

# Karunya News



...the one who began a good work among you will bring it to completion... (Phil.-1:6)

**Karunya Trust** focuses on enhancing the living conditions of the rural and the urban communities of Maharashtra. We do this by organizing women through Self Help Groups, farmers' groups, youth groups, providing disaster management skills, health care and education and fighting for children's rights.

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## Bishop's Message: True Education: Weapon to conquer evil



Education, if looked at beyond its conventional boundaries, forms the very essence of all our actions. What we do is what we know and have learned, either through instructions or through observation and assimilation. The II Vat Council says that "All men of every race, condition and age, since they enjoy the dignity of a human being, have an inalienable right to an education that is in keeping with their ultimate goal, their ability, their sex, and the culture and tradition of their country, and also in harmony with their fraternal association with other peoples in the fostering of true unity and peace on earth. For a true education aims at the formation of the human person in the pursuit of his ultimate end and of the good of the societies of which, as man, he is a member, and in whose obligations, as an adult, he will share."

Education helps you understand yourself better, it helps you realize your potential and qualities as a human being. It helps you to tap into latent talent, so that you may be able to sharpen your skills. Better education is very necessary for all to go ahead in the life and get success. It develops confidence and helps building personality of a person. While most feel that education is a necessity, they tend to use it as a tool for reaching a specific target or personal mark, after which there is no further need to seek greater education. But I would say that one has to aspire to receive and also impart the True Education which will surely serve as a powerful weapon to conquer evil in this world. The word "education" comes from the Latin educere, to draw out. True education draws us from ignorance, isolation, and self toward humanity, knowledge, and God. "All that is necessary for the triumph of evil is for good men to do nothing" says Edmund Burke. Let us be the good men who receive and impart the true education which will lead to the victory of Good in the world. Let the Good overcome the evil.

**Mar Thomas Elavanal, Bishop of Kalyan**

## GOLDEN PERIOD IN MY LIFE... SPEECH GIVEN BY DR. ASHOK MEHTA ON AT KARUNYA TRUST DOSTI 2015

I have not seen God, but I see in you all the image of God. I heard Nazia, Anjana and Abdul Salam, their inspiring stories. I have been connected with many social organisations, the last half an hour that I have spent is a golden period in my life. It is because people from tribal areas and from filthy environment have been restored human dignity .. a great thing to achieve. Two years back I came to Karunya Trust. I was the biggest beneficiary of Mother Theresa and got tonnes of food grains from European Union. When Dr. Vatsala came for your organ donation campaign at Navi Mumbai, she could not believe that such a large number of people declared to donate their body. I gave 20% of my liver to a boy of 15. In a month's time my liver became normal size. Then I was 64 and now I am 84. My parents and in laws had donated their bodies. We think we are very old, what is the use of donating our body? My father in law died at the age of 93 and 33 parts of his donated body were used after he passed away. Once we did eye donation campaign at Thane station and during the week we collected 1000 eye donation pledge forms and submitted to JJ Hospital. In those days, President of Tanzania was in India. Mr. Mendoza Commissioner of Mumbai phoned me and said Mrs. Gandhi, then Prime Minister of India wished to meet you. I met Mrs. Gandhi and she introduced me to the President of Tanzania. Mrs. Gandhi said that no eye donation initiatives are done at Tanzania and the President wished to have it. Can you give cornea to them? Cornea can be given but who will do the transplantation? You have to do arrangement for the same. We used to send corneas by Air Tanzania in pairs of 2,3,10. Indian Surgeons did transplantations and 50 People received eye sight. With a very special request from the Tanzanian President, exceptionally we gave two corneas to two army persons who lost their eye sight while repairing guns. This great act of charity happened with a small effort with few people. You can also do it. I thank Bp. Thomas Elavanal and am happy that for the last two years I am associating with a good Trust.



**Lion Ashok Mehta** was the President of Lions Clubs International in 2005. He was appointed Sheriff of Mumbai on 4th January 2001, for a one year term. Karunya Trust is privileged to have Lion Mehta on our Board.

## Pope Francis Speaks:



"Things have a price and can be for sale, but people have a Dignity that is priceless -and- worth far more than things".

## Editorial: You are a Builder of Life

Hassan and Rabbi are Sufi gurus with divine powers. One day Hassan met Rabbi near the river. He throws his mat in the river and invited Rabbi for prayers. In order to teach a lesson, Rabbi throws his mat in the air and invited Hassan for prayer. Hassan kept his head down since he had no power to fly in the air. Rabbi said to Hassan, a fish can do what you did and a bird can do what I did. Spirituality is not in all these, but it is in being Human. Karunya Trust supports 2975 children, 6874 women and in total touching directly 24,535 and indirectly 134,322 beneficiaries. In short, Karunya Trust is a builder of lives. I had the feeling that I am a builder of life while presenting Tailoring course certificates to 31 tribal girls at Vocational Training Centre, Boradpada. Each and every staff member of Karunya Trust has the same experience while they educate street and tribal children, building tribal homes, promoting Self Help Groups and Adult Literacy. I am proud of them for their dedication and commitment to Humanity. They walk extra miles, beyond all the benefits they receive from their job. But they build Lives without compromise and This Issue of Karunya News is dedicated to **Team Karunya**.

Our lives too are built by many... our Parents, Teachers, friends etc.

They all are the living stones of our lives. They did it generously and voluntarily. We received freely and let us give freely. We are at the threshold of a new academic years. Thousands of less privileged children thirst for education. There are thousands of lives to be built. Let us do our best to build lives. Remember you are a builder of life!!!

**Fr. Paul Kunduparambil, Director**

## BUILDING DREAM PROJECT "SWAGRAH" AT AMBERNATH



50 families Project supported by Habitat India & TATA Housing, 150 sanitation units are under construction in Bisol, Nalambi & Apti villages in Kalyan Taluka, benefited by 750 people.

House under construction Project "SWAGRAH"

## A TRUE LEADERSHIP MATTERS...



**Babu Joseph, CEO**, Axis Bank Foundation, received a token of appreciation from Bp. Thomas Elavanal at Karunay Dosti 2015. Under the leadership of Mr. Babu Joseph, Axis Bank Foundation won Forbes India Philanthropy Awards 2014. He is an active Board Member of Karunya Trust.

**Our Board Members:** Bp. Thomas Elavanal, Msgr. Jacob Porathur, Dr. Ashok Mehta, Mr. Babu Joseph, Dr. Nilofar Ahmed, Dr. Joseph Apren, Fr. Justin Kallely, Fr. Lijo Mullanlal, Fr. Paul Kunduparambil

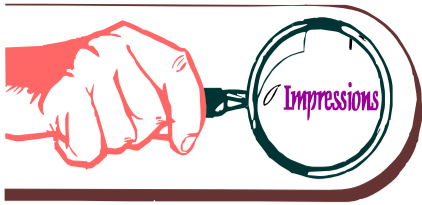
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 Layout & Design: Roy Thomas







It was a very wonderful and enriching experience for all of us that Karunya Trust facilitated the Training of Trainers workshop. We learned a lot of things from your management skills and behavior. It is an example for each one of us. Your team spirit is an inspiration for us. Thank you.

Mr. Zacharias and team  
Parivartan, IDSSS, Indor



## From the corners of India: News from Urban Project

**"YOU CAN GIVE WITHOUT LOVING, BUT YOU CANNOT LOVE WITHOUT GIVING"**



*Karunya Trust participants at Mumbai Marathon 2015*

Philanthropy is at the heart of the Standard Chartered Mumbai Marathon (SCMM), and seeks to encourage the culture of giving back to society. Karunya Trust had participated in the SCMM15 and raised a substantial amount during this year. The funds raised will help provide free education, healthy nutrition, and holistic health to the 420 rag picking children of Gyansaathi. 147 people from various walks of life contributed for the cause and ran the Half Marathon and Dream Run categories. We



thank our donors and sponsors who have contributed generously. When there is love within us, it flows naturally in the form of care. As we add meaning to the lives of others, in the process; they end up adding meaning to our own. Let us join hands together and give with love to enrich the lives of the less privileged ones.

**Report- Sr. Betty George, Program Coordinator**

### HOME SWEET HOME

Govandi: Like everyday morning, school started with a prayer song and the regular routine. In a few hours, message came from the Basti to send the kids home as the JCBs have come. The JCB is a terror word for most of the children in our school. JCB stand for chaos and insecurity. The arrival of a JCB brings bad news. Kids run home and alongwith their parents and siblings start accumulating all their meager belongings, scampering to an open space, saving whatever they can. And they wait and pray as the JCB crushes the houses hoping it will not reach their house. Walking around in the basti among the mangled patras and chaos, you are left with scenes which crush your heart. Then there are those vultures.. drug addicts and the goons making a quick money by pocketing what they can... wood, patra, broken doors, utensils. Probably some years back, this could have been just any slum demolition drive. But today, these are my kids homes. My kids are the best kids in this world. In all these madness, they come running to their teachers and smile and say "Salaam, teacher kal school ayenge hum". I was speaking to some of the mothers in the basti. And I



will never forget what a student's mother said.. "Teacher raat ko mein so (sleep) nahi sakti.. dar rahta hain ki koi mera beti ko utha le jayega. Aur school bhejna chahti hu par yeh kapde kaha badlenge".. small things that we take for granted in our everyday life... I just looked around and saw the open dumping ground and wondered where would they sleep..cook..eat..change.. in this open filth.

Home is security to all even if it's only a small shed. It's a cover to shade us and give us our privacy. Where do people go if they don't have a home... these are illegal houses people tell me so it's the BMC's right to demolish. After few days, they will start rebuilding and again this cycle will go on... I have no answers. Only a Prayer to my Loving Lord knowing HE cares. HE definitely who died for me and for all my children does CARE.



**Report- Rose Joseph, Project Incharge**

### AN APPEAL FOR YOUR GENEROSITY

**"...one book & one pen can change the world". Malala**

Kalyan Diocesan Social Action – Karunya Trust is supporting 2950 less privileged children, from Mumbai slums and tribal villages of Ambarnath, for their education. (420 child rag pickers, 100 children affected with HIV/ AIDS, 1600 tribal children, 200 children from parish/ nodal centres under Initial study help & scholarship program, 500 children covered under housing and sanitation projects). Today Karunya Trust is a sign of HOPE to these children. Your support motivates the economically weak families to educate their children. The kind of education materials required are:



- Note books
- Pens
- Pencils
- School Bags
- Tiffin boxes
- Water bottles
- Umbrellas / Raincoats
- Instrument box etc.

Kindly contact Karunya Trust @ Tel: 022-25798625 or Email-karunyatrustkdsa@gmail.com visit @ www.karunyatrustonline.org

### HEALTH IS WEALTH @ GYANSAATHI

The Health check ups are a monthly event with children and mothers turning up on time with their health woes to meet the doctors. In this last financial year we have covered 200 children on a monthly basis. In addition they are taken to 'Doctors for You' for other ailments, for eye tests, dental. Awareness camps were held



on Tuberculosis, HIV, Maternal Care, and life skills with interactive sessions held for mothers and children on Teenage Issues, Sex Education, Values etc.

**Report- Suvarna Ghadge, Counselor, Gyansaathi**

### A DREAM COME TRUE...

School Year comes to a close in March. From June 2014-March 2015 we had taken admissions for 117 children to schools. This comprises of 45 in BMC schools, 36 in Private schools and 46 in NIOS. 80% of our children admitted to schools have passed. A small contribution by KT to the UN Millenium Development Goals.



And we have provided coaching support to 4 needy Std. X students. There were no electricity in the Basti in the last 4 months, children were allowed to use the school premises at night to study and prepare for their exams. This year is a big challenge for Gyansaathi, for the first time students of NIOS whom we have nurtured in these last 4 years will be appearing for NIOS Std. X October (8 students) and Std. X April (21students) Batch. It will be an achievement to these children and a motivation to all the others in the community.



**Report- Prashanti Waghe, Asst. Coordinator Gyansaathi**

### KARUNYA DOSTI 2015: ANNUAL DAY SCENES



### Performance by tribal children at Karunya Dosti 2015



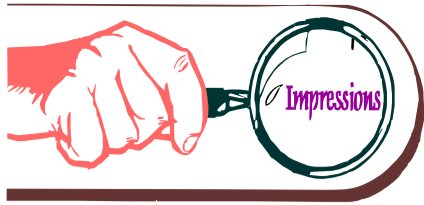
### MOM & KIDS @ GYANSAATHI...

**Left:** Balwadi Angels performing Action Prayer Dance lit up the stage, **Right:** Abdul Salam, Scout & Guide leader giving his testimony (his first public speech), Shamim Khan compering at Kalidas Hall, Mulund



**Left:** Vocational Training on Pot Making, Lamp shades, Paper Bags (for Mothers and Students of Gyansaathi,) **Right:** Adult Literacy Mothers .. little entertainment with padai





“Gyansaathi, Pride of Kalyan Diocese: Touched by known the activities taking place. The persons who are behind it deserve real appreciation. Keep it up! The whole Diocese is with you”.

St. Thomas Parish,  
Borivali (28<sup>th</sup> March)



## From the heart of India: News from Rural Project

### GOAL SETTING AND SELF ASSESSMENT: A SHARP TOOL FOR EMPOWERMENT



Capacity Building on goal setting and self Assessment facilitated by Jiah Aabajo Sayson, Philippines.

Goals clarify our desires and help us to focus on only those activities that will lead us to achieve what we want. Setting clearly defined goals provides us with framework for smarter choices and keeps us alert for opportunities. Based on this principle we had a workshop on Self Healp Group (SHG) goal setting and Self assessment by Ms. Jiah, KNH (Kindernothilfe) Asia region. SHG is the main component for community development. If the women in SHG set goals for common and individual achievement it will bring about tremendous progress in their lives. This was explained and demonstrated to all the Bharari Project staff. We were taught to prepare our facilitating guide and encourage women to set clear goals which they think is the priority for them and time to time measure its progress. Based on the demonstration we have facilitated goal setting with 12 SHGs. Through this goal setting women have come with plans for themselves like some want to work for finding solutions to deal with water crisis of village and the others to work for availing Government schemes to set up own petty business for economic development. To achieve these goals they have shown readiness to attend



Gramsabha in order to present their views and opinions. Timely scaling up is done to measure their goals progress thus, focusing their attention on the set goals and its fulfillment. For us staff, this has kept as focused and taught us to set goals for our own activities and achieve it on time.

**Report- Mrs. Bharti Jaydeep, Cluster Co-ordination, Bharari**

### STEWARDS OF ECOLOGY



SWACH PROJECT: Land breaking ceremony at Nalambi village Kalyan Taluka

Kalyan: A healthy environment creates healthy living and adds years to one's life. There is lack of knowledge about the consequences of open defecation on the general health of people and its harm to the environment. The concept SWACH is associated with cleanliness of surrounding, one's own health and life style. In India 638 million people defecate openly and contract sickness which could prolong for generations to come. The diseases caused due to open defecation may carry on with generations creating unhealthy and anemic citizens for the nation.

The practice of open defecation has restricted the freedom of women in villages and cities. Their nature call is put on hold until sunset and before sunrise. Having a toilet facility is a distance reality.

The underprivileged tribal community of Kalyan and Ambernath districts are used to open defecation. Karunya Trust has put in tremendous efforts to educate these people to have toilet facilities. It has also contacted different donor agencies and some have agreed to donate to the Toilet project. This year donors like DOW have sponsored 100 toilet units for two villages and TATA has sponsored 50 toilets in another village. These efforts strive to create a SWACH environment and a SWACH BHARAT.



**Report- Mr. Pralhad Patil, Cluster Coordinator - Jeevan**

### THE BEST DECISION I TOOK DURING MY VACATIONS.

Volunteering to teach std X students in Gyansaathi has been the best decision I took during my vacations. The students at Gyansaathi are incredible. Despite facing so many troubles, they are cheerful, friendly, enthusiastic and eager to learn. The moment you step into the school it is like being enveloped in an atmosphere of love and care. Education is sine qua non. Kudos to our diocese for coming up with this brilliant initiative. The students at Gyansaathi are extremely talented. The three day camp at Gyansaathi showcased their talents. Today, all I can say is that it is a privilege to know these children and although I teach the students there, in reality it is the students who have taught me valuable lessons which I can treasure for a lifetime.

**Report- Rachel Chittilapilly: Volunteer**

### CLEANLINESS IS NEXT TO GODLINESS



SWACH Project inauguration at Aпти village, Kalyan. Under the project 150 sanitation units are under construction, benefitted by 3 rural villages comprising 450 people. Project is supported by TATA Housing and Habitat India humanity

### EMPOWERING THE YOUTH TO DREAM BIG



Youth from Morechipada village, Ambernath with their winning trophy

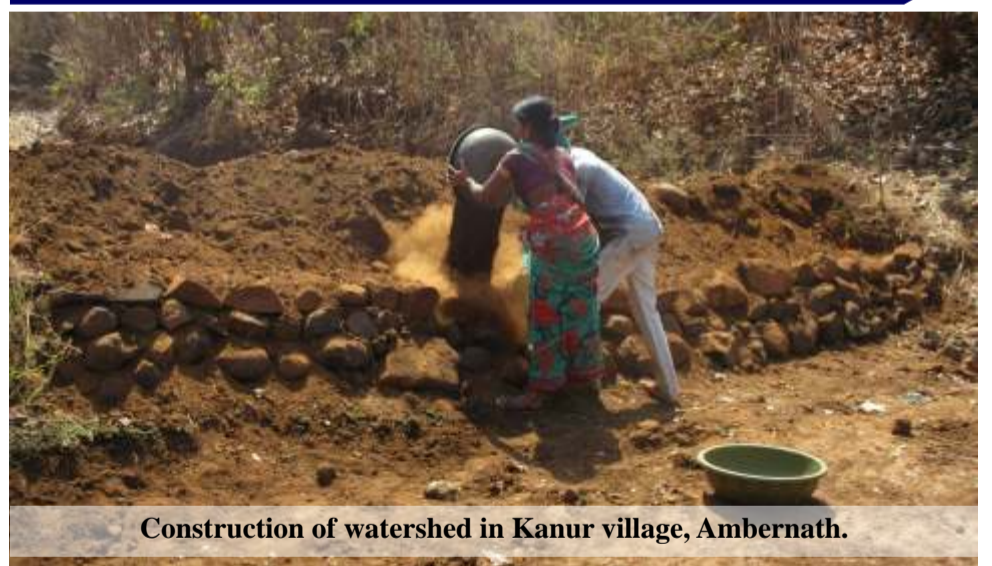
Badlapur: Youth empowerment is an integral part of Tribal Development. Bharari project works with tribal youth organisations in 16 tribal villages. Every month they meet and save some amount to be used for individual or common needs. On 17th January 2015 Karunya trust celebrated Youth day by organizing a Cricket match. It was a wonderful initiative that brought the youth of 12 villages under one umbrella. It gave the feeling of oneness and inspired them to dream big to play at state and



national level. Karunya Trust through its animators empower the youth to keep their spirits high and work for their own growth and the welfare of their community. Karunya trust has also made efforts to keep farming alive by imparting knowledge about various farming methods to the youth.

**Report- Mr. Vishnu Mahadu Gawanda, Animator- Bharari**

### JAI KISAN... JAI BHARAT...



Construction of watershed in Kanur village, Ambernath.

Ambernath: The Child Focused Community Development (CFCD) focuses on Livelihood enhancement of farmers which will improve economic condition of families which will protect child rights in a community. After the monsoon season the farmers were given seeds to cultivate vegetables. To have a good yield they were given orientation on organic farming methods. Three farmers are being trained to set up vermi compost unit and they are financially supported to set up the compost units. 32 farmers are supported to make watershed in their fields.



**Mr. Bhagwan Pawar, Cluster Coordinator- Bharari**

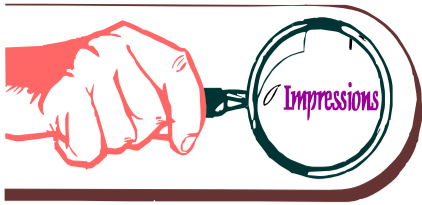
### REWARD OF SMILE...

My encounter with the children at Gyansaathi has been great. I have learnt amazing qualities that the children posses and continue to learn over the period of time. I have become friendly with them. The smile on the children's face during the camp which was conducted was more than enough to make my day. I learnt mainly from the kids how to remain happy even when in real poverty. The children themselves enjoyed their camp to the fullest and all the hard work put in by us were rewarded by the smiles on the children's faces.



**Report- Henry John: Volunteer**





You care for the young and old,  
You bear the laughing and wailing,  
You stare at anger and danger,  
You dare to unravel and Manuel at human potentials.  
Ap achha kam Kar rahe he,  
Karke karke, Achha Badalav Ayega. (You are doing a good work, working working good change will come)

Jiah Aabajo Sayson,  
Philippines.



## KARUNYA IMPACT

### I AM GRATEFUL FOR FULFILLING MY WISH...



Meena Exhibits the garments prepared by her to Mr. Babu Joseph Karunya Board Member

Boradpada: I am Meena Dattu Sende. and 19 years old, I have passed HSC. I could not continue my further education due to lack of money. I had a great wish to do something and support my family. The tailoring course was the best opportunity created by Karunya Trust to fulfill my wish. I was very happy about it. I made use of the opportunity created by Karunya Trust in the close vicinity from my home (3-4 Km distance). If it could have been in Badlapur I could never learn the tailoring because it is almost 20 km away from home so parents would have not allowed me. At times the long distance walk from home was tiresome, and I felt like discontinuing the course but the motivation given by Karunya staff and our tutor made me persevere till the end. I have gained the skill to stitch blouses, Salwar-Kamiz, baby frock and its different models. I earn good money from the orders I get and I am satisfied about it. I am grateful to the Benefactor of this project and Karunya trust. Thank you for equipping me with the skill and showing me the way to become economically independent.



Report- Mrs. Usha Roshan Jadhve, Animator – Bharari

### KARUNYA IS "SAVLI" TO MY LIFE



My name is Kavita Sawant, (name changed) I had to encounter lot of difficulties in my life but during all these encounters Karunya Trust has helped me. When my husband was unwell, I was very worried as there was no money to even buy his medicines. Karunya Trust gave me the money to buy medicines. It's been 5 years since my husband passed away. My son is



now in the 9th std. All these past years, the only reason I have been able to give my son an education and hope in life is because of the support I received from Karunya Trust. With a sincere heart I thank Karunya Trust.

Report- Jyoti Tiwari, Project Coordinator

### RESTORING HUMAN DIGNITY: KARUNYA TRUST

Saverewadi is a Katkari Tribal village Tribal Katkari Tribe a tribe which is most backward, neglected and treated as lesshuman. Their pathetic situation is very much seen in their living condition and life style. Men who are the bread winners of the family spent less on food of their family and more on drinking. Karunya Trust with its tireless efforts has created in people of Saverewadi the desire to have decent living and to have improved life style. The Saverewadi people never dreamt of having houses with bricks and a proper roof over their head, Today Karunya trust has given a new look to this village. A village which was not at all visible from a distance, has made its visibility as a housing colony. This village which was never visited by people and government officials today is being visited with a changed outlook and attitude. People themselves confess that "to have such a good house was beyond our thinking and a dream, but Karunya trust has made it a reality."

Their decent living condition is contributing towards their human growth. The women who joined their husbands to drink, neglecting their role as



Saverewadi village Ambernath 2012

### EVERY CHILD NEEDS A HOME LIKE GYANSAATHI

I am a 17 year old boy. I have been coming to Gyansaathi for the past three years. I live at Rafiq Nagar with my grandmother, mother and younger brother. My father expired while I was very young. Before I came to Gyansaathi, I had studied till 7th grade and then dropped out. I was working in a garage with a meagre pay when the



Asif receives individual costume award Rs. 20,000/- at Mumbai Marathon 2015

teachers of Gyansaathi first saw me. It took the teachers almost a year to convince me to quit working and start studying. But since I started coming, there has been tremendous progress in me academically and otherwise also. I started off in Level A under NIOS. Today I have appeared for Level B exams. I am the Assistant Prime Minister of Lok Seva Bal Sansad (Child Parliament). I look into every matter of the Parliament right from its functioning to the implementation of the decisions taken. I pursue all the responsibilities assigned to me. In January during the SCMM 2015 (Mumbai Marathon), I participated in Kingfisher's Costume awards. I was dressed as an anti-tobacco symbol and gave my life witness. I said that every child needs a home like Gyansaathi to bloom and live their dreams. I received the second prize in this competition, winning a prize money of Rs. 20,000/-.

### A GLIMPSE HOPE: I AM CONFIDENT

"I am Pama Kashinath Ugade, from Lavalee village. I am 26 years old. After the death of husband my in-laws ill-treated me. I lived a life of insecurity and of constant fear. Karunya staff used to motivate me to join the SHG. On Bharthi Tai's encouragement I joined the SHG and used to be regular for SHG meetings. Bharthi Tai spoke to me about the Income generating activity and asked me to take up any activity through which I could earn money and become independent. With much hesitance I said yes to it and thought I could be vegetable vendor as there was no one else doing this wok. I got Rs. 10, 000/- at a subsidized rate to make my life more fruitful and independent. I took this opportunity as a challenge and started bringing vegetables from Kalyan market early in the morning. I would carry it all the way to Badlapur, then to my village which is 15 Km away from the station. I have set a small shop where I sell these vegetables. The leftover vegetables I sell by going door to door. I earn a daily profit of Rs. 150-200. I feel so happy that I have become independent and am able to give good food to my children. One change I find in me is that I have overcome timidity and lack of courage and have become confident. The constant support of Karunya Trust helped me to overcome all hurdles on my way.



Report- Mr. Nishikant, Program coordinator, CFCD-Ambernath

### GIRL POWER...

31 Tribal girls successfully completed 5 months tailoring course at Karunya Trust Institute of Social Animation & Vocational



Education Centre (iSAVE) Boradpada, Ambernath Taluka

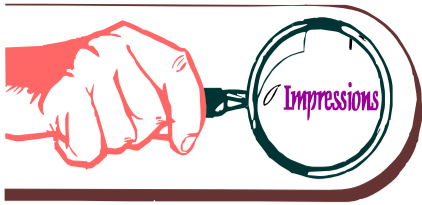
### JUBILEE HOUSING PROJECT



Saverewadi village Ambernath 2015

mothers, have come forward to form the SHG, interact with other women and come to realize their role in making a good and decent family. Karunya trust has taken it as a challenge to make Saverewadi village a model village, which could be alcohol free, children education valued and women literate. Thus creating a just and noble human community with dignified life.





“We leave our hearts full of Joy to see the kids development; you do great work, teachers and managers are well trained, and the centre works in an atmosphere of peace and joy. To see students became teachers, being proud to stay with you, says more about your work more than words”.

Kai Rose & Marina Rudolph  
Kinderhothilfe (10<sup>th</sup> Jan 2015)



## From the corners of India: News from URBAN Project

### JEEVASHRADHA: A GUIDING STAR



My name is Ram (name changed), The social worker from Karunya Trust had come to us at our Labour Camp of our construction site at Bhayandar Pada. This worker was doing an awareness program for the Labours. When I came to know about the 4 reasons how HIV spreads I was

afraid, as just a month ago I had kept relationship with a casual partner. I said to the social worker that I would like to do my HIV testing. Karunya Trust after a week kept a HIV testing camp. I did my HIV testing. Luckily for me the result was negative. From that day I decided I will not have such relationships in future and will be faithful to my wife. I thank Karunya Trust for guiding me to a new life.



**Report - Mr. Sangam Singh, Jeevashradha, Out Reach worker**

### GIVING SAFETY IS SANCTITY

“We make a living by what we get, but we make a life by what we give.”  
– Winston Churchill.



*Volunteers at House Construction at Laval village, Ambernath.*

Giving takes one out of self. One of the greatest joys in life is when we can help someone else's dreams come true. Poor people dream, they dream of having a decent house or a skill which can support their family income. In Rural development project of Ambernath Taluka, 50 families dream of having decent house will come true by SAMSUNG Construction & Trade (C&T). SAMSUNG C&T has officially inaugurated the project. The inauguration will remain a memorable one to our beneficiaries as Korean SAMSUNG director Mr. Hasnik and his team was present for the same. With inaugural function we had a ground breaking ceremony, giving symbolic opening to the housing project. Within a year of time 50 families will have a decent house to live in and see their dream becomes a reality



**Report - Sr. Shaila Philip Rosario, Project Incharge, Rural Development**

### GOOD SAMARITANS

“Take care of him and when I come back, I will pay you whatever more you spend” (Lk. 10:35).

On 9th May 2015 Karunya Trust Jubilee Action Network (JAN) volunteers organized a visit to the care homes for the destitutes whom the world rejected. At Good Samaritan Mission, Vikhroli, Jyothis Care Home, Taloja and Immanuel Mercy Home, New Panvel we saw the compassionate face of the Lord. We visited the homes and spent time with them. At Emmanuel Mercy



*JAN Volunteers at Jyotis Care Home, Taloja*

home we found Bro. Sinu, his wife and two children catering to 20 orphan children without discrimination. It was an enriching experience for all of us to do more for the humanity. In the last 2 years JAN Volunteers rehabilitated 72 persons to various care homes in Mumbai.



**Report - Pearly Sebastian, JAN Volunteer**

### THANK YOU FOR SAVING OUR LIVES...

I was visting my work area Chintamani naka for arrangement of health camp. There I found a group of people, with whom I started talking about HIV. At that moment one person Divakar (name changed) came to us and started



listening attentively to what I was telling. After my talk I started walking, but Divakar wanted to know more about the disease so he quietly came behind me and stopped me. He was very much tensed. I asked him what happened. Divakar said he had relationship with many sex workers, and after hearing about the HIV disease he was afraid. He told me he wanted to do HIV testing. I took him to Civil Hospital and did his HIV testing. The result was positive. So I asked him to send his wife also to do the HIV testing. Unfortunately his wife too was detected positive. After the results



both husband and wife were devastated. Then I advised them to take regular ART medicines in time. I kept constant follow up with the couple and they have been taking their medicines timely. The couple have thanked Karunya Trust for saving their lives.

**Report- Mr. Vinay Dubey Jeevashradha, Out Reach Worker.**

### IMBIBING AND SPREADING JOY FOR A BETTER WORLD



*Karunya staff at capacity building program, Khandala*

Karunya Trust Team had a Team building workshop at Khandala on 25th & 26th of March 2015. The workshop energized and rejuvenated the entire team

**Report - Kevin Jose Ponmamy, M&E Officer, Rural Development**

### GENEROUS CONTRIBUTIONS:

**Our Partners:-** Deutche Bank, HCDI, PHFI,GEAH, Future Children, O.N.G.C, Rashmika, Samsung, Habitat India, DOW, Caritas India.

**Agencies/Association:-** United Way Of Mumbai, Altar Angels- Marouli, Dobitalao Parish, Ernst & Young Foundation, Letz change Foundation, Adi Medi Pvt Ltd, Reetha Die Works, Youth – Bhandup Parish, Christ King Church – Bhandup, Fr. Lijo M, D'decor Exports Pvt Ltd., Jessena Marine Services Pvt Ltd., St. Thomas Catholic Church- Virar, Karunya Trust – St. Berthalamoe church- Kalyan

**Individuals:-** Fr. Joju Arackal, Fr. Wilson Kannanaikkal, Daisy Varghese-Borivli W, V.D Varghese. Borivli-W, P.V. Baby, , Babu Peter-Andheri-E, A.R John- Mira Road-E, Joshua Johny - Anushakthi Nagar, K.T. Francis Mira Road, C.V Antony. santacruz-E, ,Mary Johnson. Sakinaka, Anton Cyriac. G.B. Road, T.K. John. Vikhroli-E, P.A. Pappachan- Thane, Shiny Francis. Kalyan-W, Jinson George- Chembur, Lincy Rons. Vikhroli, Annie George. Santacruz-E, Binoy Thomas. Wagle Este Thane, Ouesph Monjaly. Santacruz-E, Sheela Joe. Vashi-E, Joy .P.K. Kalwa Thane, ,M.O. Devassy. Navi Mumbai, Siji Cyriac Kallaraka. Andheri E, David John. Navi Mumbai, Dr. C.P. Johnson. Bhandup, Annie George. Santacruz E, T.A. David. Wagle Ested Thane, Lancy Shaji Peter. Nahur, P.M enterprises. Nashik, Rachel Raphel, Ruffine Augustine. pune, C.S. Jhon. Assisinagar, T.K. John- Vikhroli, Mariyam Paul. vasai-W, P.O Francis. Vasai-W, Jude Vareed, Gypson, Mary Poulason. Kalyan-W, Rosily Joseph. E.J Joy. Ulhasnagar, Chittilapollay Francis Jolly. Kalyan-E, P.M david, Kalyan-e, Mary Johnny Virar-W, Johnny Kottoly. Virar-W, K.K. Rappai. Kottekkeran. Trichur, Bindhu Kuruvilla. Bandra-W, M. Benny Jose Airoli, Molly Angnel, Jose Paul. Assisi Nagar, Leena Mathias. Dombivli, Lydia Rodiques. Dombivli, Chacko Varghese. vashi, Anu Varghese. Assisi Nagar, Tanmay Deepak Ayare, T.J. Jocab. Santacruz-E, Saju Thomas. Santacruz-E, Poonkanath Lanappan Devassykutty... Santacruz-E, ,Sanjo. bhandup-W, Akash Rajendra Landage. Solapur, George Chemmannur. Mulund, Sijoy Babu. P.L. Lokhende Marg Govandi, R.V.S. Sridhar- Axis Bank, P.S. Joseph Pune,



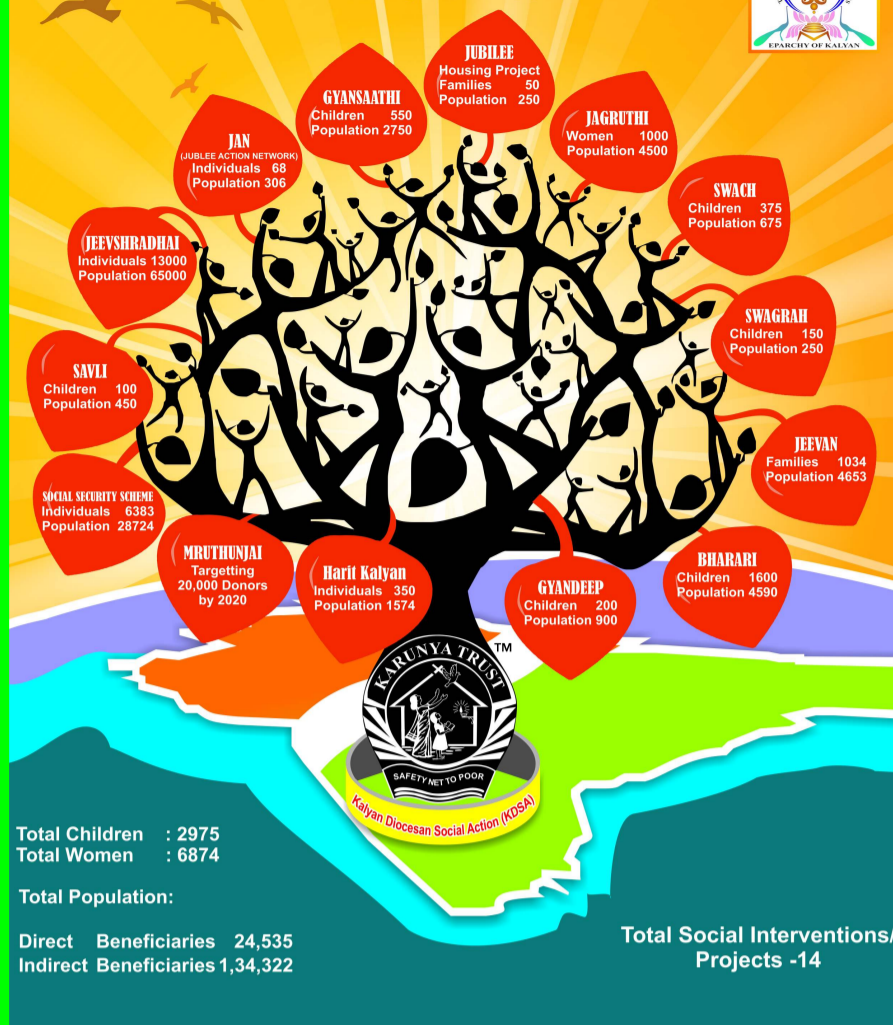
...the one who began a good work among you will bring it to completion... (Phil 1:6)

**KALYAN DIOCESAN SOCIAL ACTION (KDSA)  
KARUNYA TRUST**



**Karunya Trust  
Focuses on  
United Nations  
Millennium  
Development  
Goals**

- Reduce by half the proportion of people living in extreme poverty.
- Achieve universal Primary education.
- Make progress towards gender equality and empowering women by eliminating gender disparities in Primary and secondary education.
- Reduce infant and child mortality rates by two-thirds.
- Reduce maternal mortality ratio by three quarters.
- Halt & begin to reverse the spread of HIV/AIDS, malaria and other major diseases.
- Implement national strategies for sustainable development by 2015, so as to reverse the loss of environmental resources.
- Develop a global partnership, with targets for aid, trade and debt relief.



Thanks to our donors, well wishes, volunteers for your compassionate companionship, They are because of you...

**Yes I want to get involved through Donation**  
(Donations are 50% deductible under section 80G of the Income Tax Act)

<b>In Cash*</b> <input type="checkbox"/>	
<b>Education Programs</b>	
<input type="checkbox"/> Rs. 600/-	to educate a child rag picker for a month
<input type="checkbox"/> Rs. 1000/-	to provide initial study for a poor student
<input type="checkbox"/> Rs. 1500/-	to provide a scholar lantern to a poor student
<input type="checkbox"/> Rs. 6000/-	to educate a HIV infected / affected child for a year
<input type="checkbox"/> Rs. 10,000/-	to provide partial support for professional education for a student
<input type="checkbox"/> Rs. 20,000/-	to provide professional education for a student for a year
<input type="checkbox"/> Rs. 25,000/-	to educated child for five years (5th - 10th std)
<b>Vocational Training</b>	
<input type="checkbox"/> Rs. 3,000/-	to provide 3 month Vocational education to boy/girl
<input type="checkbox"/> Rs. 3,500/-	to provide 4 month tailoring course to a girl
<input type="checkbox"/> Rs. 6,500/-	to provide a tailoring machine to a trained girl
<b>Meal for the poor</b>	
<input type="checkbox"/> Rs. 1000/-	to provide one time meal for a family, for a week
<input type="checkbox"/> Rs. 3000/-	to provide one time meal for a day, for 100 street children
<input type="checkbox"/> Rs. 12,000/-	to provide one time meal for a week, for 100 street children
<b>Health Programs</b>	
<input type="checkbox"/> Rs. 2,500/-	to support a bed ridden patient for a month
<input type="checkbox"/> Rs. 3,000/-	to provide monthly medical check up, for 100 street children
<input type="checkbox"/> Rs. 9,000/-	to provide quarterly medical check up, for 100 street children
<input type="checkbox"/> Rs. 9,000/-	to provide initial care and support to a destitute
<input type="checkbox"/> Rs. 10,000/-	to conduct medical check ups & provide medicine at rural village (for 300 people)
<b>Income generation programs for rural women and farmers</b>	
<input type="checkbox"/> Rs. 4,000/-	to provide initial support for organic farming
<input type="checkbox"/> Rs. 4,000/-	to provide initial support for small scale IGP
<input type="checkbox"/> Rs. 5,000/-	to provide two goats to a needy family in a rural village helping them for a steady income
<b>Shelter Programs</b>	
<input type="checkbox"/> Rs. 15,000/-	to provide partial support to build a house
<input type="checkbox"/> Rs. 25,000/-	to provide major support to build a house
<input type="checkbox"/> Rs. 50,000/-	to provide full support to build a house

**HAFASUKHI BHAVA FAMILY HEALTH POLICY**

(HAFAS is a Registered Charitable Society Based at Hyderabad and Involved in Health Action)  
157/6, Staff Road, Gunrock Endave, Secunderabad - 500009, Telangana  
Ph : +91-40-23326433, Fax : +91-40-27811982, e-mail : hafahealth@gmail.com



For Office Use	UHID No:		Fresh	Existing
Data Entry By:	Submitted by:			
<b>APPLICATION FOR ADMISSION</b>				

Sir/Madam,  
Kindly admit me / my family, whose details are given below, to the HAFAS-SUKHI BHAVA Family Health Policy for one year against the prescribed annual premium, I am aware of the terms and conditions binding this policy and I/we promise to abide by all of them.

APPLICANT NAME																
DATE OF BIRTH			MOBILE NUMBER													
CONTACT DETAILS				PHOTO												
SPOUSE NAME																
DATE OF BIRTH			MOBILE NUMBER													
CHILD -1 NAME																
DATE OF BIRTH			MOBILE NUMBER													
CHILD -2 NAME																
DATE OF BIRTH			MOBILE NUMBER													

**Salient features of HAFAS Sukhi Bhava Health Policy :**

- Annual Sum Assured per Family : 1 lac (premium Rs.2500/-p.a) or : 3 lac (premium Rs.6500/-p.a)
- Family : Husband, Wife and two dependent Children 21yrs.
- Individual Policy : 1 lac Annual premium 1700/- & 3 lacs Rs 4000/- (No maternity benefits)
- Age of entry: 0 to 78 years. (New born baby admitted from day one)
- Waiting period : 6 weeks, except for accidents & existing insurance policy holders.
- All pre-existing diseases are covered. No medical check up required
- All pre-existing diseases like Diabetes, Cancer, CKD, Parkinsonism, Heart disease, Rheumatoid, etc are covered as per following conditions.
- The first Insurance benefit for pre-existing diseases is limited to a maximum of Rs. 30,000/- per family and in subsequent ones there is a co-pay of 20% for expenses up to 70,000/- and a co-pay of 15% from 71,000/- to a lac.
- Pre-determined capping for a fixed number of procedures. eg: Maternity up to Rs 11,000 and cesarean up to Rs16,000/- (List would be provided with the Health Card)
- First line of treatment should be through any of the specific empaneled institutions/ Hospitals. (List will be provided with Health card)
- Day Care procedures like Chemo, Dialysis, Radiotherapy etc, 50% of the bill amount may be claimed up to the coverage limit.
- Daily Room rentals are limited to Rs.500/- for the one lac coverage and Rs 900/- for 3 lac coverage.
- Exclusions: Cosmetic surgeries, Dental care, Spectacles, Contact lenses, Hearing Aids, Vaccinations, Health Checkups, Infertility, Suicidal Attempt, Self inflicted injuries, Alcohol-Drug included diseases etc as per the standard group mediclaim policy conditions.
- All treatments on Cashless facility and pre-authorization as practiced by the TPA/ Insurance rules are also applicable for HAFAS-SUKHI BHAVA Family Health Policy. No reimbursement scheme as all claim settlement is through cash less facilities only.
- Requirements: Premium Amount, ID card of the Head of the Family, Copy of the Ration Card, Age & Address Proof, Individual Photos with Name written on the back side.

**Any amount exceeding the pre-approved rates or disallowed as per rules will have to be paid by the patients.**

All the above conditions have been read and explained to me in the vernacular and I am signing the document for having clearly understood the benefits and limitations as specified by the HAFAS-SUKHI BHAVA HEALTH POLICY. I promise to collect the policy card within 6 weeks from this office on my own. Desputes if any, would be subject to Hyderabad jurisdiction I also understand that in the event of any dispute related to this scheme, the decision of HAFAS will be final and binding.

Date & Venue

Signature of Applicant with Name

\*By Cheque  or DD  No. \_\_\_\_\_  
Dated \_\_\_\_\_ In favour of **KARUNYA TRUST, Bishop's House, P.B. No. 8434, IIT P.O., Powai, Mumbai - 76, Maharashtra, India.**

Net Banking: (A/c. No. 036605300008467, South Indian Bank Ltd. Powai, IFSC code of A/c. SIBL0000366)  
(Once you transfer your generous contribution, kindly inform Karunya Trust either by Phone 022 25798625 or email at karunyatrustedsa@gmail.com)

In Kind  Note books for children  Library books for children  
 Stationary  Sports items  Dress materials  (other)

My voluntary service   
My proficiency .....

We will provide you with regular updates and the impact of your contribution in changing the lives of people in turn through our newsletters, reports & website.

My Name	:	
My Address	:	
E-mail	:	
Ph. / Cell No.	:	



Cut & Post this form to:  
**The Director, Karunya Trust  
Bishop's House, P.B. No. 8434, IIT  
P.O., Powai, Mumbai - 76,  
Maharashtra, India.**

e-mail: karunyatrustedsa@gmail.com;  
Website: www.karunyatrustedsonline.org  
Facebook: Karunya Trust, Diocese of Kalyan

Let us meet at: \_\_\_\_\_  
"Welcome to Karunya Trust, Your presence and suggestions are valued in our organization"

**KARUNYA TRUST INVITES VOLUNTEERS**

Karunya Trust invites Volunteers to its urban and rural projects to teach students computers and English, conduct surveys, Provide Life skill education, lead creative education and sports.



Interested members may kindly contact your Parish Priest / Karunya Trust representative of your Parish/  
Karunya Trust Office Tel: 022 25798625 or email at karunyatrustedsa@gmail.com

Volunteers may contact: 022/ 25798625/ 8879801813  
or E-mail to karunyatrustedsa@gmail.com