



TRF DIWALI BALL

MARRIOTT GROSVENOR SQUARE 9TH NOVEMBER 2024

Hiking for Charity
raised £10K

Cricket
Hat Trick Event

TRF Youth say
Cheese & Wine

BUILDING A SELF-RELIANT NATION: THIS DIWALI AND BEYOND

Diwali is a more than a festival of lights. It marks the promise of a brighter and more prosperous tomorrow. India's glorious past and promising future makes it a force to reckon with. As we set our sights on becoming a \$5 trillion economy, India's journey is powered by industries and entrepreneurs across the country.

Vedanta is firmly committed to working towards the vision of creating an Aatmanirbhar Bharat in the critical minerals, energy and technology space by supporting the country's import-substitution efforts, providing crucial raw materials for thousands of industries, and creating employment opportunities for millions of people. At Vedanta, every step is driven by innovation, world-class technology, and a commitment to a building a greener and more resilient future.

In the spirit of giving back, we are in the process of establishing two not-for-profit industrial parks - in Rajasthan and Odisha - which we believe will provide the necessary infrastructure to tens of thousands of small and medium scale entrepreneurs to set up and run their businesses and contribute to India's growth story. This is in addition to our ongoing efforts to grow our current network of 6500 Nand Ghars, technology-equipped modern-day Anganwadi centres, around the country that are focused on supporting the nutrition and education needs of over 7 crore children and skilling needs of 2 crore women across the country.

This Diwali, let's embrace the light of hope and prosperity, rededicate ourselves to goals of shared growth, and work together towards a brighter future.

Wishing you and your families a very happy Diwali!

Warm regards,
Anil Agarwal



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Programme



18.00 Champagne Reception and Canapés

19.00 Ballroom Greetings and Welcome Address

19.15 Starters



19.45 TRF Youth Performance

20.45 Main Course and Dessert

21.30 Nikhita Gandhi Performance



23.30 Tea And Coffee

23.45 Let's Dance - DJ and Music

01.00 Carriages



Diwali message from the Board

Dear TRF family, friends, sponsors and well-wishers,

A warm welcome to you all. Your presence here this evening is testimony to our bond and underscores the importance of our mission – to bring the Rajasthani community in London together through our pillars of Community, Culture and Charity.

What a year it has been for TRF !!!

We have had four back-to-back sellout events in 2024 - Holi, Cricket, Youth Cheese & Wine Evening and finally the epitome of all – tonight's Diwali Ball. There was abundant enthusiasm and participation from our members and friends. A bow to all of us - your support and our hard work is always a winning combination.

Our efforts on contributing to worthy charitable causes continue to expand. A special mention this year to eleven of our members who raised more than a meaningful sum for our ongoing charity via a crowd funded expedition.

It gives us immense pride and joy to see our youth take the baton and get involved actively in various activities around the year. The youth performance this evening, which has been reinstated on popular demand this year, is one such example.

Ratan Tata one of the greatest philanthropists once said,

"The true measure of success is not just in what you achieve, but also in how you impact others positively."

Let us take a leaf from his book and make it happen.

Please enjoy the evening and may we scale new heights together...

Warm regards,

The Rajasthani Foundation Board

Meet the Board



Bina Agarwal

Director, Stone World London

Bina is the director and co-founder of Stone World London, supplying unique natural stone to commercial and residential developments across the U.K. Following her education in Behaviour Modification in Calcutta, she joined the Indian Institute of Cerebral Palsy as an honorary teacher, devoting her time to improving the quality of life of students. Being part of TRF allows her to continue making a tangible impact on communities most in need, whilst honouring her Marwari heritage and love for Rajasthan. Personal motto: Everything in life is possible - just don't give up.



Dinesh Chowdhury

Delivery lead/ Solution architect

Dinesh is a qualified Chartered Accountant from India who has moved into IT and now manages the SAP ERP program for Europe at Compass Plc as Solution Director. TRF for me is like a family which brings the likeminded Rajasthani community in UK/EU together. It makes us feel at home while being away from home. It gives us the platform to support the community through the various charitable initiatives. Personal Motto: Be the change you wish to see in the world. Continue to make the difference.



Krati Jhaver

Founder, Candles on Cake; Co-Founder, The Front Row Events

With a Master's in International Business and over 10 years of retail experience, Krati blends entrepreneurship and community impact through her ventures and work with TRF. To Krati, Rajasthan embodies resilience, culture, and community and her work is about honouring her roots and giving back to those who need it most. Says Krati: "TRF represents unity and the power of collective effort. It's about bringing our Rajasthani community together in the UK, preserving our traditions, and supporting those in need. To me, TRF also means family—my extended family in the UK. My personal motto is "Lead with compassion, and the rest will follow."



Pooja Maru

Partner, Jiva Capital Partners

Pooja has over two decades of experience working in corporate finance advisory in the energy and resources sector, and a focus on India-centric clients. To Pooja, Rajasthan epitomises a culture rich in family values, food and festivals. And her desire is to recreate this through TRF. She believes in the mantra "Live & let live!"



Poonam Goel

Founder, Indo Global Ltd; Co-founder, Go Green Initiative

London-based MBA and ACCA graduate, Poonam is an award-winning philanthropist and recipient of the prestigious Global Gandhi and NRI Award. She is the founder of Indo Global Ltd, a consultancy firm that specialises in marketing, finance and real estate. Poonam is also the co-founder of the Go Green Initiative, a global sustainability project focused on energy conservation and reducing emissions. From a young age, Poonam has been deeply committed to community service. This passion drew her to TRF which is known for bringing community together both in London and India. Born Rajasthani, Poonam feels a profound connection to TRF's mission and continues to work tirelessly to make a lasting, positive impact on people's lives through her philanthropic efforts.



Praveen Bhandari

Managing Director and Board Member, Sun Global Investments Limited

Praveen is a banking & finance professional with a career spanning 25 years in Global Markets & Investment Banking across IFC, Deutsche Bank and now Sun Global where he is a partner. By profession, Praveen is a CA and MBA and has been in the UK since 2000. Praveen and his family have close ties to Rajasthan, where he was also born (Jaipur). He has been actively associated with TRF for over 20 years and admires the institution's efforts in connecting the community together and mobilising efforts and resources for needy causes in Rajasthan. Praveen is particularly passionate about engaging the next generation and youth in the activities and endeavours of TRF.



Rajesh Chechani

Founder/Director of Sinckot Group and Sinclair Mckinsley

Rajesh is a CA specialising in tax management and bespoke financial advice. Having moved to the UK in 2003, he has since founded Sinclair McKinsley - his own accountancy practice, and established Sinckot Group - a property development company. Rajesh spent his formative years in Rajasthan, growing up in a rural village and has a strong emotional attachment to the state. He has deeply enjoyed serving as Director for TRF: "TRF made me feel home when I was away from home. Meeting people from my community, in my culture, and giving back to my homeland has been so rewarding, and I hope to give that same feeling to all my fellow Rajasthanis in this country."



Sandeep Tyagi

CTO, leading fintech organisation

Sandeep is a London-based IT leader with an MBA from Warwick Business School. He currently serves as the CTO of a leading fintech organisation and also runs a successful software development business. Says Sandeep: "TRF is a bridge that connects the Rajasthani community within the UK, preserving our cultural heritage while empowering the younger generation. Being part of TRF allows me to contribute and make a difference within the community I cherish. My personal motto is "Fostering a sense of community by giving back through volunteerism."



Shailja Agarwal

Partner / Director, Athena Capital

Shailja is a Political Science honours graduate and has done Advertising and Public Relations from Kolkata. Currently she is a Partner/ Director in Athena Capital, a financial services business. Shailja has a deep emotional connect with Rajasthan which has given her the best childhood memories. "Sleeping on the terrace, sitting in the Tonga, swimming in Jhalra, eating Mirchi Vada and homemade kulfi – these are all beautiful moments I will forever remember." Says Shailja: "TRF has been instrumental in connecting me back to my roots while away from my homeland India. It provides the best platform to meet like-minded people, to integrate within the community and an opportunity to give back to society. I have made some great friends and it feels like an extended family. I live by the motto "Carpe Diem (Seize the day)."



Varsha Dahad

Charity worker

Based in Hitchin, Hertfordshire, Varsha is an ardent charity worker and considers herself a work in progress. Says Varsha: "Rajasthan is a rich tapestry of history, valour, culture, colour, architecture, ancestry and a photographer's dream. TRF is an eleemosynary institution, but a catalyst in bringing the community together. My current mantra is to try hard not to do anything!"

About TRF

The Rajasthani Foundation is a UK-based charity set up in 2005. Its aim is to bring together the Rajasthani community in the UK through cultural and charitable initiatives.



The three pillars of TRF are community, culture and charity.

Culture

- Every spring, we defy the British weather and hold our colourful Holi celebrations – a firm favourite with members of all generations.
- Over 400 people annually attend our signature event, the TRF Diwali Ball, which brings together the best of Indian culture, food and festivities.
- We organised a youth trip to Rajasthan in 2016 to promote Rajasthani culture and its history, and to facilitate cultural exchange.

Community

- Over the last 19 years, TRF has grown its base to over 1000 members across the UK.
- One of our key areas of focus is to bring together and nurture the youth within our community. Many of our social events are aimed at this age group such as our recent hit Wine & Cheese Evening and our evergreen TRF Cricket Day.
- Our annual showcase event, the Diwali Ball, not only brings together much of the community but also encourages their participation in cultural activities at the event.

Charity

- Since its inception, TRF has worked consistently to raise funds for educational and other charitable causes in Rajasthan. We achieve this with the support of our members and without any admin cost through the efforts of our experienced board members and other volunteers.
- TRF has supported special needs educational institutes like Sona Manovikas Kendra (SMK) in Bhilwara and Navjoti Manovikas Kendra (NMK) in Jodhpur. Our donations have helped construct new buildings, and improve infrastructure and facilities.
- We have supported Jagruti, a Jaipur-based charity, to rebuilt derelict and abandoned schools in slum areas.
- TRF has organised 'nearly used' clothes collection in UK amongst members for distribution to needy children via chosen charities.
- In 2020 TRF launched "Connecting Elderly @carehomes with Families" campaign. More than 70 electronic tablets and devices were distributed to various Carehomes around London, enabling the elderly to be in touch with their families and loved ones during Covid. A food bank was set up in Hillingdon Hospital distributing dry supplies to front liners.
- "TRF India Covid Relief" project was set up in 2021 saw the distribution of 50 oxygen concentrators and non invasive ventilators to the Covid wards of Mahatma Gandhi Hospital in Bhilwara and Government Medical Hospital in Ajmer.
- TRF along with Doctors of The Rajasthan Medical Alumni Association helped in coordinating and contributing towards 756 Oxygen concentrators to different Hospitals in Rajasthan.
- Eleven of our members undertook the 'Yorkshire 3-peaks challenge' this September and raised over £10,000 to fund TRF's charitable causes.

An ode to a true TRF stalwart

Shri Balwant Ji Maru



Maru ji, Maru uncle, Maru dadaji ... this is how he was referred to by people spanning across three generations, basically transcending his connect to all ages.

There was always a smile and question asking "How are you"? He always enquired about the wellbeing of the family and remembered everyone's name.

He was involved with the working of the TRF organisation since its inception but formally came on board between 2007-2013 and remained as a friend and guide to the team till long after. His high moral judgement, level headedness and desire to always accomplish more with less helped to change the trajectory of the organisation.

Maru ji was the epitome of duty, always present at all TRF events, meetings, AGM's. The Team would never hesitate to ask his opinion on any aspect - governance, events, guests; unfailingly he would advise, help and give honest opinions that went a long way.

Even after his tenure as board member, Maru ji was omnipresent. During board meetings in his absence, we would always think about and consider what he would say or feel if things were done in a certain way.

The freshly cut fruits (by him personally) and healthy snacks that he always promoted, were as important as the agenda of the meetings held at his office.

There are countless such memories that we treasure and carry in our hearts.

Maru ji shall be greatly missed but never forgotten and his legacy shall remain...

Team TRF

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Indorama Corporation is one of Asia's leading chemical companies. Its origins trace back to 1975 with the start of Indorama Synthetics in Indonesia by its founder, M.L. Lohia, and his son, S.P. Lohia. Today, Indorama Corporation, which is headquartered in Singapore, manufactures a multitude of products including fertilizers, polyethylene, polypropylene, polyester, textiles, cotton fibre, and medical gloves.

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We are also an integrated producer of cotton and synthetic spun yarns. We employ over 26,000 people worldwide (www.indorama.com).



Culture

Diwali Gala 2023



Sparkle, shimmer and totally glam was the way the annual Diwali gala event was celebrated by TRF last year!

The “Snowflake Soirée” themed evening was full of enchantment and charm. The glowing blue lights, 3D snowflake projections, winter floral-themed arrangements and a very elegant photo wall gave the venue a warm and festive atmosphere.

Adding a dash of glamour were feather showgirls and dazzling silver mirror men greeting our guests and flare bartenders dispensing specially curated and crafted drinks.



The evening commenced with a fusion dance routine by the renowned dance company The Bollywood Co. The performers danced on popular Bollywood numbers setting the mood for the evening.

The momentum continued with a perfect line up of some breathtaking, international acts including aerial dancers, an acrobatic show, foot archers and a contortionist. The pièce de resistance of the evening were the Flamenco dancers and singers from Spain who had the audience tapping their feet away particularly when they danced to the famous Bollywood song Señorita (from the film Zindagi Na Milegi Dobara).



We were honoured by the presence of our special guests Shri Anil Agarwal, Kiran Agarwal and Baroness Verma. Anil ji's speech is always very inspiring and heart-warming and his connect with the audience is humbling.

TRF would like to thank all its members, guests and sponsors for their support in making our event an outstanding success. A special mention to all our vendors especially Ragasaan for their services and constant pursuit to serve us with an array of delectable food and deserts.

Truly a beautiful evening well spent with our TRF community enjoying the festive spirit of Diwali.



Nikhita Gandhi

A beacon of vocal versatility



A beacon of vocal versatility, Nikhita Gandhi effortlessly transitions across musical genres, from Bollywood's rhythms to pop and fusion blends. Her performances transcend notes, becoming emotive odysseys with depth and resonance.

With her unmistakable voice, Nikhita evokes nostalgia and excitement, captivating audiences from the first note with her stage presence exuding confidence and charm. Her global appeal reflects her unparalleled artistry and dedication, resonating authentically with each passionate performance, leaving indelible impressions.

Whether in intimate settings or grand stages, Nikhita Gandhi reigns supreme, captivating audiences with her enchanting presence.

 **nikhitagandhiofficial**

 **@Nikhita**

Singers and labels Nikhita Gandhi has collaborated with:

Singers: A.R. Rahman, Vishal-Shekhar, Amit Trivedi, Pritam Chakraborty, Arijit Singh, Badshah, Armaan Malik, Neha Kakkar.

Labels: Sony Music India, T-Series, Zee Music Company, Eros Music, YRF Music, Tips Industries Limited, Saregama India Limited, Universal Music India.





Happy Diwali

"May the divine light of Diwali
shine on you and your loved
ones."

SACHIN SEHGAL & AMIT JEJANI



TRF Holi Event - March 2024

A Multigenerational Celebration of Unity and Tradition

This year's TRF Holi was a beautiful reflection of the festival's spirit, bringing together everyone from little children to the elderly. The day was filled with music, masti (fun), delicious khana (food), and of course, Ghevar - a Rajasthani delicacy curated by Ketraj in Harrow - that became the sweet highlight of the celebration.

We showcased India's diverse culture, with Sheebaji and her daughters, Zara and Meira, performing a graceful Odissi dance from Odisha, while Neha Patel's vibrant folk dances from Gujarat and Rajasthan brought lively energy to the event. These performances beautifully represented the blend of India's rich traditions.

We were also honored by the presence of Bob Blackman, our local MP for Harrow and a recent Padma Shri awardee. His deep connection to Indian culture and community spirit made the occasion even more special.

For those looking for a different kind of fun, we had a Tarot card reader offering curious participants a glimpse into their futures, adding a mystical charm to the day. Meanwhile, a table full of children got completely absorbed in arts and crafts, getting stuck in and having fun as they let their creativity flow.

The Board's AGM also took place in the morning, during which four new directors were appointed: Krati Jhaver, Poonam Goel, Pooja Maru and Praveen Bhandari.

Finally, the moment everyone was waiting for—playing Holi—arrived. Although the weather didn't fully cooperate, giving us only a brief window, we made the most of it! Colors flew, laughter filled the air, and everyone, from the youngest to the oldest, embraced the joy of Holi. The rain may have cut short our color play, but it couldn't stop the dancing, fun, and celebration that continued in true Holi spirit.

TRF's Holi was more than just a festival—it was a joyful celebration of unity, tradition, and fun, bringing together generations in a colorful and unforgettable day.







Acuiti Labs

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Happy Diwali

FESTIVAL OF LIGHT



Pithore Ki Subzi



by Rohit Ghai

Michelin Chef of Kutir, London

Ingredients

For the Pithore:

- 240 gm besan (gram flour)
- 2 tablespoon kasoori methi crushed
- 125 gm yogurt
- ½ teaspoon jeera (cumin seeds)
- ½ teaspoon saunf (fennel)
- ¼ teaspoon hing (asafoetida)
- 1 tablespoon oil
- ½ teaspoon red chilli powder
- water as need
- salt to taste

For the Gravy:

- 4 tablespoon oil
- 1 teaspoon carom seeds
- 1 teaspoon cumin seeds
- 4 red chillies whole
- 250 gm onion finely chopped
- 100 gm tomato purée
- 1 teaspoon ginger paste
- 1 teaspoon garlic paste
- 200 gm beaten yogurt
- 2 tablespoons coriander powder
- ½ teaspoon turmeric powder
- 1 teaspoon red chilli powder
- 1 teaspoon Kashmiri chilli powder
- ½ teaspoon garam masala powder
- salt to taste
- fresh coriander or roasted crushed poppadum for garnishing

Instructions

For the Pithore:

- Grease a big tray with oil and set aside.
- In a bowl add the yogurt, oil, other ingredients given above for pithore except water and mix well.
- Add water slowly to make a lump-free semi thick smooth batter.
- Add the batter to heavy bottom pan and cook the batter on medium to low flame stirring continuously.
- Once the batter leaves the side and starts lumping together transfer to the greased thali and press to make a flat cake. It will take roughly 12-15 min.
- Set aside to cool. Once cool cut into small cubes. Set aside.
- Now, you have a step where you can deep-fry these cubes till golden brown. Remove from oil and keep aside on kitchen towel to absorb all extra oil from pithore.

For the Gravy:

- Heat oil in a pan Add the whole red chillies, carom seeds and cumin seeds once start cracking
- Add the onions and stir fry until turns golden brown.
- Add the ginger garlic paste mix well and cook over medium heat for 3-4 minutes or the raw smell goes away.
- Meanwhile, in a bowl mix together the salt, coriander powder, turmeric powder, red chilli powder, Kashmiri chilli powder along yogurt mix well and make sure there is no lump.
- Now that the onion and the ginger garlic are done add tomato purée and cook for next 5-6 minutes until oil start come out from the gravy.
- Now Add spice and yogurt mixture in to it keep stirring constantly. The stirring is important else your yogurt mix may curdle. Alternatively, turn off the heat add half cup of water that helps reduce temperature of the gravy once cool down then add yogurt Mix and stir well. Turn on the heat and keep it on slow heat.
- Let the mixture come to boil. Cook further the oil should separate from the curry.
- Add the fried besan pithore and cook for a minute.
- Transfer in to serving bowl and Garnish with fresh coriander and crushed toasted poppadum.

Serve hot with chapati or rice.



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Our Family Caring For Yours



happy Diwali

May the divine light of Diwali illuminate your
life with peace, prosperity, and happiness.

The Saraogi Family



TRF Youth Performance

We are really excited that after a short hiatus, the Youth Performance at TRF'S Annual Diwali Ball is back. We have both been a part of the performances since our early childhoods and it is certainly an integral part of the TRF community for us. Rehearsals are never just about dance, but each water break turns into a catch-up session. It has been wonderful to reconnect with so many familiar faces as well as get to know new people. It is specifically this sense of community and friendship that has fostered our love for TRF and the youth performance. When given the opportunity to put together this year's performance, we knew it was the perfect way to give back to an organisation that has given us so many valuable memories and friends who have become our family.

As we grow older, we get busy with life and find it hard to connect with those who've known us since being kids or who we've grown up with. However, the friendships and

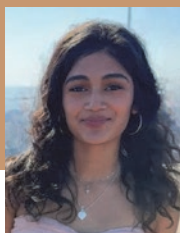
relationships we've made are those where you can step back into a conversation as if it was only yesterday you were talking. When growing up in England, majority of Asians tend to be either Gujarati or Punjabi - not many have ever heard of Rajasthanis and that's something which makes us really proud and unique.

Our hope is to share our amazing experiences of being a part of such a warm and wonderful community with more young people and inspire and share the love with so many more of you in years to come! With this in mind, and with many "originals" returning this year to perform, we wanted to have a festive and fun theme, to celebrate Diwali together but also to celebrate creating this Rajasthani community.

This year we have talented dancers from across age groups performing:



Anoushka Maru and Shivani Singhanian
(Choreographers)



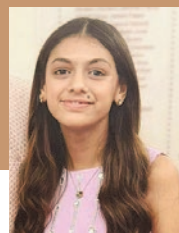
**Tara
Kucheria**



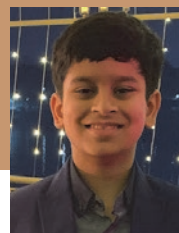
**Mahi
Shah**



**Aryana
Jain**



**Aaira
Jain**



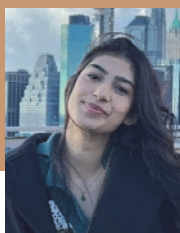
**Viraj
Bhandari**



**Anika
Tibrewal**



**Rea
Maheshwari**



**Mehika
Bajaj**



**Sakshi
Agarwal**



**Megha
Sharma**



**Vani Agarwal
Chowdhary**



**Vandita
Chowdhary**



**Raheem
Payne**



**Anushree
Kucheria**



Constellation.

Wishing a very Happy Diwali
from the Constellation Energy –
London Office to the
TRF members, family
and friends





Community



TRF Cricket Day: June 2024

A Spectacular Sports Day at TRF: A Community Triumph

This year, TRF hosted a thrilling day of events that brought the community together in celebration of sportsmanship and camaraderie. The atmosphere was electrifying as attendees gathered to participate in and support a variety of activities that showcased the community's spirit and dedication.

The highlight of the day was the special appearance of Owais Shah, former England and Rajasthan Royals cricketer. Shah's presence was a source of inspiration for all, as he took time to motivate both volunteers and players, emphasizing the importance of teamwork and perseverance. His words resonated deeply, adding a layer of excitement and encouragement to the event.

In addition to the sports, the day was a family-friendly affair, with something for everyone. The excitement of the tombola kept spirits high, while cupcake and cookie decorating allowed for creative expression. Badminton and cricket matches ran throughout the day, and attendees enjoyed a delicious variety of food, all under the perfect summer sky.

A special shout-out goes to the young bakers, who raised significant funds for TRF's charitable initiatives. Their efforts highlighted their



entrepreneurial spirit, empathy, and commitment to the community, setting an excellent example for all.

For those wanting to relive the fun, photos capturing the event's highlights are available online, preserving the memories of this spectacular day.

The sports day at TRF was more than just a series of matches—it was a celebration of community, compassion, and collective effort.





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Happy Diwali

**Wishing you a sparkling festival of
lights filled with love, laughter,
and sweet moments.**

Nilesh Rathod
info@virgowills.co.uk
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Wishing you a very
Happy Diwali



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at RNM UK!

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HAPPY
Diwali

The Festival Of Lights

WISHING YOU A PROSPEROUS
DIWALI! MAY ALL YOUR DREAMS
COME TRUE, AND MAY THE YEAR
AHEAD BE FILLED WITH
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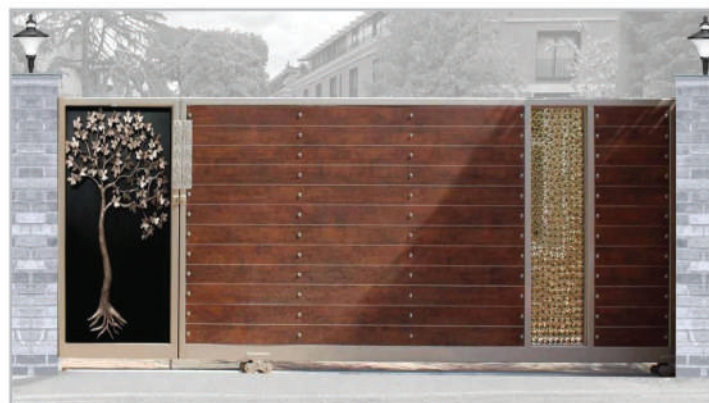
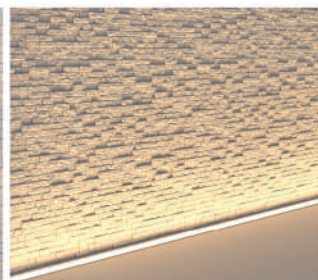
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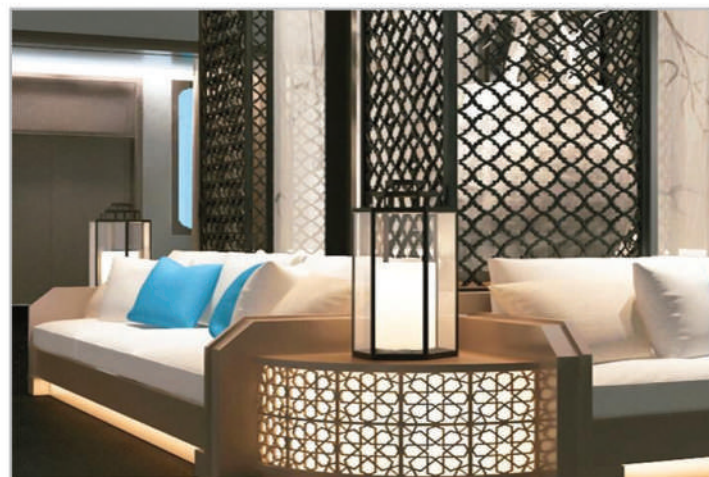
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TRF Youth say “Cheese” and Wine

by Mehika Bajaj

The TRF Youth Committee’s Wine & Cheese event was nothing short of a brilliant evening – a perfect blend of nostalgia, new friendships, and the timeless pairing of, well wine and cheese! Held at the trendy Vagabond, the event brought together a group of 18 to 35-year-olds, all with one thing in common: a shared sense of community rooted in Rajasthan. It didn’t take long for the room to buzz with excitement as everyone mixed and mingled, united over cheese and biscuits boards, a variety of cheeses and of course, plenty of wine.

New faces, fresh energy, and lots of friendly hellos filled the space as we introduced ourselves with the classic icebreakers: “Hi, I’m X” “ I work in this” or “I’m at uni studying that.” Before long, we were connecting over the familiar threads that tie us all together: shared schools, universities, family experiences, and of course, memories of past TRF events. It was like meeting long-lost friends, despite many of us crossing paths for the first time.

There was something beautifully unique about this gathering. As second-generation immigrants with roots in Rajasthan or India, but lives shaped by the UK, we find ourselves balancing two worlds – neither fully here nor fully there. That mutual experience fostered some wonderfully open and honest conversations about life, work, university, and everything in between! We found common ground, not just in our cultural heritage, but in the curious way we navigate our identities.

I found myself in a lively discussion with fellow Warwick graduates – Ruchir and Aishwarya. It was amazing to hear about their careers in consulting, and it gave me a glimpse into what life could look like a few years down the line. Ruchir, who also happens to be a sommelier, introduced me to natural wine – something I didn’t know I needed in my life until that very moment!



The evening also offered some joyful reunions. I caught up with Ishita, a childhood friend I hadn't seen in years, and we couldn't stop laughing about the dinner parties our parents used to drag us to. It was like stepping into a time machine, remembering moments I had completely forgotten but now cherished all over again.

Among all the chatter, I met a kindred spirit, Megha and within minutes, we were deep in conversation about pilates and events in London. Forward to the following week, and we were off to Pilates in a big girl group. It felt like the start of a new chapter, an extended friendship circle built over this one night.

The vibe of the evening was relaxed, welcoming, and utterly comfortable. It wasn't just about wine and cheese – it was about community, a space where everyone belongs without question. You could be yourself, network with like minded individuals, and share in the unique experiences that bind us. That kind of environment is rare, but the TRF Youth Committee nailed it and we cannot wait to organize more events like this!





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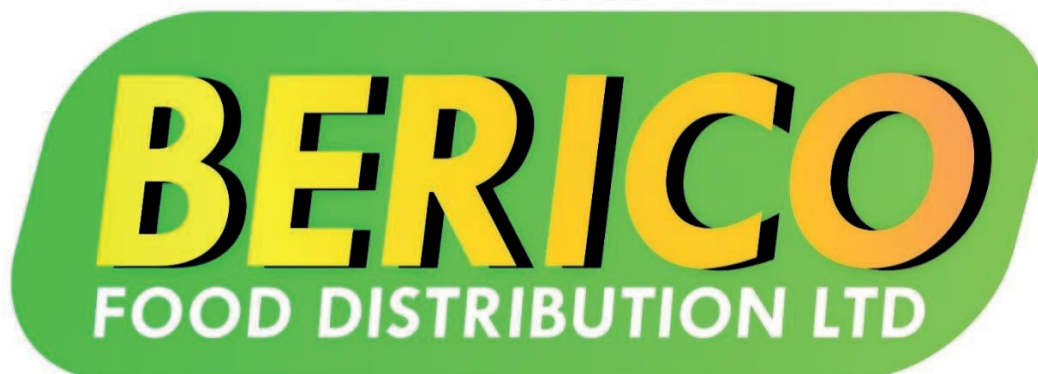

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Last-Minute Party Tips to Dazzle Your Guests

By Rakhee Jain - Award winning food curator and stylist

It's that season of the year when we plan our weekends and evenings far more fastidiously than our weekdays. People are celebrating the festivities with late night parties and guilt free eating! Now this sounds fun for people who are attending the party, but it can be an impetus of colossal stress for last minute party planners who love the idea of hosting memorable evenings, but have procrastinated for too long.

Here are a few DIY last minute style tips to make your party stand out for epicureans like me, who believe that laughter is the brightest where food is the best. But before we style the food, having a clear vision of the evening is mandatory.

The Importance of Menu Planning - Then and Now

Back in the day, an 8pm invite meant people showed up at 8pm. Menu planning was simple, with “ghar ka khana” – home-cooked meals from appetisers to desserts laid out on the dining table. The same beloved dishes were served year after year, and no one complained!

But times have changed. With bigger social circles and more adventurous palates, today's guests show up fashionably late, sometimes hours after the invite. Hosting a party now means serving food throughout the night. For those who cook at home, the challenge is creating a menu that keeps everyone satisfied.

Choice of Cuisine - Old is gold!

When stuck in a last minute situation without huge budgets, my personal recommendation would be to be in your comfort zone, which for most of us is Indian food. This is because it doesn't involve a calculative process when it comes to cooking it. It's something where we know what's right and is second nature to all households! The other perks being, we have most of the ingredients at home and are able to fix any snag with ease when something goes spurious. We have the recipes and flavours ingrained in our system, it's almost like typing without looking at the keyboard. It's complicated yet it's simple but the best part about serving Indian is having the option to pre-cook and reheat closer to serving as the flavours and spices continue to soak into the dishes.

Style of Service - Time for Change!

Gone are the days of heavy plates and sit-down dinners. Guests now prefer to socialise around the bar, so “Flying Buffets” are the way to go. Bite-sized, easy-to-eat dishes served at regular intervals keep the food flowing and the party lively.



Hands-free dining is an interesting concept where food is served in mini portions at regular intervals for easy, hassle-free consumption. The food comes to the guests, not the other way around. The menu can be a mix of hot kebabs and cold chaats, with a creative twist in presentation with innovative and fun food names to elevate the experience.

Classic flavours with contemporary names

Some ideas of names, menu and presentation.

HANDSFREE BITE SIZE OPTIONS

- **LIQUID BALLS** - Vodka infused welcome drink served in shot glasses with puchkas
- **HOT SHOT** - Bloody Mary soup shots garnished with warm toasties
- **SPOON FED** - Papri chaat served in tasting spoons
- **FLAT BREAD** - Mini Daal pakwaan served on slates
- **SQUARE MEAL** - Chunks of paneer tikka served on skewers
- **ROLL DAAL** - Mini Green Moong daal dosas stuffed with potato masala
- **ROSE TINTED** - Mini Rose flavoured Sandesh

SMALL PLATED PORTIONS

- **PINK GLASSES** - layered beetroot -sabudana chaat
- **DAAL MARTINI** - Black daal with crispy cutlet in martini glasses
- **HOT POT** - biryani stuffed in terracotta pots
- **EAST WEST** - Warm custard topped with gulab jamuns garnished pistachio

These fun, creative ideas keep the food exciting, with unique presentations that bring out the individuality of each dish. By incorporating a ten to twelve course menu with assorted items served at different hours, you avoid repetition and keep your guests entertained and satiated throughout the evening.

You can easily find these individual, inexpensive serving pieces online, adding a touch of creativity to your culinary skills. The constant flow of bite-sized surprises keeps people talking, enjoying the out-of-the-box display and enjoying the same old recipes in a fresh new way.

Breaking the stereotype always makes planning a party more exciting, and when budgets are limited, what we don't do is as important as what we do. I couldn't agree more with the British gastronomical genius Heston Blumenthal who says "food is as much about the moment, the occasion, the location, and the company as it is about the taste!" We Indians love to cook, love to eat and love to feed.



Wishing the TRF family
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7 things every woman must know

to be financially powerful!

by Priti Rathi Gupta, Founder Lxme

Priti Rathi Gupta, Founder of LXME, has led and inspired over 5,00,000 women towards building their financial acumen and financialization of their small savings.

An Alumni of Harvard Business School, she had held leadership positions as M. D. of Anand Rathi, one of India's largest Financial Services Conglomerate.

With two decades of experience in the BFSI industry & is now focused on bridging the gap between women & wealth. Amongst many recognitions, Priti & Lxme were featured in Her Majesty the Queen: The Official Platinum Jubilee Pageant Commemorative Album

As a woman, you wear multiple hats of being a mother, daughter, entrepreneur, and sometimes the glue that holds everything together.



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But when it comes to money, are you truly wearing the hat of power? I've often noticed many women thinking: "I am not good enough to manage my money or Men manage money better or I am bad with numbers."

But my dear women, that's NOT TRUE! I believe women are phenomenal when it comes to managing their finances and doing so gives them independence and self-worth that nothing else ever did.



Let's talk about the 7 things that you absolutely must know to be financially powerful. These aren't tips- they are non-negotiables that truly enable you to own your financial future:



Know where your money is - Out of Sight is Out of Control:

It is not enough to know that you have money, what's more important is knowing exactly where your money is invested. Do you know how much money is invested in mutual funds, stocks, bonds, etc, and do you understand how these investments work? For example, if there's an emergency and you need money, would you be able to access your funds on your own or you're dependent on someone else to help here? Being aware will ensure you're never caught off guard.



Know your Insurance- Protection is Peace of Mind:

Insurance isn't something that you should think about at the time of an emergency, rather it's better to be prepared. One, to have adequate health and term insurance, and second, to know the details of your insurance policy. Find out exactly, what's covered in your health and life insurance? What will be the payout in times of claim? Not knowing your insurance details could leave you vulnerable in moments that matter the most. True financial power comes from understanding the details inside out and making sure it aligns with your needs.



Your Financial Security and Retirement are your responsibility:

If you were left on your own to fend for yourself, are you equipped financially? Building your financial security, and creating safety nets like an emergency fund and your retirement fund are important to be financially powerful. It is not something that will come back as a “return of good karma and love” because you gave away all your money to someone else to manage. Remember to set aside money to secure your future.



Budgeting isn't boring- it's your power tool:

Let me tell you a powerful truth, “The consistency of investing your money is more important than waiting for the perfect time/opportunity.” I've seen many people waiting for the ideal time to invest or find the perfect asset to park their money, but guess what? The true power lies in habit, not in perfection. Starting early and investing regularly, will allow compounding to work its magic and help you become financially powerful. Start TODAY. No matter how small.



Make money a part of your dinner table conversations:

For many women, money talks with family could still be a taboo. But here's the thing- powerful women talk about money and you should too! Normalizing conversations around finances, whether it's with your spouse, children, or friends gives insights that an individual could not have looked into, helps you set the right goals that align with the family, brings mutual respect, and of course, this journey becomes slightly easy and every member feels responsible at the same time. This way, you can dream and achieve bigger things.



Secure your Legacy- Make your wealth work beyond your lifetime:

While you're working towards building your wealth, it's equally important to know and plan what happens to your assets or how they will be managed when you're no longer around. Without a plan, your wealth could get stuck in legal limbo, creating stress for your loved ones. To avoid this, consider creating a registered will or trust to ensure your assets are distributed according to your wishes. This not only protects your family from unnecessary complications but ensures your legacy supports the causes and people you care about most.



Build the Habit of Investing- it's more powerful than the amount:

Let me tell you a powerful truth, “The consistency of investing your money is more important than waiting for the perfect time/opportunity.” I've seen many people waiting for the ideal time to invest or find the perfect asset to park their money, but guess what? The true power lies in habit, not in perfection. Starting early and investing regularly, will allow compounding to work its magic and help you become financially powerful. Start TODAY. No matter how small.

Being financially powerful isn't about how much money you have, it's about knowing where it is, how to use it when needed, and ensuring it grows over time.

When you master these 7 aspects of personal finance, you're not just managing your money- you're owning it. And that dear woman is the ultimate power!



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Dr Rajni Shah
GP & Lifestyle Medicine Physician
MRCGP BSc (Hons) DRCOG DFSRH IBLM

I am a London trained & practicing doctor for the past 21 years. In this time, I have encountered thousands of patients and treated countless conditions. As my practice evolves and matures, I have come to realise that whilst management of illness is important for 'staying well', 'being well' is a whole different ballgame. Chronic diseases and cancers, rather than infections, now cause much of the burden of disease and death across the world.

Our lifestyles comprise habits of a lifetime around how and what we eat, how we move, sleep and manage our stress. These directly impact our health and our propensity to illness, and therefore making sustainable changes to our lifestyle can avoid, improve and reverse such diseases.

4 Things to do, starting today (& everyday)

(1) Sleep 40 minutes more

Sleep is a hugely important but undervalued aspect of our lifestyle. NICE recommends 7-9 hours of sleep for an adult, but a UK survey in 2023 actually revealed some 60% of Britons get six hours or less sleep a night.

Why is it important?

In the first part of the cycle, sleep enables DNA repair and restoration, and in the latter REM phase, it enables anxiety reduction, fear extinguishing, memory and learning. Insufficient time and quality of sleep in both these phases prevent these functions from being carried out. Our sleep also impacts many metabolic and hormonal pathways. As a result poor sleep can cause health problems such as obesity, diabetes, high blood pressure, impaired thinking, anxiety and low mood.



Top tips:

- Try to keep to a regular sleep schedule throughout the week. 'Catching up' on sleep on weekends doesn't fix sleep deficit.
- Turn off phones/iPads/TVs/laptops - even 40 minutes earlier will make a difference.
- Relaxing rituals & low-lit sleep environments help sleep readiness.
- Day time sunlight exposure increases our ability to produce melatonin at night - so go for a walk - even on a cloudy or rainy day, it will still improve sleep readiness.

(2) Eat 2 MORE portions vegetables/fruit a day

Vegetables and fruit really are the jewels in our food crown when it comes to nutrient benefit. And in fact, vegetables actually rate higher than fruit for nutrition: calorie density ratio.



Why is it important?

They provide micronutrients (namely minerals and vitamins) which are chemicals essential in tiny amounts for good health. They enable production of hormones & enzymes, and are high in antioxidants which reduce inflammation and cancer risk and improve our immunity.

Top tips:

- A portion is the size of your fist.
- As long as you eat as many different coloured vegetables and fruit every day, you will take in the biggest array of these magical trace elements!
- Don't juice them, eat them. In juice, you lose the fibre content and concentrate the sugar.

(3) Deep breathe for 1 minute a day

We lead busy multi-input lives with lots of stimulus, demands and not much down time for mind, body and soul. Breath work, yoga, meditation and mindfulness are all tools that can be effective in counteracting this.

Why is this important?

Even 1 minute of deep breathing a day can create a pause in this adrenaline-fuelled state. Deep breathing activates our parasympathetic nervous system, returning the body to a relaxed state of functioning, slowing our thoughts, reducing heart rate, lowering blood pressure & reducing anxiety.



Top tips:

- Make yourself comfortable either sitting back in a chair or lying on the bed.
- Take gentle, deep breaths and don't force it.
- Attach to a daily activity - eg brushing your teeth.

(4) Do 10 sit to stands a day without using your hands

Physical activity goals should not diminish as we grow older. If anything, we should maintain regular balance work, flexibility training, strength building and exercise to improve our quality of life in later years. These tools help reduce the risk of dementia, cardiovascular disease, arthritis and cancers, and improve our mood and sleep.



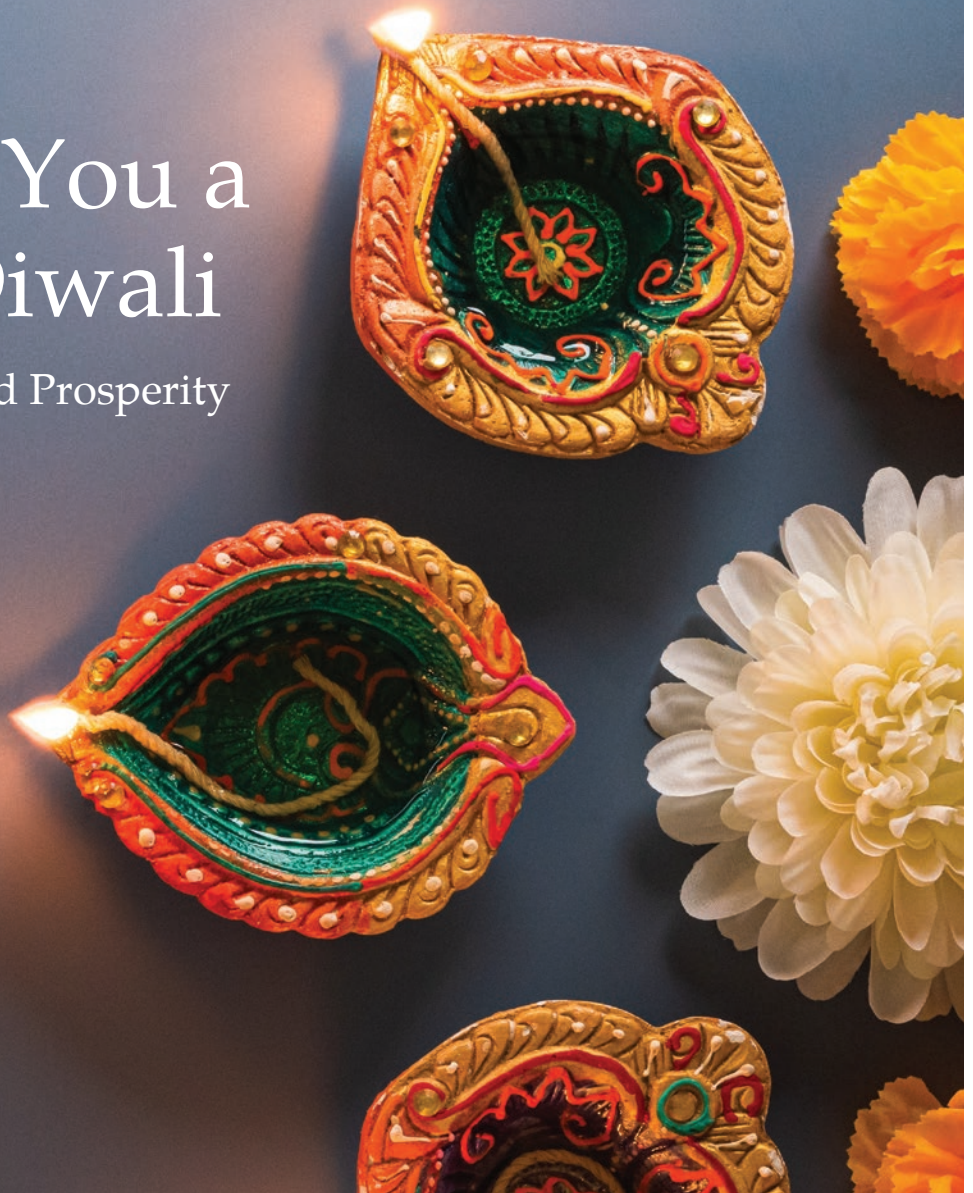
Top tips:

- Sit to stand or 'chair rise' involves sitting on a chair and standing up without the use of your hands.
- This one movement does so many things: it helps build and maintain muscle strength in the thighs, hips, buttocks and core. It improves balance and reduces the risk of falls. It improves posture and alleviates back pain.
- A taller chair will make it easier, and a lower seat will increase the challenge.

While the wellness space is daunting and confusing, and there is more information available than headspace to heed it - my advice is this: enjoy change, keep change and build. Before you know it you would have climbed a mountain.

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Insurance: Protecting Your Loved Ones

By Pavan Nagori

Life insurance is one of the most important financial products for UK residents to consider, yet many people still lack adequate coverage. In this article, we'll explore the key reasons to have life insurance, the different types of policies available, and how to choose the right coverage for your needs.

Why Life Insurance Matters

The primary purpose of life insurance is to provide financial protection for your loved ones in the event of your untimely death. If you have dependents - whether that's a spouse, children, or other family members - life insurance can ensure they are taken care of and don't face financial hardship if you were to pass away. The payout from a life insurance policy can be used to cover funeral costs, outstanding debts, daily living expenses, and more.

Life insurance is especially crucial if you are the primary income earner for your household. Without your salary, your family may struggle to maintain their standard of living. A life insurance policy can replace that lost income. Even if

you're not the main breadwinner, life insurance can still be beneficial to cover costs like childcare that your family would have to pay for.

Beyond the immediate financial support, life insurance offers peace of mind knowing that your loved ones will be provided for. This can be a tremendous source of comfort during an already difficult time. What the other insurances available and their purpose:

Income protection insurance: This covers some of the income you lose if you can't work because you're ill or injured. It ensures you continue to receive a regular income until you retire or are able to return to work. Think of this as your personal sick leave plan!

Critical illness insurance: This pays out if you get one of the medical conditions or injuries in the policy. The most common are stroke, heart attack and certain types of cancer. Did you know UK stats state that 1 in 2 will get cancer!

Types of Life Insurance

There are two main types of life insurance policies in the UK:

- Term life insurance provides coverage for a set period of time, such as 10, 20, or 30 years. If you pass away during this "term," the policy will pay out the death benefit to your beneficiaries. Term life is generally the most affordable type of life insurance, making it a popular choice for young families on a budget.
- Whole life insurance, on the other hand, provides lifelong coverage. As long as you continue paying the premiums, the policy will pay out whenever you die. Whole life also has a cash value component that grows over time, which you can borrow against if needed. Whole life tends to be more expensive than term life, but offers more comprehensive protection.



Protecting yourself and your family
against the financial impacts of illness, injury
or death should be equally important



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you and your family

Choosing the Right Policy

When selecting a life insurance policy, there are several key factors to consider:

- **Coverage amount:** How much coverage do you need to adequately support your family? A common guideline is to have a policy worth 10-15 times your annual income.
- **Policy term:** For term life, how long do you need the coverage to last? This depends on factors like your age, health, and when your dependents will be financially independent.
- **Premium cost:** Determine how much you can reasonably afford to pay each month or year for the premiums. Don't neglect coverage because of high costs - there are often affordable options available.
- **Riders and add-ons:** Some policies offer optional riders like disability income protection or critical illness coverage. Evaluate if these are valuable additions for your situation.

Life insurance is an essential safeguard for UK families. By understanding your needs and comparing policies, you can find the right coverage to protect your loved ones. Contact me (details below) or a trusted insurance agent or financial advisor to get started.

Overview of the tax treatment of life insurance in the UK:

Life insurance policies in the UK generally receive favourable tax treatment, with several key benefits:

- **Death Benefit Payout:** The death benefit paid out from a life insurance policy is typically free from income tax and capital gains tax. This means the full amount goes directly to the beneficiaries named in the policy, rather than being reduced by taxes.
- **Premium Payments:** The premiums you pay for a life insurance policy are not tax-deductible. Unlike retirement contributions or mortgage interest, life insurance premiums cannot be claimed as tax deductions. However, if you pay premiums through your employer/your company, the premiums may be deducted from your salary before income tax is calculated, providing some tax savings.

- **Cash Value Policies:** Whole life and universal life insurance policies build up a cash value over time that you can borrow against or withdraw. The growth of this cash value is generally tax-deferred, meaning you won't pay income tax on it until you make a withdrawal. Any withdrawals are then taxed as normal income. If you surrender the policy, the gain (difference between cash value and premiums paid) would be subject to income tax. Loans taken against the policy are generally tax-free.
- **Inheritance Tax Planning:** Life insurance policies can be an effective tool for inheritance tax planning in the UK. By writing a policy into trust, the death benefit can be kept outside of your estate and passed on to beneficiaries tax-free.

There are specific rules around this, so it's best to consult a financial advisor or estate planning specialist to ensure your policy is structured correctly.

Overall, the tax treatment of life insurance in the UK provides valuable benefits and flexibility when it comes to protecting your loved ones. As with any financial product, it's important to understand the nuances of the tax implications.





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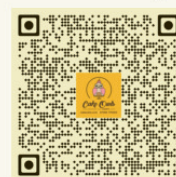
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“Let’s Save Our Earth!”

A poem by Reeya Jhaver

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The air’s not clean, there’s trash in the sea.
The forests are smaller, animals sigh,
If we don’t help, the Earth might cry.

The ice is melting, oceans rise,
Dark smoke fills up our beautiful skies.
People toss garbage everywhere,
But we can show them we truly care.

We still have time, it’s not too late,
Let’s team up now and make things great!
Pick up litter, plant some trees,
Turn off lights and protect the bees!



Recycle bottles, cans, and more,
Save water every time you pour.
Walk to school or ride your bike,
Let’s help the Earth do what she likes.

Together we can protect our land,
And make the world something grand!



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Charity

TRF Charity in Focus

Sona Manovikas Kendra

Our charity, Sona Manovikas Kendra (SMK) is a school for special learning needs children and young adults in Bhilwara, Rajasthan.

Since its inception in 1996, SMK has been providing disabled children and their families with physical and emotional support in their daily lives.

Due to growing demand, the school has started a home-based programme where trained teachers visit the children in their homes, teaching them in comfortable surroundings and at their own pace.

SMK has 80 students in school and 50 home based programme. TRF is committed to raise funds to support the needs of these students



WHAT WE DO



WHAT WE NEED

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Adopt a student for £250 per year

To learn more about SMK, visit www.sonamanovikaskendra.com

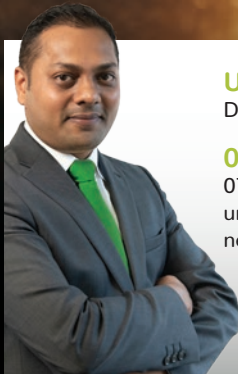
The TRF board is always looking for new charitable causes in Rajasthan. Get in touch if you have any suggestions on good causes that we can support, or would like to fundraise on behalf of TRF.



HELPING YOU

see the light

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NEW YEAR HAPPY, PROSPEROUS AND JOYFUL.
HAPPY DIWALI TO YOU ALL.



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TRF Charity Spotlight:

Yorkshire Three Peaks Challenge

by Sia Goyal

This September, a band of 11 determined men embarked on the Yorkshire Three Peaks Challenge: 24 miles, 5200 ft, and many theplas later, they had completed their mission and raised more than £10,000 for TRF Learning Disabled Children Support.

The Three Peaks Challenge is a hiking endeavour where participants climb the summits of Pen-y-Ghent, Whernside, and Ingleborough in the Pennine Valley within 12 hours. Known to be steep, varied, and rigorous terrain, this was no easy feat. But, after years of varied discussions about a big group hike, it was finally decided that they would take the plunge, and Rajesh Kucheria, Rakesh Kucheria, Viral Virani, Gautam Saraogi, Pankaj Oza, Narendra Karnani, Sachit Shah, Udit Chowdhary, Ajay Kejriwal, Arun Agarwal and Subodh Baid had all committed to taking on the 12-hour hike in September 2024.

The hikers decided that they wanted to have a cause to support, which, as Rajesh Kucheria discussed, “gave them the feeling of doing something for others as well as themselves”. As long-standing members of TRF, the TRF Learning Disabled Children Support was chosen as the charity to champion. Their funds will contribute towards the Sona Manovikas Kendra (SMK), an exclusive school for Learning Disabled Children, and the only school in Bhilwara district of Rajasthan empowered to deliver special needs education. With this particular fund, every £250 will go to fund one child for a one-year home-based programme, where trained teachers visit the homes of vulnerable children and teach them at their comfort and pace.



Having chosen their noble cause, the hikers started to prepare for their challenge. They trained with gym cardio and 20km walks, often rising early on weekends to prepare for the big day. When it was finally the time, they set off for the three peaks at 5am on Monday 23rd September. With an age range of 42-68 years, there was a diversity of experience to bring to the table, leading to engaging and rich conversation, and, during the long day the Rajasthani aloo puri and thepla provided the perfect fuel. It was especially the steep descent of the second peak, Whernside, and the rough terrain of the final ascent at Ingleborough that they found the most difficult.

However, many of the trekkers highlighted the importance of the team encouragement and distinct camaraderie within the group that pushed them through those tougher movements. When asked what the most memorable experience during the hike was, Rajesh explained that the pleasant climate made the views even more spectacular. This was particularly true for when they reached the summit of Whernside, the second peak, and took in a beautiful view that stretched all the way to Malcombe Bay. In the end, they completed the challenge by reaching the final peak of Ingleborough just before nightfall raising an impressive £8,305 for TRF, far exceeding their initial target of £5,000!

Gautam Saraogi felt that the trek, “could be a metaphor for life...it’s a journey with lots of ups and downs, unexpected challenges, and everyone has their own pace and rhythm, yet we all finish at the same place in the end”. The trekkers are all the more enthusiastic about pursuing further hikes for TRF and encourage us all to take some time to enjoy nature and set ourselves challenging tasks to fulfil personal and charitable goals.

Congratulations and thank you to all those involved!





Bake & Bingo for Charity

Our Cricket day doubled up a family fun day and we got members across all ages involved.

Our youngest members enthusiastically did our bake sale. From cookies to cupcakes and cakepops we had tasteful baked goodies and all beautifully decorated. We are so proud of the effort to raise money towards our charity and the desire to give back.

The Bingo got our women members energised while the men were making runs on the ground. Full of excitement and eagerly listening to numbers called out by our Shailja Agarwal. With prizes for lines, corners and full house, we sold over a 100 tickets.

AND BINGO - WE RAISED £600!

We are thankful to all our members for their participation and making every penny count.





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