



The
Koshish Trust

Every Life is Worth Living with Dignity

REVIEW AND PLANNING MEETING

WELCOME TO
RATNAGIRI RAILWAY STATION

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RATNAGIRI, MAHARASHTRA

19 - 21 JULY 2025

1. Introduction

From 19 July to 21 July, 2025, our team travelled to Ratnagiri for a residential gathering that combined two important purposes: a Review and Planning of our work, and a much-needed retreat. This meeting at a distance from the everyday engagements of our field sites, was to create a reflective space away from the regular rhythm of our daily routines. It was both a literal and metaphorical stepping away, allowing us to look back and look ahead with clarity.

The Review and Planning part of the gathering aimed to create a collective understanding of the journey we have undertaken in a year: the efforts made, the challenges faced, and the learnings gathered. It also served as a space to assess how well our work has aligned with our values and stated goals, and how we might strengthen our work in the coming years. Each team member shared reflections on the work and the organisation. This was not only about reviewing work done, but also about critically thinking through the directions in which our organisation and work are evolving, and the directions in which we would like it to take.

The retreat component was integrated with the plan and review. It gave us time to pause, to breathe, and to reconnect: with ourselves, with one another, and with the deeper motivations that drive our work. Through informal conversations, shared meals, and walks by the sea, we found a space of replenishing our bonds. This part of the trip reminded us that nurturing the emotional and relational aspect of the team is not separate from the work we do, it is, in fact, its very foundation.

Stepping back to reflect helps us see clearly. In the rush of daily work, we often miss patterns, lessons, and opportunities for change. This process allows us to pause, learn from experience, and realign our efforts with our larger goals. Planning together also builds shared understanding. And the retreat renews our energy, reminding us that the strength of our work lies in the strength of our team.

Together, the time in Ratnagiri allowed for a kind of inward and outward assessment, introspection and dialogue, work and rest. What follows in this report is a consolidation of those discussions, observations, and reflections.

2. Session on Reflection and Review

One of the key sessions during our time in Ratnagiri was devoted to reflection and review. We began with a simple and basic question: Why are we with The Koshish Trust? And then discussed the organisational challenges and achievements. The responses that came out were personal as well as carrying a sense of shared feeling.

A. Why We are with The Koshish Trust

Many of us spoke of our emotional connection to the work and the values that the organisation stands for. Some highlighted enhancing their understanding of homelessness and begging with their attachment with the organisation, while others spoke about how the organisation had shaped them as people, allowing for both professional and personal growth. Another thing was the sense of being seen as a human being, not just as a worker. There was also a strong appreciation for the culture of integrity that team members uphold in their roles, and mutual support for each other. Also, team members shared about having a deep emotional connect to the cause of homelessness and begging that encourages commitment.

B. Organisational Achievements and Challenges

The session then turned towards a broader reflection on the organisation's journey over the past year. There was a sense of pride in what we have collectively built: the early uncertainties that we faced together, the pace at which the work took shape, the depth of connection built with communities, and the collaborative spirit that made possible the 'I Exist' report, among other things. The team also takes pride in the systems approach and the capacity building approach of the organisation. Team members acknowledged the effort that has gone into building alliances, setting up programmes, and staying committed to the values of the organisation even in the face of challenges.

At the same time, the group reflected on areas that we need to pay attention to. There was a recognition that more team members need to work on leadership skills, and we all need to improve communication, and creating a space where everyone's full capacities can be utilised towards the benefits of our clients. Some team members spoke of the hesitation they feel in decision-making, even when they are clear about the values and direction of the organisation. Mr Tarique emphasized that while having clarity on the vision, philosophy, values, objectives and long-term strategy of the organisation is important for one to represent the organisation, one must also embrace the risks associated with decision-making to truly represent the organisation.

In the discussions, it became clear that much of the organisation's social capital does not come directly to the organisation itself, but through the personal reputation and connections of Mohd. Tarique. This has helped the organisation gain trust, support, and goodwill that would normally take many years to build. However, it also shows an imbalance. When people see the organisation's credibility as tied mainly to one individual rather than to the organisation as a whole, that trust can become fragile.

Depending too heavily on one person carries certain dangers. It can reduce the organisation's independence, expose it to risks if, for some reason, that person distances themselves from the organisation, and slow down the growth of its own separate identity detached from the individual. The real challenge, therefore, is to turn this trust, which

currently flows through Tarique, into lasting strength for the organisation itself, so that the relationships and goodwill also belong firmly to the Trust.

The discussion also brought up the need for stronger internal systems such as policies, processes, and mechanisms for legal compliance. These are not just technical needs, but essential steps in creating an environment where the work can grow sustainably, and where the team can operate with clarity and confidence. The session as a whole was thoughtful and open. It gave space for both pride and concern, for gratitude and for challenge. It reminded us that reflection is not only about looking back, it is also about shaping how we move forward, together.

3. Session by Mr Santosh Thakare

This session was on organisational development and to what extent we have fulfilled our compliances. Mr Santosh briefed the team on administrative and accounts processes and pointed out the ways in which we could improve our systems and procedures. He also presented on legal compliances with respect to financial aspects.

A. On Administrative Aspect

Mr Santosh outlined how the administrative structure and processes ought to function in an ideal scenario and then set this picture against our current practices. From this comparison, a number of crucial action points emerged.



The Koshish Trust needs to make clear organisational chart with roles and responsibilities of trustees and staff properly delineated. This will make us fill gaps in our functioning.

Trust meetings should be held at regular intervals.

Rather than giving consolidated salary, the organisation should revise its salary structure, that is, the salary break up should be structured showing payment made in each aspect rather than showing only the consolidated amount in the salary slip.

The organisation should provide medical insurance to all employees.

For a better functioning of the organisation, the organisation needs to have bye-laws to set out the fundamental principles of the organisation's governance. They will guide long-term strategy of the organisation. These bye-laws will help in providing clarity and consistency by establishing better structure and ensure consistent operations. The bye-laws will also set standards and guide conflict resolution.

In addition, Mr Santosh emphasised the need for strict compliance with all labour laws. Finally, he suggested the creation and implementation of systems for the monitoring and evaluation of projects, so that outcomes can be regularly assessed and the organisation can continue to improve.

B. On Accounts Aspect

In the discussion on accounts, Mr Santosh highlighted some gaps and offered suggestions for improvement. He stressed the importance of maintaining proper books of accounts, including cashbooks, ledgers, receipts, and bank statements, so that every transaction is clearly recorded and traceable. All these things are already maintained by the organisation meticulously. He also drew attention to the need for accuracy in documentation, underlining that all bills must carry the required information and be kept up to date before they are submitted for approval.

He recommended that bank reconciliation statements should be verified every month to ensure consistency between the organisation's records and the bank's statements. On the system of payment approvals, he pointed out that the current two-signatory process avoids delays. The dual signatory system, as compared to three-signatory system, allows quicker payment processing, faster decision making, and greater efficiency.

Mr Santosh also suggested introducing simple but necessary formats such as an advance request form and an expenditure/advance settlement form, so that requests and reimbursements are standardised and transparent. Equally critical is the timely filing of statutory returns such as Income Tax Returns, FCRA Annual Returns, and TDS Returns, as well as the renewal of any registrations that the organisation is required to maintain.



He emphasised that the financial statements should formally approved on an annual basis. Supporting documents for every financial transaction must be preserved carefully, since they are essential both for audits and for tracing back organisational records, if ever required. Finally, he underscored the creation of an internal audit mechanism that would help improve operational efficiency, strengthen internal controls, and build confidence in the organisation's financial management.

4. Swimming Pool Activity

For this round, we took a conscious decision to step away from structured session. Instead of designing a predefined session, we intentionally entered a raw, unprepared environment. We planned this in a way that would allow the team to spend more time with each other and build a deeper understanding of each another. This also created space for spontaneous decision-making, real-time strategizing, and honest, unfiltered reactions. The approach gave us a chance to observe and experience how the team functions in the face of uncertainty, relying on each other's presence, instincts, and shared purpose.



One of the most thrilling moments unfolded during the swimming pool activity, where we engaged in a playful yet deeply insightful game. The exercise began with one person catching others, forming a chain as each new participant was tagged. The challenge was for the entire chain to move together as one unit toward a common goal, and if the chain broke due to imbalance or lack of coordination, the attempt failed. Initially, the responsibility of achieving the goal rested with a single individual, but as the chain grew, that responsibility naturally became collective. Reaching the goal became everyone's responsibility. This evolving dynamic became a powerful metaphor for teamwork and interdependence. It invited the group to explore the pros and cons of using similar versus diverse strategies and to experience, in real time, how embracing individual differences strengthens collective outcomes. It also showed that every individual has different kinds of strengths and weaknesses. For example, one may be a better runner, the mother may be a better swimmer. A good teamwork is that which factors in both the strengths and weaknesses of each individual into the planning and execution processes. So, team members adjusted accordingly in the water. That subtle yet significant shift revealed how adaptability, inclusion, and mutual support are not just values but essential practices for shared success. It was not just a conversation about collaboration. It was a lived experience that made its message clear.

This sense of cohesion carried into an activity on the slides, where the focus naturally shifted toward trust. The simplicity of the task made its insights even more impactful,

offering space to reflect on how crucial trust is in team dynamics, not just as an abstract concept, but as a lived and felt experience. We witnessed how mutual trust fosters a sense of safety, confidence, and smoother coordination. Even small gestures of encouragement significantly shifted the group's energy. A particularly moving moment occurred when one of our team members, hesitated to go down the slide due to fear. Instantly, other team members gathered around her, reassuring her that she could try and that they would be right there at the bottom to support her. This act of collective encouragement reflected the deepening trust within the group, showing how emotional safety can transform hesitation into courage when individuals know they are not alone.

5. Beach Visit

The visit to the beach carried forward the spirit of unstructured engagement, offering a fresh setting where the team could connect in a relaxed yet meaningful way. The open expanse of sand and sea created a natural space for bonding and strengthening ties, as we moved away from formal tasks into shared play and companionship. Games like football and cricket happened with laughter and friendliness, reminding us that collaboration is as much about joy as it is about responsibility. Side by side, some of us built sandcastles, which, though playful on the surface, became quiet metaphors for creativity, fragility, and the effort of shaping something together in the face of shifting tides. Some of us chose simply walking along the shoreline and soaking their feet in the water, finding calm in the simple act of being present together.



6. Felicitation of Two Supporters of The Koshish Trust

We held a felicitation session, where the entire team came together to express heartfelt gratitude for Mr Santosh Thakare and Ms Sehrish Altaf, whose quiet yet profound presence has significantly shaped the emotional and structural foundation of the organisation.

The session served as a moment of collective reflection, where nearly every team member spoke with warmth about the meaningful impact both individuals have had on their personal and professional journeys. In times of uncertainty, Ms Sehrish and Mr Santosh have consistently provided a steady, grounding presence offering perspective, holding space, and guiding the team with empathy and integrity. Ms Sehrish's calm and reassuring approach made people feel seen and supported, while Mr Santosh, on the other hand, offered thoughtful, critical insights with compassion challenging us to grow while staying connected to the realities we face.

What made their involvement truly special was the way they remained meaningfully engaged yet respectfully detached, supporting the organisation not out of duty, but from a place of care and alignment with its core values. Their long-standing association with





the trustees fostered trust, allowing team members to engage openly through both challenges and successes. Acting as emotional anchors and quiet catalysts, they have played a vital role in sustaining momentum, offering protection when needed, and helping to hold the broader vision with clarity and care. Along with this, the entire team also expressed their heartfelt gratitude to Mr Mohd Tarique, Director of The Koshish Trust, for his guidance, care, and unique perspective that have created a deep sense of connection within the organisation. His leadership continues to bring individuals together, inspiring unity and purpose across the team.

The entire felicitation session concluded on a note of refreshing positivity and renewed energy. It left everyone feeling uplifted, reconnected, and deeply valued. The space that was created filled with warmth, sincerity, and mutual appreciation not only strengthened the team's emotional fabric but also reignited a shared sense of purpose. It was a powerful reminder of the strength that lies in genuine connection and collective gratitude leaving the team with a sense of clarity, motivation, and quiet joy moving forward.

7. Recap and Closure Session

The review meeting became a space to pause and reflect on the organisation's journey. The team spoke about what has been achieved so far, while also being honest about the

challenges that remain. They saw clearly the need for better planning and noticed gaps in the way administrative, accounting, and monitoring systems are working. They also agreed that that communication need to improve for smoother functioning.



The closure session revisited these reflections with the experiences of the past days. Team members shared how simple activities, like playing in the swimming pool or at the beach, were not just moments of fun. They gave everyone a chance to experience teamwork, trust, inclusion, and mutual support in action. These light-hearted interactions left the group refreshed and motivated, ready to bring the same spirit of cooperation into everyday work and into future programme planning.

The meeting ended with a warm note of gratitude for the two souls who have stood by the organisation and supported its work. These supporters reminded the team of the values they all share and the wider community that encourages the team. This sense of connection gave the group both confidence and energy to move ahead. Looking forward, the team felt more determined to improve daily practices, plan with more care, and work together with greater unity for the goals that lie ahead.

8. Outcome

The visit to Ratnagiri gave the team clarity about the organisation's direction and strengthened their sense of shared purpose. The structured discussions brought out clarity for the coming year so that the organisation can function with more confidence and coherence. The reflections also highlighted that while the organisation has grown significantly, it now requires stronger administrative, financial, and monitoring systems to better streamline its work.

Alongside these reflections, the unstructured activities played a meaningful role. They helped strengthen trust, deepen interpersonal connections, and remind team members that the emotional well-being of the group is central to sustaining long-term work. These moments of togetherness encouraged openness, mutual support, and a commitment to carrying the same spirit into daily engagements.

The felicitation of our committed supporters underscored the value of care, integrity, and solidarity in sustaining the organisation's vision. With gratitude for the past and a clearer sense of direction for the future, the team returned from Ratnagiri with renewed confidence, collective energy, and a shared commitment to build a more resilient and effective organisation.

9. Conclusion

Our visit to Ratnagiri became much more than a review and planning exercise. It allowed the team to step away from daily routines, to reflect openly on the organisation's achievements and shortcomings, and to recognise where stronger systems and clearer processes are needed. At the same time, through moments of play, trust-building, and simple companionship, the team renewed its bonds and reminded itself that the strength of its work rests on the strength of its relationships.