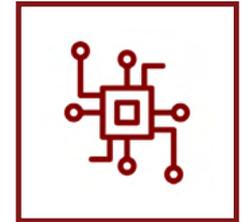
COVID-19 & the Consumer Journey

Cloud to enable mapping of customer credit rate to cost to pricing through digital channels and cost of product to also help build pricing strategies & discounts through Digital channels.



Technology & customer experience

Queue less billing-auto billing, thumb impression, retina scan mapping. With Social Distancing not going away anytime soon technology interventions are going to play a key role in avoiding gathering of people at stores. Technology based solutions like Queeless Billing- Auto billing, Thumb Impression, Retina Scan Mapping can help build a no contact eco-system within stores.



Kirana panchayat to foster innovation

We have seen some powerful innovations driven by the kiranas but unfortunately neither they have scale nor digitally savvy to bring it up. Brands who have tapped it through market research often have been successful. A kirana panchayat can be an affiliation of one of the associations to promote and foster ideas. Available in local language with translator to share & learn in digital format and have meet up to raise concern and discuss.





Retail Employees' Day

A day to thank & celebrate retailers & retail associates

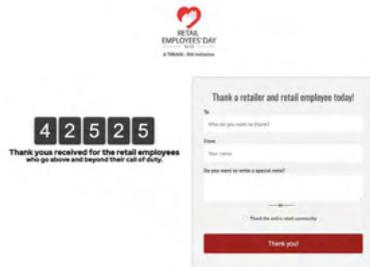


Retail Employees' Day is annually celebrated on 12th December to bring the true heroes of retail, the retail associates and retailers of the world, into focus by celebrating and expressing gratitude towards them. It is celebrated globally in 5 countries; Philippines, UAE, Turkey, Bangladesh and India.

In 2020, we witnessed an overwhelming emotion of gratitude towards the frontline workers. They have stood in the frontline of the war against COVID, our essential workers are standing at the frontlines. Therefore, as an effort to convey our thanks to them, we created the #KhulkeBoloThankYou movement - a thank you movement.

It was a 2 week long movement where we gathered thank yous from across India on the Thank You platform. Anyone from anywhere could come on the platform and express their gratitude towards their kiranawala, delivery boy, favourite brand employee and any retail associate who has helped them. We garnered 6,43,954 thank yous from customers and the retail community for our retail heroes.

The retail community lit up their associates day with thoughtful celebrations, online and offline. Due to the pandemic, we saw Retail Employees' Day grow immensely on the digital front. Millions of customers, top leadership in the industry, Bollywood celebrities and influencers came together to celebrate and thank retailers and retail associates, digitally.



Thank you Platform



Burj Khalifa lighting up in gratitude!



#KhulkeBoloThankYou Video

Celebrations

15 Million associates celebrated

5 Countries celebrated

6,40,000+ Thank You's received

8,00,000+ SMSE celebrated

1,000+ Brands celebrated

50+ Malls celebrated



CEO Support



“ This is such a day where we begin our day to ask ourselves, thank you bola kya? So that’s why I’m here, to thank each one of you for having worked hard for all your commitment & most importantly that our customers are always kept happy, thank you very much. We have gone through very difficult times & I’m really really grateful to each one of you.

- Hari Menon, CEO & Co-Founder, big basket

“ A lot has changed this year, but one thing didn’t change & that was your commitment. With this commitment, courage & dedication with which you all have worked, in this time & date our company, Metro Shoes could overcome the struggles & move forward & for that I am very grateful to you & your families.

- Farah Malik Bhanji, MD & CEO, Metro Shoes



TRRAIN Retail Awards 2021 Winners!

TRRAIN Retail Awards

Honoring retail associates for customer service excellence



TRRAIN Retail Awards are the only awards in India that recognizes the front-end retail associates for excellence in customer service. With 10,000+ stories received from 116 cities in 10 years, we have set a new benchmark for customer service excellence in Retail. This award has impacted the lives of hundreds of retail associates by creating a platform, where they are recognized for their efforts at providing a better experience for the customer, every single time.

2020-21 marked the 10th year of the TRRAIN Retail Awards. With the 10th year of the awards came one of the most unprecedented times, the pandemic. Even though the pandemic did not allow us to host this magical evening physically, we were able to put on a marvellous award function online. Despite the awards being online we honoured the heroes with great fervour and joy.

17 retail associates and 6 HR teams were awarded at our virtual stage. The winners were felicitated and appreciated by their company's top management and Mr. B. S. Nagesh and Ms. Ameesha Prabhu. The national winners were applauded by Mr. Dalip Sehgal, CEO, Nexus Malls.



NATIONAL WINNER GOLD

PRIYADHARISHINI, WORLD OF TITAN

A true inspiration, Priyadharishni did not let her COVID-19 diagnosis stop her from providing excellent support and help to customers.

During the lockdown, Titan's employees were reaching out to patrons. Priyadharishni spoke to a loyal customer who was keen on buying a watch but couldn't visit the store. She guided him using the images from the company's website but also helped him understand the loyalty point system.

Furthermore, even after being diagnosed with COVID-19 and being hospitalised, she stayed in touch with the customer, out of her own interest.

Priyadharishni regularly followed up with him, shared photos of the merchandise via Whatsapp, and finally converted the sale while bravely fighting the illness.



[Click here to read I Just Did It, a book with all the winning stories of 2021!](#)

NATIONAL WINNER SILVER

MOHAMMED ZEESHAN, RATNADEEP RETAIL

In November, 2020 a distressed customer from a nearby village visited the store. Upon speaking to her, Zeeshan realised that her kids were alone at home and she needed to return quickly. Understanding her concern, he assured her that he would deliver the products the next morning.

However, the next day there were heavy rains, flooding and water logging. When the customer called to cancel the delivery, he asked if she had essentials at home; to which the customer said that she did not have milk for her kids.

Upon hearing this, Zeeshan swiftly sprung into action and rushed to her house with essentials.

Zeeshan and 4 other associates formed a human chain, clasping their hands together to ensure that nobody slipped into the invisible pothole around the house. After receiving the parcel, the customer was overwhelmed with emotion and thanked Zeeshan for his noble deed with tears in her eyes.

[Click here to read I Just Did It, a book with all the winning stories of 2021!](#)



NATIONAL WINNER BRONZE

SATHISH, INDIAN TERRAIN

Sathish won a customer's heart in April, 2020, when the country was plagued by the pandemic.

A loyal customer of Indian Terrain had a wedding coming up and wanted to buy outfits for it. But was unable to come to the store due to COVID-19 restrictions. The customer explained to Sathish that it was a family friend's wedding and he needed to be there but did not have clothes for the occasion.

Sathish understood the customer's need and came up with a win-win solution to make the customer happy. He opened the store at 5 AM and showed the customer multiple outfits via a WhatsApp video call. After the customer chose what he wanted, Sathish personally delivered the products to the customer.

He left the store at 7 AM to deliver to the customer, 15 km away by following the correct protocols and delivered happiness to the customer. The overjoyed customer expressed his gratitude to Sathish for his timely support.

[Click here to read I Just Did It, a book with all the winning stories of 2021!](#)





Be A Supermarketwala

Transforming traditional retailers into supermarkets!



Be A Supermarketwala is a nation-building project which aims at taking millions of traditional retailers on a never before seen transformation journey in the country, thereby changing the way India shops on the most basic level.

As our journey continues to transform traditional retailers with the **Be A Supermarketwala** book and our video knowledge series, we launched a report in 2021 in collaboration with **Accenture** called 'Transforming Kirana Stores To Drive Economic Growth'

The inauguration happened in the form of a virtual event, led by:



Damodar Mall
CEO, Grocery Retail - Reliance
Retail, Author, Supermarketwala &
Be A Supermarketwala



Saugata Gupta
Managing Director,
Marico Limited



Ambuj Narayan
Sr. Vice President &
Head - Operations, Metro Cash
& Carry India Pvt. Ltd.



Sameer Amte
Managing Director,
Accenture in India



B. S. Nagesh
Founder, Trust for Retailers
& Retail Associates of India

At this virtual unveiling, they dwelled deep into the crucial role of **Kirana stores**. The report will serve as a foundation in our journey to impact millions of Kirana store owners in India, and make “**Vocal is Local**” the way forward and create an **Atmanirbhar Bharat**



To view the report click above

SUPPORTERS

Accenture Solutions Ltd

Allstate Solutions Private Limited

DBS Bank India Ltd

Chalet Hotels Ltd

Eight Roads Investment Advisors Private Limited

Franklin Templeton Asset Management (India) Pvt. Ltd.

Hexaware Technologies

Info Edge

Jewelex India Pvt. Ltd

IKEA

United Nations Development Programme

Yes Bank Ltd

Nearby Technologies Pvt. Ltd

HSBC Swades Foundation S4L

J.P. Morgan Services India Private Limited

NOTE FROM OUR SUPPORTERS

Education, skills & employment are most important for youth. Regardless of their unique abilities, each one desires to be self-sufficient and useful. TRRAIN is genuinely serving PWDs through their livelihood program, Pankh.

TRRAIN is creating employment opportunities for them and improving their living standards. They provide them opportunities by giving them adequate knowledge on the retail industry through vocational training. Therefore giving them an avenue to work and earn with dignity.

We at Hexaware, as part of CSR, have partnered with TRRAIN to financially support the underprivileged and disadvantaged PWDs in the locality of Pune, Mumbai and Chennai. This is the fifth year of our sponsorship and we continue to work with them on this initiative as this cause is close to our heart and PWDs need our support and encouragement. We found the foundation team to be committed to the cause and we are satisfied with their work.

Amberin Memon
Head CSR – Hexaware Technologies



BALANCE SHEET

Trust for Retailers and Retail Associates of India

Balance Sheet as at March 31, 2021

Particulars	Schedule	As At 31-03-2021 Amount (Rs.)	As At 31-03-2020 Amount (Rs.)
Sources of funds			
Trust and Corpus Funds	1	5,15,21,918	4,64,12,633
Reserves and Surplus	2	(3,61,51,078)	(2,93,59,109)
Total		1,53,70,841	1,70,53,524
Application of Funds			
Fixed Assets	3	32,39,311	27,99,317
Investments	4	6,34,47,352	3,34,75,000
Current Assets, Loans and Advances (A)			
Cash & Bank Balances including Fixed Deposits	5	19,18,421	25,88,144
Loans and Advances	6	60,98,014	79,24,487
Less: Current Liabilities and Provisions (B)			
- Statutory Dues	7	3,93,099	15,68,381
- Sundry Creditors, Others, etc.,	8	1,01,49,612	2,39,65,043
- Advances received for PWD/TRRAIN Her/COVID-19 Projects		4,87,89,545	42,00,000
Net Current Assets (A-B)		(5,13,15,822)	(1,92,20,793)
Total		1,53,70,841	1,70,53,524

INCOME & EXPENDITURE

Trust for Retailers and Retail Associates of India

Income & Expenditure Account for Year ended March 31, 2021

Particulars	Schedule	For the year ended 31-03-2021 Amount (Rs.)	For the year ended 31-03-2020 Amount (Rs.)
Income			
Donations	9	2,10,08,562	9,45,47,613
Sponsorships Fees	10	38,73,789	15,85,000
Other Income			
Interest	11	29,37,434	21,24,891
Total		2,78,19,785	9,82,57,504
Expenditure			
Trust Objects & Project Expenses	12	1,83,94,241	9,28,25,876
General & Administration Expenses			
Employee Cost		1,30,67,546	1,15,92,870
Other Miscellaneous Expenses		20,63,757	7,70,018
Trusteeship Management Fees		7,08,000	6,00,000
Audit Fees		1,25,000	1,10,000
Total		3,43,58,544	10,58,98,764
Deficit of Income over Expenditure Before Tax and Depreciation		(65,38,759)	(76,41,260)
Depreciation		2,53,209	4,06,111
Deficit of Income over Expenditure		(67,91,968)	(80,47,371)
Deficit of Income over Expenditure transferred to Reserve Fund		(67,91,968)	(80,47,371)

ADVISORY BOARD MEMBERS



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Chairman, Anarock
Consultants Private Limited



Bala C Deshpande
Senior Managing Director,
Mega Delta Capital LLP



Harit Nagpal
CEO & Managing Director,
TATA Sky



Pinikiranjan Mishra
Partner & Sector Leader Retail
& Consumer Products, Ernst &
Young India



Rahul Mehta
Chief Mentor, Clothing
Manufacturers Association of India



Rohit Srivastava
Head, Core Consulting, Strategic
& Marketing Division,
Contract Advertising



Shalini Kamath
Senior HR professional



Shashidhar Sinha
CEO, IPG Media Brands
India



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Social Welfare Association



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Legasis Partner



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