

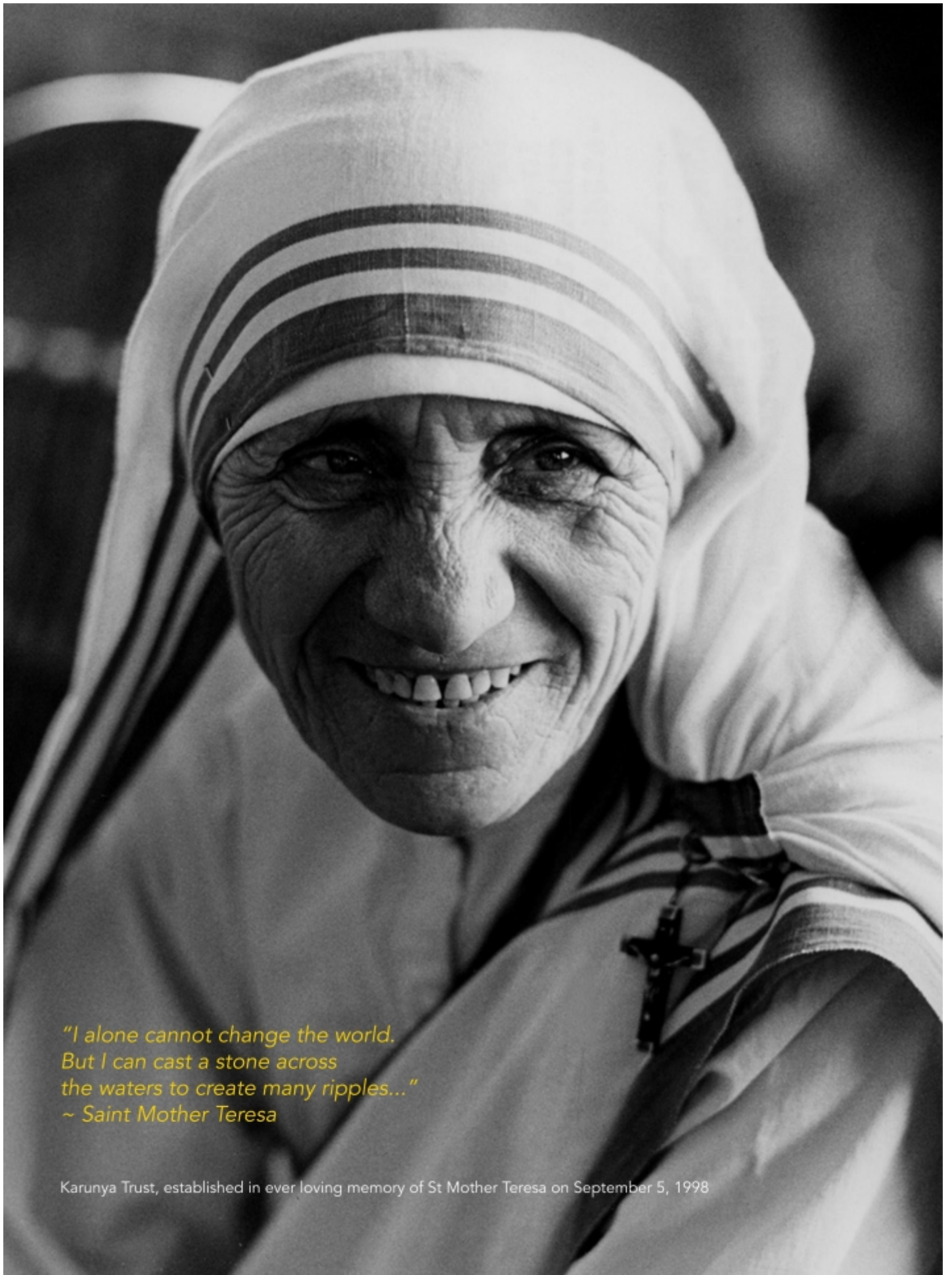


ANNUAL
REPORT
2015-16

**KARUNYA
TRUST**



**EDUCATING
GENERATIONS...
EMPOWERING
THE NATION...**



*"I alone cannot change the world.
But I can cast a stone across
the waters to create many ripples..."
~ Saint Mother Teresa*

Karunya Trust, established in ever loving memory of St Mother Teresa on September 5, 1998

Karunya Trust, Kalyan Diocesan Social Action, Bishop's House, Plot No. B/38, IIT P.O., Powai, Mumbai - 400076, Maharashtra, India

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Inauguration of Karunya Trust
By Dr. P.C Alexander, H'ble Governor of Maharashtra
on 5th September 1998

MESSAGE FROM THE CHAIRMAN

*"Things have a price and can be for sale, but People have a dignity that is Priceless and worth far more than things"...
Pope Francis*

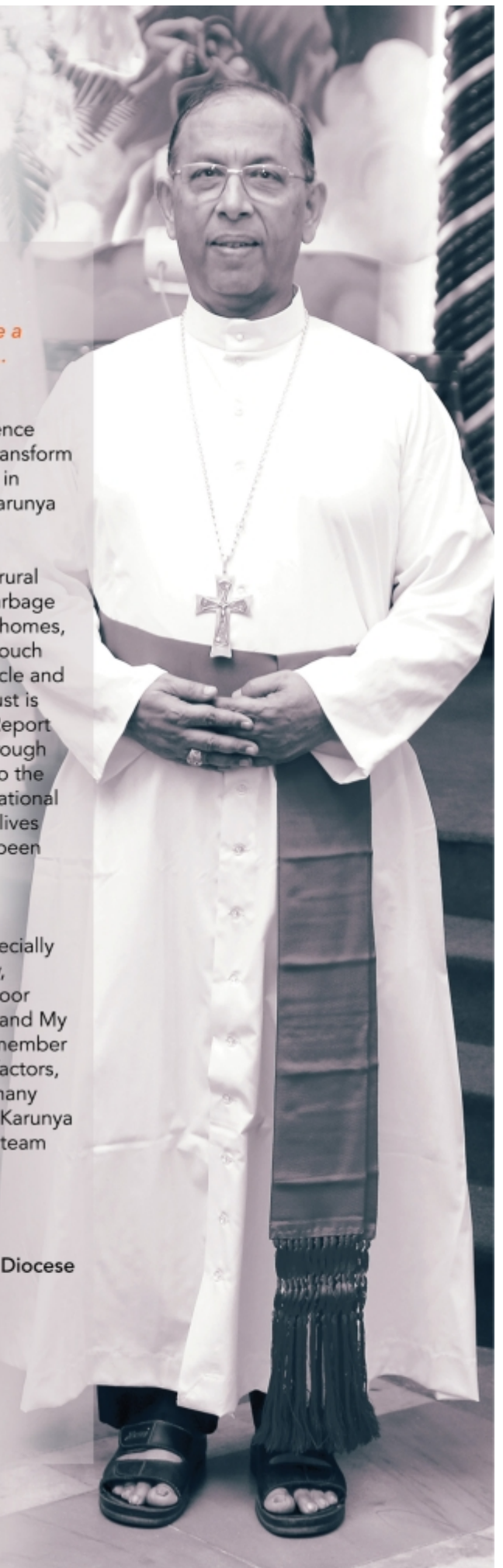
These beautiful words of Pope Francis have a truth and hence touch the core of the reader. When these words of truth transform into action, it's a sign of God's presence. I see these words in action in the work of Karunya Trust. The core Mission of Karunya Trust is to "Restore Human Dignity".

In this last one year, Karunya Trust has journeyed through rural and urban nooks, corners, villages, fields, farms, slums, garbage mounds, hospitals, disease infested areas, poverty driven homes, broken families, and in all that they touched, there is the touch of Christ, of compassion, of love and of service. It is a miracle and Grace of God to serve with love. The works of Karunya Trust is a fragrance of God's love for human dignity. This Annual Report is a small testimony to the impact of this last one year. Through different projects and programmes like giving education to the poor, providing safe shelter, healthcare, childcare and vocational training, it has fostered the quality of life of the poor. The lives of children, women and other community members have been transformed wherever Karunya Trust is serving.

It gives me great pleasure to applaud and appreciate the exceptional and marvelous activities of Karunya Trust. I specially congratulate the new initiatives taken in this Year of Mercy, Suvidya – supporting higher education for economically poor students, Bless a Home – supporting bed ridden patients and My Village – supporting rural tribal families. I do gratefully remember the support and assistance of the Priests, Religious, Benefactors, Volunteers and Well Wishers of Karunya Trust. There are many "hands enjoined at Work and at Prayer" in this journey of Karunya Trust. I attribute this success of humanity to Karunya Trust team tirelessly working for the greater glory of God.

May God bless you all in abundance.

Mar. Thomas Elavanal Bishop of Kalyan Diocese





A teenage boy approached Karunya Trust for educational support. While receiving the cheque in his hands and in tears, he asked me "father let me kiss your hands". I gently said "No, you kiss God's hands". My dear readers, those hands the boy asked are YOUR'S i.e. GOD'S hands. Throughout this report you will witness GOD'S hands.

Karunya Trust is blessed by its patron Saint, St. Mother Teresa at every step since inception in 1998. Mother Teresa received the Nobel Peace Prize in 1979. In her acceptance speech, she described her motivation, "I believe that we are not real social workers. We may be doing social work in the eyes of the people, but we are really contemplatives in the heart of the world. For we are touching the Body of Christ 24 hours. We have 24 hours in this presence..."

In its true spirit, Karunya Trust sees the presence of God in every person it touches. It says "nothing happens by chance, but by choice". 18 years of service to thousands of less privileged brothers and sisters testify that Karunya Trust is an intervention intended by God almighty. Everyone related to its efforts are chosen instruments in the hands of God to stand in solidarity with these brethren. Thank you very much to one and all.

Today Karunya Trust has spread its wings and support 25,235 direct beneficiaries and 1, 13, 557 indirect beneficiaries which include 3,675 children and 7,574 women and has become a SAFETY NET for them through its various social interventions.

Childhood is the most delicate phase of a human being. Many factors decide what we become, to which most of them are not directly responsible, family, social environment etc. It says "you can count the seed in an apple; you cannot count the apples in a seed". Every child is a seed with tremendous God given potential.

This potential in them can be unleashed if a conducive environment is provided. Child focused programs of Karunya Trust made maximum efforts to provide the same to every child it touched.

The 7th Secretary General of the UN, Kofi Annan, said "There is no tool for Development more effective than women empowerment". Women focused rural projects of Karunya Trust through Self Help Groups have created many social change agents from tribal villages of Ambernath and Kalyan Talukas. Shelter, Sanitation, Education, People Led Empowerment, Organ donation, Care for Destitute programs restored human dignity to thousands with self-esteem and self-confidence.

"Something beautiful for God" was the mantra of St. Mother Teresa. Yes, all that you experience in this report are "Something beautiful for God" through each one of YOU – beneficiaries and funding partners, volunteers, well wishers, stake holders, networking govt and non-govt partners, Team Karunya and Board members.

I extend my heartfelt gratitude to the pillars of Karunya Trust - Sr. Betty, Sr. Shaila and Mrs. Rose Joseph for their courage to think differently. Special thanks to my companions Rev. Fr. Jesto Menachery, Fr. Jomet Vazhayil and all Rev. Fathers and Sisters and lay friends; for their compassionate companionship in the Mission of Christ.

...may the ONE who began a good work among us bring it to completion...

In Christ Jesus
Fr. Paul Kunduparambil
Executive Director

ORGANISATIONAL

PROFILE

Karunya Trust is a Non- Governmental Organization, registered in 1998 under the Bombay Public Trust Act 1950 (Reg. No. E- 18021) and Foreign Contribution (Regulation) Act. Karunya Trust set its spectrum of activities through multi-ethnic and multi-religious cooperative efforts with vision for a just and harmonious society rooted in the gospel values of love, freedom and peace. Our mission is to restore the dignity and potential of marginalized individuals and communities by facilitating access to holistic education, health, livelihood, and stable shelter.

The formation of Karunya Trust aims at providing a 'safety net to poor', particularly disadvantaged children like street children, rag picking children, HIV/ AIDS affected children, tribal children & women. Major thrust areas of Karunya Trust are Education, Livelihood, Health, Environment issues, Women empowerment & Governance. Karunya Trust implements the above based on the following core values: Sanctity of human life, Human Rights and Human Dignity, Dignity of Women, Dignity of Work and Rights of Workers, Option for the Poor, Solidarity, Respect to Ecology and Environment, Civilization of Love, Culture of Peace, Justice, Freedom, and Fellowship.

Karunya Trust works with local people to mobilize, facilitate and scale up sustainable community driven responses to various issues through building community based organizations' capacity and leadership. Karunya Trust collaborates, associates and builds strong mutually beneficial networks with like-minded organisations and Government agencies for the betterment of the society at large. The participatory functioning of the Trust is guided by its vision and mission based on the Gospel values under the guidance of the Governing body.

The project area is classified as human right-drought prone areas among urban and rural tribal population representing the poorest sections of our society. For the last eighteen years Karunya Trust is involved in Child Focused Community Development programs among these people spread over Mumbai, Thane, Palghar, Pune and Nasik districts of Maharashtra. Presently the Trust is implementing 18 social projects catering to 25, 235 direct beneficiaries 1,13, 557 indirect beneficiaries including 3675 less privileged children and 7574 women.

Besides implementation of the above projects Karunya Trust is involved in various public campaigns like Organ Donation, Save Energy & Water campaign. The trust also has 55 nodal centers actively involved in supporting the educational and health needs of the marginalized supported by over 1000 volunteers every year.



CHIEF ADVISORS

Bp. Thomas Elavanal
Bishop Eparchy of Kalyan

Msgr. Emmanuel Kadankavil
Vicar General Eparchy of Kalyan

Msgr. Jacob Porathur
Former Vicar General Eparchy of Kalyan

Lion Dr. Ashok Mehta
Former President Lions Clubs International
Former Sheriff of Mumbai

Dr.VatsalaTrivedi
President National Deceased
Donor Transplantation Network
Ex. Professor & HOD, LTMG Hospital, Sion

Mr.Babu Joseph
Former CEO Axis Bank Foundation

Mr. Thomas Mathew
Former Partner, PricewaterhouseCoopers
Former Non Executive Independent Director State Bank of India

Mrs.Nilufer K. Ahmed
Former Dean of Students Welfare at SNDT University
Ex. S.L.O NSS Govt. of Maharashtra

Dr.Puthenpurayil Joseph Aprain
Social Scientist & Vice President of INSHARP

Fr. Justin Kallely
Chancellor Eparchy of Kalyan

Fr. Lijo Mullonkal
Treasurer Eparchy of Kalyan

Mrs. Rose Joseph
Outstanding Philanthropist

Fr. Paul Kunduparambil
Executive Director

OUR VISION

"A just and harmonious society rooted in the gospel values of love, freedom and peace."

OUR MISSION

"To restore the dignity and potential of marginalized individuals and communities by facilitating access to holistic education, health, livelihood, and stable shelter."

SOCIAL PROBLEM DEFINITION

Marginalized individuals and communities are vulnerable and lack access to education, health, stable shelter and meaningful livelihoods leading to abusive lifestyles towards the self and others.



* Karunya Trust- Programme Area Maharashtra



Core Values

Karunya Trust upholds and promotes the following values and principles (as promoted by the catholic social teaching -STJP pg 65) which will guide all its future development interventions namely:

1. Sanctity of human life
2. Human rights and Human Dignity
3. Dignity of Women.
4. Dignity of Work and Rights of Workers
5. Option for the Poor
6. Solidarity
7. Respect to Ecology and Environment
8. Civilization of Love
9. Culture of Peace, Justice, Freedom and Fellowship

"There is no great discoveries and advances, as long as there is an unhappy child on earth."

Albert Einstein

Our Presence

Registered Office Karunya

Trust-Karunya Trust-Powai
Bishop's House
B/38, I.I.T. PO,
Powai, Mumbai-400076
Phone:- 022-25798625/ 25773399

Karunya Trust-Nahur

Savli Project (Target Intervention Project for HIV Infected & Effected families) Karunya Trust,
123, Tirupati Industrial Estate,
Subhash Nagar, Nahur (W)
Mumbai - 400078
Phone:- +91 99200 74456

Karunya Trust-Kalyan

Ballaleshwar Krupa CHS, B Wing,
R/305, Opp. Roshan Petrol Pump,
Murbad Road, Kalyan (W)
Thane - 421 301
Phone:- 0251-2303955

Karunya Trust-Govandi

Gyansaathi-1
(Child Ragpicker Project)
Plot No. I-A-8,
Shivaji Nagar, Govandi,
Mumbai-400043
Phone:- +91 95944 51866

Karunya Trust-Govandi

iSAVE (Institute of Social Animation & Vocational Education Centre)
Plot No.28/L/2&4, 1st floor,
New Gajanan Colony, Shivaji Nagar,
Govandi, Mumbai - 400043
Phone:- +91 95944 51866

Karunya Trust-Rahtoli BHARARI

(Thane Tribal Development Project)
Bankar Chwal, Room No. 291,
Rahtoli, Badlapur, Ambernath,
Thane - 421 503
Phone:- +91 81085 19320

Karunya Trust-Govandi

Gyansaathi-2
28 L New Gajanan Colony,
Near Jafri School, Govandi,
Mumbai - 400043
Phone:- +91 86528 69442

KARUNYA TRUST

SOCIAL INTERVENTIONS

AT A GLANCE



iSAVE (RURAL)



BHARARI



GYANSAATHI



SAVLI



SWACH



MRUTHUNJAI



JUBILEE HOUSING



JEEVASHRADHA



iSAVE (URBAN)



GYANDEEP



JUBILEE ACTION
NETWORK (JAN)



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



CHAPTER 1

GYANSAATHI

The Kinder Not Hilfe supported project of Karunya Trust started in 2011 has completed 5 years. During the year the project opened the doors for 325 children to main stream education. This year is historic for 32 children appearing for 10th exam under the National Institute of Open Schooling (NIOS) system. These are the first generation children who are appearing for the 10th Std. exams from their families.



"I had to drop out from school after my 8th standard as the financial condition of my family was bad. I lost my dad when I was small. I grew up with the support of my mom. I had lots of interest to study but was never getting an opportunity. I came to know about Gyansaathi from my friends. I came to Gyansaathi in March 2015. Teachers from Gyansaathi had assessed me and admitted me in std. 10th. Gyansaathi was an apt place for me. I was trained for 1 year at Gyansaathi. During this one year I got support from my mother, teachers and friends. I never got time to study in my house due to household work. So all studies I did was at Gyansaathi. I am very happy. I thank each and every one who made my dream possible."

Zeenat Shaikh, Gyansaathi student



GYANSAATHI

Gyansaathi caters to children of the rag picking community. They are provided with education, nutrition, life skill sessions, health care, and support on advocacy related issues. There are also various other activities conducted like sports, dance, art and craft, etc. This gives them an environment for learning & leading them towards holistic development.

▼ Gyansaathi I & II - Project for the protection and promotion of the basic and environmental rights of rag picking children in the dump yards of Govandi, Mumbai

"Here lies a world that we have just read in news paper or seen in movies. But the experience here makes us feel our world is so less. Met some angels working hard and dedicated on this earth, makes us feel there is so much we have to thank God for, makes us feel pity on ourselves of the trouble we crib about, makes us feel there is so much we can do and we don't do, make us happy that the smiles we see when they meet us. The joy that we feel in selfless giving is an experience and cannot be described."

Kalyan Eparchy
Youth Rain Camp Group 2015





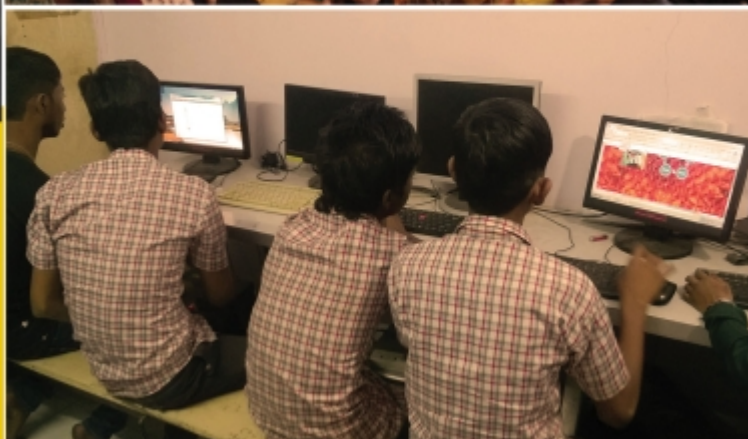
We could start a new centre with 100 more new drop out children with the support of Deutsche Bank.



Very impressed with the wonderful work being carried out here by Rose & team. A joy to see all the beaming, smiling, ecstatic faces of all the kids. I am happy to be running for Karunya Trust.

Raul Rebello
Axis Bank
(Participant Mumbai Marathon)





CHAPTER 2 INSTITUTE OF SOCIAL ANIMATION & VOCATIONAL EDUCATION (iSAVE) URBAN

The vocational center at Govandi provides vocational training to adolescent children and their guardians in Electrical, Beautician, Tailoring etc.

The number of people benefited through the program is as:

1. Electrician Course	20
2. Mehendi Course	30
3. Beautician Course	40
4. Tailoring Course	42
5. Computer Course	73
Total	205



"I am so happy because for the first time through Gyansaathi I have gone out of my area and been to corporates where I have earned through Mehendi designing."

Shehnaz Khan, Gyansaathi Student

CHAPTER 3

SAVLI

Community based care and support program for the children at high risk.



Every child is a precious gift of God. The environment they are born in is not their choice. Until they are able to make their own choice, it is the responsibility of each one of us to support them. Project Savli supports 100 children at high risk from BMC 'S' ward. Due to various environmental pressures the dropout rate of these children is very high. In order to tackle the situation and orient these children towards better goals in life Project Savli provides Educational, Supplementary Nutrition and Psycho-Social care on a monthly basis.

"I am part of the Savli Project and got 74% in my SSC. Thanks to the support from Karunya Trust. My dream is to become an IAS officer."

Pooja Rameshchand N Shahu

ISAVE, CREATIVE LIVELIHOOD OPTIONS



Stall at A.C. Nielsen



Stall at Deutsche Bank



CHAPTER 4 GYANDEEP EDUCATIONAL SPONSORSHIP & SCHOLARSHIP PROGRAM

The program supports 200 economically weak children from first to 10th standard to continue their education. In the past eighteen years, Karunya Trust supported 7016 children under the program.

"I am grateful to Karunya Trust for supporting education of my four children, to pay their fees. My only option was to stop their education. My family was very sad and helpless. Today my children go to school because of Karunya Trust's support and my entire family is happy inspite of all our struggles in life. Thank you so much."

Shalini Prajapathi





CHAPTER 5 JEEVAN -PLE (PEOPLE LED EMPOWERMENT)

Jeevan -PLE (People Led Empowerment) project was launched by Caritas India in November 2015, in 15 tribal hamlets of Kalyan Taluka. To strengthen this process in every hamlet, meetings are being held to motivate and unite people. People are made aware that they are the contributors of their own development.

The project envisages empowerment led by the communities for participation in local self-government systems for greater community mobilization. Karunya facilitates the communities for the initiative and involvement in decision-making and realization of their rights and entitlements.



At application of Pachavamail hamlet women, the PDS officers check & verify ration shop documents



Poi hamlet women submit letter to Forest department requesting cooking gas connection



Nalambi, Poi, Pachavamail, Takurpada hamlet women submit letter to Tehshildar requesting food grains according to government rules

"As we are illiterate and ignorant about our rights and entitlements. The PDS shopkeeper exploited our illiteracy by manipulating records and not releasing eligible quota of foodgrains to us", said Manjulapawar a Kathkari.

"When we learned from Karunya Trust, we decided to raise the issue in Gram Sabha. Then Kamba Grampanchayat conducted Gram Sabha on the 6th March 2016. Among the 193 people who participated were, 63 women and 130 men. It was a general Gram Sabha. Pachavamail Hamlet women participated actively in Gramsabha and presented the rationing issue.

"Villagers came in groups and pressurized the shopkeeper and also warned him to release food grains according to government rules, and in few days we started getting our quota of 35kg per month. We realized that we can get our rights only when we come together and demand for it" said Shakuntala.



CHAPTER 6

BHARARI

Thane Tribal Development Project is a Child Focused Community Development Program with a goal to bring socio-economic development among the exploited and neglected tribal communities in 16 villages, with 1020 families comprising 1600 children and 4996 total population, in Ambernath Taluka of Thane District.



SELF HELP EMPOWERMENT EMPOWERING MOTHER EARTH THROUGH AGRICULTURAL AND ENVIRONMENTAL PROGRAMS



SELF HELP APPROACH (SHA)

Setting clearly defined goals provide us with framework for smarter choices and keep us alert for opportunities. 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. Based on the demonstration we have facilitated goal setting with 12 SHGs. Through this goal setting, women have come with plans like finding solutions to deal with water crisis of village, and other agricultural activities like vegetable cultivation work, availing of Government schemes to set up business for economic development etc. To achieve these goals they have shown readiness to attend Gramsabha in order to present their views and opinions. Time to time scaling up is done to measure their progress of goals. It has made them focus their attention on the goals they have set and proceed ahead towards its fulfillment. This approach of intervention is known as Self Help Group Approach (SHA).

In SHA monitoring takes place at all levels. Most important is the monitoring by the SHG members themselves. They conduct self-assessments regularly. This is one of the core strengths of the SHA. We believe in the abilities and potentials of the SHG members to plan, observe, and analyse changes.



"Thank you so much for the wonderful work you do! I am deeply impressed by the field visit meeting the women and the children and hearing about challenges and achievements. Thank you especially for your generous hospitality. I do appreciate that a lot and I will be able to take home many good impressions about the country and about the projects and about all wonderful partners. May God Bless you and the children!"

Gerd Heidchen
Donor and sponsorship Head, KNH.



Income Generation program through Self Help Group Approach (SHA)
Project Bharari, Ambarnath Taluka



CHAPTER 7

JEEVASHRADHA: TARGETED INTERVENTION AMONG THE MIGRANTS IN THANE CITY

The HIV/AIDS Partnership: Impact through Prevention, Private Sector and Evidence-based Programming (PIPPSE) project targeting 13000 migrants in Thane city in the year 2015, The intervention by Jeevashradha are to work with the migrants in Thane city focusing on prevention, testing and medication of HIV/AIDS reactive people.

Activities

Achievement

1. Total Cumulative registration	15904
2. Total New registration	7783
3. No. of IPC sessions conducted	1589
4. No. of Health Camps conducted	118
5. Clinical Attendance	3511
6. HIV Testing	1343
7. HIV Reactive	10
8. STI Treated	49
9. No. of exit interviews done	537



"Savitri (Name Changed) was detected with HIV, 2 years ago. Last month, her husband left her and so she stopped taking her regular medicines as she didn't want to live anymore. We took her to the centre for a proper counseling and explained the importance of taking medicines. She agreed... and today Savitri takes her medicines daily and leads her life in hope... she thanks Karunya Trust for helping her."

**Varsha Mohite, Karunya Trust,
Outreach Worker**

CHAPTER 8

SWACHH



Individual household sanitation units at Kalyan and Ambernath talukas



The objectives of the project are to bring about an overall improvement in the general quality of life in the rural areas, to eliminate open defecation to minimize risk of contamination of drinking water sources and food and to generate felt demand for sanitation facilities through awareness creation and health education. The project build sustainable toilets for 330 tribal families who currently have no means of acquiring sanitation facilities on their own.

"I am protected and do not have to worry...

When the animator from Karunya informed our village about the toilet project, I was very happy to give my name. When I told my husband about it he was not willing to construct the toilet in my home and our two daughters went on pursuing my husband to have toilet at home, finally he agreed. Today we have a toilet at home, we don't have to look for a safe time to go for nature call, neither have to worry about the distance, think about the huge grass on the way and fear of snake. It has saved our time, given us protection and good health. I and my daughters are grateful for Karunya's Swachh initiative."

Jannabai Kanu Lobhi, Boradpada village, Ambernath.

SCHOOL SANITATION PROJECT AT KALYAN & AMBERNATH TALUKAS



Madyamik Vidyalaya, Mulgoan, Ambernath Taluka

"Having the Sanitation unit in our secondary school was the urgent and important need of our 111 students. I am delighted and grateful for the contribution of Karunya Trust, in facilitating two new sanitation units and repairing two old ones. The adolescent girls and boys feel secure to use the units and are happy. We will maintain it well" Mrs. Arpita Shirke, Principal of the school Madyamik Vidyalaya, Mulgoan .



School Sanitation Project

To promote the school sanitation hygiene and to reduce the dropout rate of girl children in the tribal areas of Ambernath and Kalyan areas 7 schools, comprising 1600 students were given toilets in the school with the support of Habitat for Humanity, India. The children were given awareness on health and hygiene through street plays and other mid-media events.

CHAPTER 9

JUBILEE ACTION NETWORK (JAN)

JAN, a team of volunteers, caring for destitutes from Karunya Trust nodal units pick up destitutes from streets and road sides with the support of local police and like minded people and rehabilitate them various care homes. In the past 3 years, JAN team gave new life to 91 destitutes and 5 of them have been reunited with their families.



Arjun (name changed) was lost to his family two years back. The family sold two acres of land to search for him. JAN volunteers met him in Mumbai & he was taken for treatment at Shraddha Nursing Home, Karjat. He has been treated and reunited with his family by Shraddha Nursing Home personnel.



Raju (name changed) was found at Hiranandani area, near Powai in the month of September 2015. With the support from Hiranandani Malayali Association, JAN volunteers rehabilitated Raju at Shraddha Nursing Home, Karjat for treatment. In December 2015, he completed his treatment and was reunited with his family at Dhanu after 6 years of separation. Raju is leading a normal life with his family.



CHAPTER 10

MRUTHUNJAI: ORGAN DONATION DRIVE

Awareness programs on organ donation were conducted by various association at Parish, and Zonal levels for various groups of people. During the year two deceased members had donated their eyes and skin. Their relatives were honored during the annual day of Karunya Trust for the noble act inspiring thousands.



"Do not Burn or Bury, Hurry to Donate your eyes and Gift a Sight."

So far, with the help of Kalyan Mathrusangam, Karunya Trust mobilized 5958 Organ donation declaration forms in a span of two years.

Emergency Contact: Eye Collection Centres, 24X7 Eye Banks

Parel: Eye Bank Coordination Centre. Ph: 022 24164342/24164324, Dadar: Gokhale Eye Bank. Ph: 022 24221820, Bandra: Leelavati Hospital Roshni Eye Bank. Ph: +91 9819778703, Borivli: Rotary's Eye Bank. Ph: 022 28990707/9821701919. Bhandup: Shakundevi Eye Bank. Ph: 022 25946052/25953785, Panvel (Up to New Bombay, Kalyan, Bhiwandi, Ambemath, Alibaug, Nagothane, Karjat Khopoli): Laxmi Eye Bank. Ph: 022 27453147/27452228



Mr. Michael John
Died: 1 September 2015

Donate Life...

Be A Light To The World

Mr. Michael John from Thane parish donated his Skin and Eyes and thus became the pioneer missionary of Organ Donation Campaign in Kalyan Diocese. We ask God to bless his soul and comfort his dear ones.

Mrs. Mary Anthony Akkarakaran donated her eyes and gave sight to two people

Emergency Contact: Skin Collection Centres, 24X7 Skin Banks

Airoli (For all Mumbai, Navi Mumbai, Thane): National Burns Centre. Ph: 022 27796660/27793333

CHAPTER 11

INSTITUTE OF SOCIAL ANIMATION & VOCATIONAL EDUCATION (iSAVE) RURAL

Eighty adolescent girls from 10 villages of Ambernath Taluka had undergone four months tailoring course at Rahtoli village, Ambernath Taluka



My family at times struggled to have 3 meals a day. I got the opportunity to learn tailoring course through Karunya Trust iSAVE. I mastered training skills but as I did not have a machine, I used to stitch at my neighbour's machine and give the commission from every material I stitched. Karunya Trust offered sewing machines through which I earn Rs. 3000 per month and run my family. Today I am independent and thus confident...

Sunita Madukar Jadav





Bp. Thomas Elavanal Karunya Trust Chairman honoured by Shivbhakt Ashram School Lavalee in the presence of Msgr. Emmanuel, Fr. Justin, Fr. George, Fr. Paul K, & Sr. Shaila

Karunya Trust with the support of Samsung C&T facilitated by Habitat India, constructed two smart classrooms in Shivbhakt Ashram School, Lavalee and Matruboomi High School, Ratholi, Ambarnath Taluka, benefited more than 600 tribal students.

GLOBAL VILLAGE IN MY CLASS- ROOM...



"I am Karuna Kashinath Bangare, studying in 10th at Shivbhakt Ashram School, Lavalee, Ambarnath taluka. I love my Ashram school very much. My school, has all the activities for student's growth. Our school teachers are hard working and their commitment brings every year 100% results. In my school a wonderful thing happened. With the support of Samsung, Karunya Trust sponsored modern technology with well furnished rooms, LED, very good seating arrangement, Smart board and 21 laptops in my school. I was very thrilled to use the smart class facility in our school where only tribal children study. We got the privilege to view and know the world closely. I know it will enhance our perception of the world and make us more open to the world, I never ever could imagine that I would get a chance to handle a laptop, but Karunya Trust has made my dream possible. My teachers and classmates remain ever grateful to Samsung and Karunya Trust for unbelievable reality of our Ashram School."



Sawrewadi Village 2016

CHAPTER 12

JUBILEE HOUSING PROJECT:

Building lives & Restoring human dignity; Sawrewadi village.

Project sheltered 77 families comprising 385 individuals from Ambemath Taluka.



Sawrewadi Village 2013

Safety Net to Poor: Presentation of keys of rural houses



Bp. Thomas Elavanal handing over key of Jubilee housing project to Mrs. Nago Kama Tople in the presence of Mr. Johny Joseph, Mr. Babu Joseph, & Sr. Edith Gonsalves



SWAGRAH

Project sheltered 50 families comprising 250 individuals,
Chargaon Grampanchayat, Ambernath taluka



My home a safe Home...

I have two children. My husband goes for daily work. In our old house we stayed in constant fear of snakes and ant bites. During monsoons water used to fill in our house. All of us would fall sick. Through Karunya trust, I got a safe and secure home, a house which I could build within two months because of Karunya. Thanks to Karunya Trust.

Manisha Vasan Bhagat,
Kuradpada village,
Ambernath,

CHAPTER 13

NODAL PROJECTS

Karunya Trust reach out to thousand of less privileged families through its 55 nodal units. More then 20% of Trust income is utilized through these nodal units to supports for education, health and other Social charitable service



Bhandup Nodal unit

Under the initiative of Bhandup Nodal unit the volunteers planted 75 trees in sides of the eastern express highway from Vikhroli to Kanjurmarg belt. The objective of the initiative is to protect our mother earth for the future generation and to gift a better universe.



Mira Road Nodal unit members distributed 250 nutritious food packets every Sunday to support less privileged children from the slums

CHAPTER 14

OTHER INFORMATION TRAINING AND CAPACITY BUILDING

Karunya Trust team is capacitated on various topics like Child Rights, Rights of Tribals, Self Help Approach, Adult literacy, Women reproductive health, Personality development, Stress Management, Yoga, Psycho-Social care, etc.



Session by Mr.Nakul Kate, on Child Rights & handling various issues related to children.



Training on Self Help Approach by KNH team, SHA forum 2015.



UPS India corporate employees at volunteer work

VOLUNTEERING AT KARUNYA TRUST

"To Give is to Get" ...

Around 1000 volunteers have touched the lives of various project benefactors through their volunteering activities of teaching, sports coaching, choreographing, computer literacy, building & amp; painting houses, building toilets, tree plantation etc...



There are so many good things to talk about GS Team of Gyansaathi, the whole team including management is very supportive and helpful. They are always there for kids and they always have smile on their faces. Team is very sensitive and positive. I really appreciate and respect for WHAT and HOW they are doing. They are inspirations to me. The experience is very satisfying and enriching. GS has become part of my life and I hadn't thought when I first came here. I had came here with Shashank Shetty to just meet the kids and see if we can do something for them. The best thing is the love and respect which I get from the kids. When I had first been to GS, I thought I would GIVE some knowledge. But, I GOT more in return so it's profitable.

Finally organization like GS gives society a hope THINGS CAN BE CHANGED AND WILL CHANGE.

Mr. Yogendra Shukla

MUMBAI MARATHON 2016

TOGETHER WE CAN...



JOY OF SHARING



It was my first marathon and I was really happy that my company, Jesseena Marine Services, and I could support Karunya Trust by being part of the Marathon in contributing for Gyaansaathi. The experience was really great and what made it more memorable was that we could run with the kids of Gyaansaathi. The smile on their face and their happiness made us realise how important Gyaansaathi was to them and their eagerness to dream and succeed in life.

The energy and enthusiasm was really overwhelming and I thank Karunya Trust for inviting us to be a part in supporting this cause.

Ms. Jesseena Chacko Jesseena Marine Services

A FANTASTIC EXPERIENCE



It was a fantastic experience running for Karunya Trust this year. I have been doing so since the last three years now and every time I get the same feeling. I feel blessed that my contribution is helping an organization and many people associated with Karunya. Each step that I took in the Marathon reminded me that the step is helping underprivileged children either in their education or providing them with supplementary nutrition. D'Decor and I are proud to be associated with Karunya and would love to continue the association for years to come.

**Mr. Mukul Mehra
D'Decor**

KARUNYA TRUST ANNUAL DAY 2015



Reception of dignitaries at the occasion



Karunya Awards 2015

Bp. Thomas Elavanal handing over Token of Gratitude to Mr. Babu Joseph (Visionary of Jubilee Housing Project), Karunya Trust (KT) Msgr. Thomas Thalachira Memorial Humanity Award to Dr. Vatsala Trivedi, KT Lifetime Achievement Award to Fr. Paul Painadath M.S.T, KT Volunteer Award to Sr. Marykutty Michael & Mr. Yogendra Shukla, KT Service Award to Mrs. Sangita Dilip Shelke & Ms. Prashanti Wagh on 16th December 2015. We salute you for your dedication and commitment towards improving our society.



Performed by students from Urban Project



Performed by students from Rural Project



Tribal Cultural Dance

BANKERS

Axis Bank Limited
Bank of India
Bank of Maharashtra
Bassein Catholic Cooperative Bank Canara Bank
Catholic Syrian Bank
Citizen Credit Bank
Corporation Bank
Dena Bank
Federal Bank
Oriental Bank of Commerce
South Indian Bank
State Bank of India
State Bank of Travancore
The Greater Bombay Co-operative Bank

AUDITORS

M/S .Chhotalal H. Shah & Co. Damodar Mansion,
NaikMarg, Fort,
Mumbai – 400 001

LEGAL STATUS OF ORGANIZATION

- Registered under Bombay Public Act 1950 No. E-18021 (Mumbai) dated 12-3-1998
- Registered under Foreign Contribution Registration (Regulation Act (FCRA) 1976 No. 083781117 dated 19/5/2007
- FCRA last renew date 27/06/2016, FCRA Certificate validity from 01/11/2016 to 31/10/2021
- Registered under Income tax act 1961 U/S 12 (A) (a) No. TR/34269 dated 18-10-1999
- Registered under Income Tax Act 1961 U/S 80(G) (5) 2262/2007/2008 dated 28/04/2007 for the period 01-04- 2010. The validity, will continue to be valid in perpetuity vide Circulate No. 7/2010(F. No. 197.21.2010-ITA-I) dated 27-10- 2010
- Income tax permanent account no. AAATK2998R
- Noticed section 10(23C) vi of the income tax act 1961 for 100% exemption of income of the trust . Notification no. 10(23C) (iv) (v) (vi) or (via) dated 27-10- 2010 dated 12-05-2010 validity for the period from A.Y. 2010-11 to 2011-12
- The validity, will continue to be valid in perpetuity /vide CBTD Circular No. 7/1010 (F. No. 1972/21/2010- ITA-I) dated 27-10-2010
- Tan No. under Income Tax 1961 for TDS Operation MUMK12811B
- Professional Tax Registration No.27605202601P



Housing project, Sawrewadi Village: Impact Study

The problem and its consequence	Theory about why the problem exists	How Karunya addressed the problem	Activities	Measurable Outcomes	Impact
The problem - Broken house - House Leaking - Wetness on the floor - Not able to repair the house due to very low income	Political Factors - Remote geographical location which makes access difficult - Housing programs do not reach Tribal community and allocation of houses to higher caste. - Tribal voice not heard by the Government	Sustainable Development Community Empowerment Resource Mobilization Improved standard of living	- Technical Support - Provision of funds - Sourcing of Material - Support in terms of supervision and monitoring	- Improved living conditions in terms of hygiene, space and safety - Reduced house maintenance and health costs - Improved family and community relationships - Acquisition of construction know-how and additional income due to engagement in income generation activities	Impact on the individual - Increased self-confidence, Self-esteem and empowerment - Dignity - Feelings of safety and security - Improved quality of life
The Consequence - Deprived sleep - Damage to property due to monsoon - Health issues and cost - Danger from snakes and scorpions - Dogs coming and taking away food from house - High maintenance costs	Social Factors - Low Socio-economic Status - Lack of Education - Unemployment - Lack of Effective participation in political activities			Social Impact - Improved social status and relationships - Improved ability to participate in the community and access rights	Economic Impact - Reduced health and maintenance cost - Ability to focus on employment

Gyansaathi project: Impact Study

The problem and its consequence	Theory about why the problem exists	How Karunya addressed the problem	Activities	Measurable Outcomes	Impact
The problem - Lack of proper nutrition for children - Children going to dumping ground for rag picking - Children drop out from school - Children not taking care of health The Consequence - Children are always sick - Children having very poor health condition - Underweight children - Children not knowing to read and write - Children face lot of Community Development Health hazard due to their exposure to dumping ground	- Low Socio-economic status - Lack of education - Unemployment - Parents/children not aware about the importance of health/sickness - Lack of cleanliness in the surrounding and around the house	Sustainable Development	Education and Rehabilitation - Academic Sessions - Extra-Curricular Session - Vocational Training (Inc. computer education) - Live skills training - Facilitate Legal Documentation Health and Hygiene - Monthly health checkups - Medical referrals - Mid-day meals - Health awareness sessions - Mental health-screening - Counseling of children and mothers Community Development - Daily field visits - Parents meetings and sensitization - Child parliament - Exposure visits - Adult literacy training for mothers - Adult self-help advocacy groups Organizational Capacity - Community networking visits - Lesson Planning - Capacity Building - Monitoring + Evaluation	Education & rehabilitation - Increased literacy for children - Increased literacy for mothers - Increased NIOS admissions - Increased passing rate - Improved staff capacity - Improved skills - Reduced dropout rate - Increased enrollment in higher education - Increased job opportunities Health and Hygiene - Improved health outcomes - Emotional support - Increased health-seeking behavior - Increased health awareness - Improved coping mechanism - Improved behavioral outcomes and reduction in high-risk behavior Community Development - Increased visibility - Increased outreach & Gyansaathi enrollment - Increased network - Increased data networking - Increased community engagement - Increased demand and access to education - Increased resource Mobilization	Personal Transformation: - Positive life outcomes - Expanded alternate life opportunities Family Transformation: - High Value Placed on Education Community Transformation: - Community Empowerment - Organization - Ownership - Governance

Partners in Social Intervention:



Supporters:



Zonal Transplant Coordination Center



Kalyan Mathrusangham



Kalyan Pithruvedi



Kalyan Eparchy Youth

VISITORS SPEAK...



"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*

"You care for the young and old, you bear the laughing and wailing, you stare at anger and danger. You dare to unravel and Marvel at human potentials. *Aap achha kam kar rahe he. Karke karke, Achha badalav ayega.* (You are doing a good work, working good change will come)"

*Jiah Aabajo
Philippines*



"I have witnessed really great work done by Karunya Trust. Dedication and involvement of the staff is really commendable. The way in which the beneficiaries were interacting with the staff really touched me. Great work. May good God give us similar blessings in abundance."

*P. J. Joy, Chief Vigilance Officer,
State Bank of India, Corp. Center Mumbai.*

"Karunya Trust with all its teachers and well-wishers are doing a golden service particularly in a location where very few will do so. I am sure by the grace of God these kids will grow up to be good citizens of our country and they will change this environment. Please be free for any support from us. God bless you all."

N.R. Parameshwaran (Lions)



Urban Activities



Rural Activities



KARUNYA TRUST

BOARD OF DIRECTORS



Bp. Thomas Elavanal



Msgr. Emmanuel
Kadankavil



Fr. Jacob Porathur



Lion Dr. Ashok Mehta



Dr. Vatsala Trivedi



Mr. Babu Joseph



Mr. Thomas Mathew



Mrs. Nilufer K. Ahmed



Dr. Joseph Aprain



Fr. Justin Kallely



Fr. Lijo Mullonkal



Fr. Paul Kunduparambil



Mrs. Rose Joseph

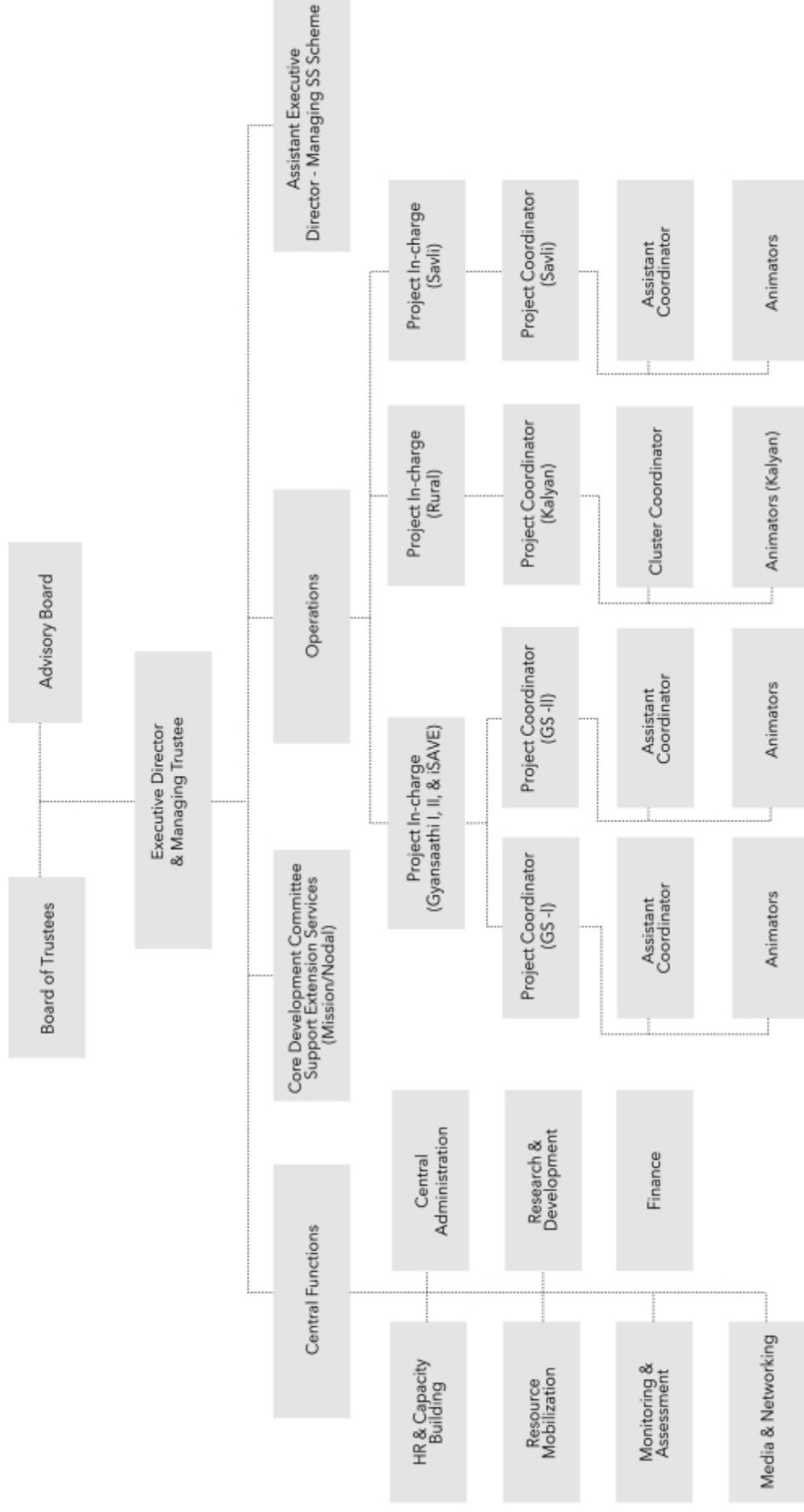
***"We are unworthy servants;
we have done which were bound to do"***



Kalyan Diocesan Social Action - Karunya Trust Staff with Mar. Thomas Elavanal

Organizational Structure: Karunya Trust

Our Vision: "A Just and harmonious society rooted in the gospel values of Love, freedom and peace."



Glossary

KNH	Kidernothilfe
GS	GyanSaathi
SHG	Self Help Group
SHA	Self Help Approach
ISAVE	Institute of Social Animation and Vocational Education
JAN	Jubilee Action Network

Word Meaning

Gyansaathi	Friend of knowledge
Bharari	Take off
Savli	Shade
Jeevashradha	Attention to life
Gyandeep	Light of knowledge
Jeevan	Life
Swach	Cleanliness
Swagrah	Own house

Karunya Trust Invites Volunteers

Come volunteer with us in our Urban and Rural Projects to teach students, be a sports coach or share your creative talents/proficiency

Volunteers may contact:

Ph. no: 022/ 25798625/ 25785515

Email: karunyatrustkdsa@gmail.com

Facebook: Karunya Trust, Diocese of Kalyan



Yes I want to get involved through Donation

(Donations are 50% deductible under section 80G of the Income Tax Act)

In Cash* ☐	
Education Programs	
☐ Rs. 1,000/-	to provide holistic education to a child rag picker for a month
☐ Rs. 4,000/-	to provide initial study for a poor student for a year
☐ Rs. 8,400/-	to provide holistic education to a HIV infected / affected child for a year
☐ Rs. 15,000/-	to provide partial support for heigher education for a student
☐ Rs. 50,000/-	to provide major support for professional education of a student for a year
☐ Rs. 50,400/-	to educated child for six years (5th - 10th std) (Rs. 400 per month)
Vocational Training	
☐ Rs. 3,000/-	to provide 3 months vocational education to a boy/girl
☐ Rs. 3,500/-	to provide 4 month tailoring training course to a adolescent girl
☐ Rs. 6,500/-	to provide a tailoring machine to a trained girl
Meal for the poor	
☐ Rs. 1,500/-	to provide one time meal for a family, for a week
☐ Rs. 4,000/-	to provide one time meal for a day, for 100 street children
☐ Rs. 24,000/-	to provide one time meal for a week, for 100 street children
Health Programs	
☐ Rs.3,000/-	to support a needy patient for a month
☐ Rs.6,000/-	to provide monthly medical check up, for 200 street children
☐ Rs.10,000/-	to provide initial care and support to a destitute
☐ Rs.15,000/-	to conduct medical check ups & provide medicine at rural village (for 300 people)
Income Generation Programs for rural women and farmers (IGP)	
☐ Rs.8,000/-	to provide initial support for organic farming
☐ Rs.10,000/-	to provide initial support for small scale IGP
☐ Rs.10,000/-	to provide two goats to a needy family in a rural village helping them earn a steady income
Shelter Programs	
☐ Rs.50,000/-	to provide partial support to build a rural house for tribal family
☐ Rs.75,000/-	to provide major support to build a rural house
☐ Rs.1,50,000/-	to provide full support to build a rural house
*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. 0366053000008467, 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 karunyatrustkdsa@gmail.com)	
In Kind ☐ Note books for children ☐ Library books for children ☐ Stationary ☐ Sports items ☐ Dress materials ☐ (Others)	

KARUNYA TRUST

POWAI, MUMBAI

P. T. REGD. NO. E - 18021 (MUMBAI)

ACCOUNTS
For The Year Ended
31st March, 2016

Chhatral H. Shah & Co. (Regd.)

CHARTERED ACCOUNTANTS

DAKSHIN MANSION, 1ST FLOOR,
15, A.K. NAK MARG, FORT,
MUMBAI - 400 001.

TEL : 2201 1787 / 2201 9193

FAX : (022) 2203 2009

E-mail : chahan_co@vsnl.net

Chhatral H. Shah & Co. (Regd.)

CHARTERED ACCOUNTANTS

Blind R. Desai, B.Sc., F.C.A.,
Ketan S. Patel, B.Com., F.C.A.

Tel : 2201 1787 / 2201 9193
"Dakshin Mansion", 1st Floor,
15, A. K. Nakh Marg, Fort,
Mumbai - 400 001.

AUDITOR'S REPORT TO THE TRUSTEE OF KARUNYA TRUST, POWAI, MUMBAI

1. Report on the Financial Statements

We have audited the accompanying financial statements of KARUNYA TRUST, POWAI, MUMBAI which comprise the Balance Sheet as at 31st March, 2016 and the Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

2. Management's Responsibility for the Financial Statements

The management of the trust are responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Trust. The responsibility includes maintenance of adequate accounting records in accordance with the provisions of the Maharashtra Public Trusts Act, 1950 (the Act) for safeguarding the assets of the Trust and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; design, implementation and maintenance of adequate internal control financial controls, that are operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

3. Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and Rules made thereunder. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Trust's preparation of the financial statements, that give a true and fair view, in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion whether the Trust has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls. As an audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Trust's management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Tel.: 2201 1787 / 2201 9193
"Dandekar Mansion", 1st Floor,
15, A. K. Nank Marg, Fort,
Mumbai - 400 001.

Chhotelal H. Shah & Co. (Regd)
CHARTERED ACCOUNTANTS

Bimal R. Desai, B.Sc., F.C.A.,
Ketan S. Patel, B.Com., F.C.A.

DATE **14 SEP 2016**

REPORT UNDER MAHARASHTRA PUBLIC TRUST ACT, 1950

The Trustees of **KARUNYA TRUST, POWAI, MUMBAI**
P.T. Registration No. **E-18021(MUMBAI)** Accounts for the Year Ended **31st March, 2016**
Under the Maharashtra Public Trust Act, 1950 & Rules 1951.

(a) Whether accounts are maintained regularly and in accordance with the provisions of the Act and the Rules;	Yes
(b) Whether receipts and disbursements are properly and correctly shown in the accounts;	Yes
(c) Whether the Cash balance and vouchers in the custody of the manager of trustee on the date of audit were in agreement with the accounts;	Yes
(d) Whether all books, deeds, accounts, vouchers or other documents or records required by the auditors were produced before him;	Yes
(e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	Registers are maintained. Changes there in are not communicated.
(f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;	Yes
(g) Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;	No
(h) The amounts of outstanding for more than one year and the amounts written off if any;	Nil
(i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5000/-	Quotations were invited for major repairs and in case of minor repairs quotations were not invited as the work was done under supervision of the trustee.
(j) Whether any money of the Public Trust has been invested contrary to the provision of Section 35;	No
(k) Alienation, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor;	Not Noticed
(l) Any special matter the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner;	Not Noticed
(m) All cases of irregular, illegal or improper expenditure of failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof and whether such expenditure, failure, omission loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the Trust;	Not Noticed
(n) Whether the budget has been filed in the form provided by rule 16A	Yes



Tel.: 2201 1787 / 2201 9193
"Dandekar Mansion", 1st Floor,
15, A. K. Nank Marg, Fort,
Mumbai - 400 001.

Chhotelal H. Shah & Co. (Regd)
CHARTERED ACCOUNTANTS

Bimal R. Desai, B.Sc., F.C.A.,
Ketan S. Patel, B.Com., F.C.A.

AUDITOR'S REPORT TO THE TRUSTEES OF KARUNYA TRUST, POWAI, MUMBAI (Contd. 2)

4. Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- in the case of the Balance Sheet, of the state of affairs of the Trust as at March 31, 2016;
 - in the case of the Income and Expenditure Account, of the surplus for the year ended on that date.
5. As required by Sub-section (2) of Section 33 and Section 34 and Rule 19 of The Maharashtra Public Trusts Act, 1950 we annex hereto our Report on the matters specified therein.

6. Further to our comments in the Report referred to in paragraph 5 above, we report that:

- we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- in our opinion proper books of account as required by law have been kept by the Trust so far as appears from our examination of those books;
- the Balance Sheet, Income and Expenditure account and the Statement of Receipts and Payments dealt with by this Report are prepared as per the information and explanations given to us and as shown by the Statement of Receipts and Payments of the various projects / units of the Trust, which are in agreement with the books of accounts.

For Chhotelal H. Shah & Co.
Chartered Accountants
(F.R.N. 101823W)



Partner

Mumbai: **14 SEP 2016**

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 35201

Chhotalal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

Bimal R. Desai, B.Sc., F.C.A.,
Ketan S. Patel, B.Com., F.C.A.

Tel.: 2201 1787 / 2201 9193
"Dandekar Mansion", 1st Floor,
15, A. K. Nalk Marg, Fort,
Mumbai - 400 001.

DATE

REPORT UNDER MAHARASHTRA PUBLIC TRUST ACT, 1950 (Contd....)

The Trustees of
KARUNYA TRUST, POWAI, MUMBAI
P.T. Registration No. E-18021(MUMBAI) Accounts for the Year Ended 31st March, 2016
Under the Maharashtra Public Trust Act, 1950 & Rules 1951.

- | | |
|--|--|
| (a) Whether the maximum and minimum number of the Trustees maintained; Meetings held regularly and Minute Book of the proceedings maintained; | Yes |
| (p) Whether any of the Trustees has any interest in the investment of the Trust; | No |
| (q) Whether any of the Trustees is a debtor or a creditor of the Trust; | No |
| (r) Whether the irregularities pointed out by the Auditors in the accounts of the previous year have been duly complied with by the Trustees during the period of the audit; | Not complied with. Refer item "e" above. |
| (s) Special Remarks: | |

For CHHOTALAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101123W

PARTNER
BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201



Place : Mumbai
Date : **14 SEP 2016**
Comp : AD / MM

THE MAHARASHTRA PUBLIC TRUSTS ACT, 1950

Chhotalal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

Tel.: 2201 1787 / 2201 9193
"Dandekar Mansion", 1st Floor,
15, A. K. Nalk Marg, Fort,
Mumbai - 400 001.

"SCHEDULE IN 'C'"
(vide Rule 32)

P.T. Registration No.: E-18021(MUMBAI)

Statement of Income liable to contribution for the year ended 31st March, 2016

Name of Public Trust : KARUNYA TRUST, POWAI, MUMBAI

Address: BISHOP'S HOUSE, PLOT NO. B.38, IIT, POWAI, MUMBAI - 400 076

DATE **14 SEP 2016**

	₹	P.	₹	P.
I Income as shown in the Income and Expenditure Account (Schedule IX)	As Per Annexure Attached			
II Items not chargeable to contribution-under section 58 and rule 12 :-				
(i) Donations received from other Public Trusts and Dharmadats	Nil			
(ii) Grants by Government & Local Authorities	Nil			
(iii) Interest on Sinking or Depreciation Fund	Nil			
(iv) Amount spent for the purpose of secular education (As per Schedule 'E' Attached)	20,52,042.00			
(v) Amount spent for the purpose of medical relief (As per Schedule 'E' Attached)	33,41,132.00			
(vi) Amount spent for the purpose of veterinary treatment of animals	Nil			
(vii) Expenditure incurred from donation for relief of distress caused by scarcity, drought, flood, fire or other natural calamity	Nil			
(viii) Deductions out of income from lands used for agricultural purposes :-				
(a) Land Revenue and Local Fund Cess	Nil			
(b) Rent Payable to superior landlord	Nil			
(c) Cost of production, if lands are cultivated by Trust	Nil			
(ix) Deductions out of income from lands used for non-agricultural purposes :-				
(a) Assessment, Cesses & other Government or Municipal taxes	Nil			
(b) Ground rent payable to 9th superior landlord	Nil			
(c) Insurance premia	Nil			
(d) Repairs at 10 percent of gross rent of building	Nil			
(e) Cost of collection at 4 percent of gross rent of building let out	Nil			
(x) Cost of collection of income or receipts from securities, stocks etc. at 1 per cent of such income	Nil			
(xi) Deductions on account of repairs in respect of building not rented and yielding no income at 10 percent of the estimated gross annual rent.	Nil			
Gross Annual Income Chargeable to contribution	53,93,174.00			
	1,73,10,917.00			

Certified that while claiming deductions admissible under the above Schedule, we have not claimed any amount twice, either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double deductions.

For CHHOTALAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101123W

PARTNER
BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201

Place : Mumbai



*** TRUSTEE**
KARUNYA TRUST
Reg. No. E-18021
MUMBAI

Chhotatal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

"Demodar Mission", 1st Floor,
15, A. K. Nalk Mang. Fort,
Mumbai - 400 001.

P.T. REGN. NO. E-18021 (MUMBAI)

KARUNYA TRUST, POWAI, MUMBAI

YEAR ENDED: 31ST MARCH, 2016.

ANNEXURE TO IXC

1. Income as shown in the Income
and Expenditure Account.
(Schedule IX)

Add : Donation Credited to Funds :		
Rural Development Fund	1,50,16,375.30	
Welfare of Children	66,87,171.46	
Jubilee Housing Project	5,00,000.00	
Jubilee Housing Project - Tailoring	2,00,000.00	
Awareness about Acquired		
Immune Deficiency Syndrome	1,06,18,999.00	
Disaster Relief Fund	13,14,735.00	
Rural Sanitation Project Fund	25,50,000.00	
	<u>3,68,87,280.76</u>	
Less: Donation received with specific Direction :	5,95,91,371.76	
Rural Development Fund	1,50,16,375.30	
Welfare of Children	66,87,171.46	
Jubilee Housing Project	5,00,000.00	
Jubilee Housing Project - Tailoring	2,00,000.00	
Awareness about Acquired		
Immune Deficiency Syndrome	1,06,18,999.00	
Disaster Relief Fund	13,14,735.00	
Rural Sanitation Project Fund	25,50,000.00	
	<u>3,68,87,280.76</u>	
	<u>2,27,04,091.00</u>	
	<u>TOTAL RUPEES :</u>	
	<u>2,27,04,091.00</u>	

For CHHOTATAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101828W

Bimal R. Desai
PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 35201

Place : Mumbai
Date : **14 SEP 2016**
Comp : AD / MN

Y. Trustee
Y TRUSTEE



Chhotatal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

Tel: 2201 1787 / 2201 9193
"Demodar Mission", 1st Floor,
15, A. K. Nalk Mang. Fort,
Mumbai - 400 001.

CERTIFICATE

Name of the Trust : KARUNYA TRUST, POWAI

Public Trust Reg. No. E - 18021 (MUMBAI)

YEAR ENDED : 31ST MARCH, 2016

Certified that the following Amounts / Donations which are claimed Amounts / Donations towards various Funds as per details given below are received with specific direction that they shall form part of the various Funds of the public Trust.

1. Rural Development Fund	₹ 1,50,16,375.30
2. Welfare of Children	₹ 66,87,171.46
3. Jubilee Housing Project	₹ 5,00,000.00
4. Jubilee Housing Project - Tailoring	₹ 2,00,000.00
5. Awareness about Acquired	
Immune Deficiency Syndrome	₹ 1,06,18,999.00
6. Disaster Relief Fund	₹ 13,14,735.00
7. Rural Sanitation Project Fund	₹ 25,50,000.00

We have verified all the communications received in writing from Donors to that effect and satisfied ourselves that Amounts / Donations are towards various Funds within the meaning of explanation 2 under Section 58 of Maharashtra Public Trusts Act, 1950.

For CHHOTATAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101828W

Bimal R. Desai
PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 35201



Mumbai **14 SEP 2016**

Chhotalal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

Bimal R. Desai, B.Sc., F.C.A.,
Ketan S. Patel, B.Com., F.C.A.

Tel.: 2201 1787 / 2201 9193
"Dandekar Mansion", 1st Floor,
15, A. K. Nalk Marg, Fort,
Mumbai - 400 001.

DATE

REPORT UNDER MAHARASHTRA PUBLIC TRUST ACT, 1950 (Contd....)

The Trustees of
KARUNYA TRUST, POWAI, MUMBAI
P.T. Registration No. E-18021(MUMBAI) Accounts for the Year Ended 31st March, 2016
Under the Maharashtra Public Trust Act, 1950 & Rules 1951.

- | | |
|--|--|
| (a) Whether the maximum and minimum number of the Trustees maintained; Meetings held regularly and Minute Book of the proceedings maintained; | Yes |
| (p) Whether any of the Trustees has any interest in the investment of the Trust; | No |
| (q) Whether any of the Trustees is a debtor or a creditor of the Trust; | No |
| (r) Whether the irregularities pointed out by the Auditors in the accounts of the previous year have been duly complied with by the Trustees during the period of the audit; | Not complied with. Refer item "e" above. |
| (s) Special Remarks: | |

For CHHOTALAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101123W

BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 39201



Place : Mumbai
Date : **14 SEP 2016**
Comp : AD / MM

THE MAHARASHTRA PUBLIC TRUSTS ACT, 1950

Chhotalal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

Tel.: 2201 1787 / 2201 9193
"Dandekar Mansion", 1st Floor,
15, A. K. Nalk Marg, Fort,
Mumbai - 400 001.

"SCHEDULE IN 'C'"
(vide Rule 32)

DATE **14 SEP 2016**

P.T. Registration No.: E-18021(MUMBAI)
Statement of Income liable to contribution for the year ended 31st March, 2016
Name of Public Trust : KARUNYA TRUST, POWAI, MUMBAI
Address: BISHOP'S HOUSE, PLOT NO. B.38, IIT, POWAI, MUMBAI - 400 076

	₹	P.	₹	P.
I Income as shown in the Income and Expenditure Account (Schedule IX)	As Per Annexure Attached		2,27,04,091.00	
II Items not chargeable to contribution-under section 58 and rule 12 :-				
(i) Donations received from other Public Trusts and Dharmadass	Nil			
(ii) Grants by Government & Local Authorities	Nil			
(iii) Interest on Sinking or Depreciation Fund	Nil			
(iv) Amount spent for the purpose of secular education (As per Schedule 'E' Attached)	20,52,042.00			
(v) Amount spent for the purpose of medical relief (As per Schedule 'E' Attached)	33,41,132.00			
(vi) Amount spent for the purpose of veterinary treatment of animals	Nil			
(vii) Expenditure incurred from donation for relief of distress caused by scarcity, drought, flood, fire or other natural calamity	Nil			
(viii) Deductions out of income from lands used for agricultural purposes :-				
(a) Land Revenue and Local Fund Cess	Nil			
(b) Rent Payable to superior landlord	Nil			
(c) Cost of production, if lands are cultivated by Trust	Nil			
(ix) Deductions out of income from lands used for non-agricultural purposes :-				
(a) Assessment, Cesses & other Government or Municipal taxes	Nil			
(b) Ground rent payable to 9th superior landlord	Nil			
(c) Insurance premia	Nil			
(d) Repairs at 10 percent of gross rent of building	Nil			
(e) Cost of collection at 4 percent of gross rent of building let out	Nil			
(x) Cost of collection of income or receipts from securities, stocks etc. at 1 per cent of such income	Nil			
(xi) Deductions on account of repairs in respect of building not rented and yielding no income at 10 percent of the estimated gross annual rent.	Nil			
Gross Annual Income Chargeable to contribution			53,93,174.00	
			1,73,10,917.00	

Certified that while claiming deductions admissible under the above Schedule, we have not claimed any amount twice, either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double deductions.

For CHHOTALAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101123W

BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 39201

Place : Mumbai



Chhotatal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

"Demodar Mission", 1st Floor,
15, A. K. Nalk Mang. Fort,
Mumbai - 400 001.

P.T. REGN. NO.: E-18021 (MUMBAI)

KARUNYA TRUST, POWAI, MUMBAI

YEAR ENDED: 31ST MARCH, 2016.

ANNEXURE TO IXC

1. Income as shown in the Income
and Expenditure Account.
(Schedule IX)

2,27,04,091.00

Add: Donation Credited to Funds:

Rural Development Fund	1,50,16,375.30
Welfare of Children	66,87,171.46
Jubilee Housing Project	5,00,000.00
Jubilee Housing Project - Tailoring	2,00,000.00
Awareness about Acquired	
Immune Deficiency Syndrome	1,06,18,999.00
Disaster Relief Fund	13,14,735.00
Rural Sanitation Project Fund	25,50,000.00
	<u>3,68,87,280.76</u>
	5,95,91,371.76

Less: Donation received with specific Direction:

Rural Development Fund	1,50,16,375.30
Welfare of Children	66,87,171.46
Jubilee Housing Project	5,00,000.00
Jubilee Housing Project - Tailoring	2,00,000.00
Awareness about Acquired	
Immune Deficiency Syndrome	1,06,18,999.00
Disaster Relief Fund	13,14,735.00
Rural Sanitation Project Fund	25,50,000.00
	<u>3,68,87,280.76</u>
	2,27,04,091.00

TOTAL RUPEES :

For CHHOTATAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101828W

Bimal R. Desai
PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 35201

Place: Mumbai
Date: 14 SEP 2016
Comp.: AD / MN

Bimal R. Desai
X TRUSTEE



Chhotatal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

Tel.: 2201 1787 / 2201 9193
"Demodar Mission", 1st Floor,
15, A. K. Nalk Mang. Fort,
Mumbai - 400 001.

CERTIFICATE

Name of the Trust: KARUNYA TRUST, POWAI

Public Trust Reg. No. E - 18021 (MUMBAI)

YEAR ENDED: 31ST MARCH, 2016

Certified that the following Amounts / Donations which are claimed Amounts / Donations towards various Funds as per details given below are received with specific direction that they shall form part of the various Funds of the public Trust.

1. Rural Development Fund	₹ 1,50,16,375.30
2. Welfare of Children	₹ 66,87,171.46
3. Jubilee Housing Project	₹ 5,00,000.00
4. Jubilee Housing Project - Tailoring	₹ 2,00,000.00
5. Awareness about Acquired	
Immune Deficiency Syndrome	₹ 1,06,18,999.00
6. Disaster Relief Fund	₹ 13,14,735.00
7. Rural Sanitation Project Fund	₹ 25,50,000.00

We have verified all the communications received in writing from Donors to that effect and satisfied ourselves that Amounts / Donations are towards various Funds within the meaning of explanation 2 under Section 58 of Maharashtra Public Trusts Act, 1950.

For CHHOTATAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101828W

Bimal R. Desai
PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 35201



Mumbai 14 SEP 2016

Chandul M. Shah & Co. (Regd.)

CHARTERED ACCOUNTANTS

Public Trust Registration No.: E - 18021 (MUMBAI)

THE MAHARASHTRA PUBLIC
SCHEDULE VIII

NAME OF THE PUBLIC TRUST
BALANCE SHEET AS AT

FUNDS & LIABILITIES	₹	P.	₹	P.
Trust Fund or Corpus:				
As per last Balance Sheet	5,71,000.00		5,71,000.00	
Adjustment during the year	Nil			
Other Earmarked Funds:				
(Created under the provisions of the Trust Deed or Scheme or out of the Income)				
Depreciation Fund				
Sinking Fund				
Reserve Fund				
Any Other Fund			1,32,11,635.63	
Loans (Secured or Unsecured):				
From Trustees	Nil			
From Others	Nil			
Liabilities:				
For Habitat Project	4,03,132.90			
For Advances	1,10,000.00			
For Rent and other Deposits	Nil			
For Study credit balances	97,137.00			
Income and Expenditure Account:				
As per last Balance Sheet	1,19,29,294.14			
Add: Prior Period Adjustment	9,036.00			
Add: Less: Surplus or Deficit as per Income and Expenditure account annexed	1,19,48,330.14			
Accounting Policies and Notes on Accounts (As per Schedule 'B' Attached)	84,76,978.95		2,04,45,399.09	
TOTAL RUPEES			3,48,38,214.62	

As per our Report of even date annexed

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N. 101823W

[Signature]

PARTNER

BIMAL R. DESAI

CHARTERED ACCOUNTANT

Membership No. 35201



Place: Mumbai
Date: 14 SEP 2016
Comp: AD/MM

Tel: 2201 1787 / 2201 9193

"Dandekar Mansion", 1st Floor,
15, A. K. Nank Marg, Fort,
Mumbai - 400 001.

TRUSTS ACT, 1950
[Vide Rule 17 (1)]

KARUNYA TRUST, POWAI, MUMBAI
31ST MARCH, 2016

PROPERTY & ASSETS	₹	P.	₹	P.
Immovable Properties: (At Book Value/Cost)				
As per last Balance Sheet			6,06,020.00	
Investments: (At Book Value/Cost) Market Value				
Furniture and Fixtures: (At Book Value/Cost)				
As per last Balance Sheet	As per Schedule "B" Attached			Nil
Additions during the year				
Loans: (Secured or Unsecured) Good/Doubtful				
Loan Scholarships	Nil			
Other Loans	Nil			Nil
Advances:				
To Trustees	Nil			
To On Account of amounts receivable - Habitat Project	2,58,187.00			
To Contractors	Nil			
To Lawyers	Nil			
To Others	33,300.00			
Deposits				
Income Outstanding:				
Rent	Nil			
Interest	Nil			
Other Income - TDS	84,479.00			
Cash and Bank Balances:				
a. In current accounts with				
b. In savings account with				
c. In fixed deposits with				
d. Cash on hand, with the Trustee				
Income and Expenditure Account:				
As per last Balance Sheet	As per Schedule "C" Attached			3,23,54,877.62
Less: Surplus as per Income and Expenditure account annexed	Nil			
TOTAL RUPEES			3,48,38,214.62	

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.



TRUSTEE

Chhotatal H. Shah & Co (Regd)

CHARTERED ACCOUNTANTS

Public Trust Registration No.: E - 18021 (MUMBAI)

THE MAHARASHTRA PUBLIC
SCHEDULE IX
NAME OF THE PUBLIC TRUST

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

EXPENDITURE	₹	P.	₹	P.
To Expenses in respect of Properties : Rates, taxes, cesses Repairs and Maintenance Salaries Insurance Depreciation (by way of provision or adjustment) Other Expenses	10,649.00 Nil Nil Nil 14,042.00 Nil			
To Establishment Expenses As per Schedule 'D' Attached			24,691.00 24,29,316.50 Nil	
To Remuneration to Trustees To Remuneration (in the case of a math) to the head of the math including his household expenditure, if any			Nil 19,704.00 84,371.00 Nil	
To Legal and Professional Fees To Audit Fees To Contribution and Fees To Amount Written off : (a) Bad debts (b) Loan Scholarship (c) Irrecoverable rents (d) Other items				
To Miscellaneous Expenses To Depreciation To Amount transferred to Reserve Specific Funds (As per Schedule 'F' Attached) To Expenditure on Objects of the Trust (a) Religious (b) Educational (c) Medical Relief (d) Relief of poverty (e) Other Charitable objects				
To Surplus carried over to Balance Sheet Accounting Policies and Notes on Accounts (As per Schedule 'H' Attached)				
TOTAL RUPEES			1,11,51,514.55 84,76,978.95	
				2,27,27,987.00

As per our Report of even date annexed

For CHHOTATAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101828W

Bimal R. Desai
PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 35201



Place : Mumbai
Date : 14 SEP 2016

Tel.: 2201 1787 / 2201 9193
"Domsidar Mansion", 1st Floor,
15, A. K. Nalk Marg, Fort,
Mumbai - 400 001.

TRUSTS ACT, 1950
[Wider Rule 17 (1)]
KARUNYA TRUST, POWAL MUMBAI
31ST MARCH, 2016.

INCOME	₹	P.	₹	P.
By Rent (Accrued) (realised)				Nil
By Interest (Accrued) (realised)				
On Securities		Nil		
On Loans Interest on TDS Refund		1,475.00		
On Bank accounts and Fixed Deposits		9,47,501.00		9,48,976.00
By Dividends				Nil
By Donations in cash or kind, General				2,17,05,228.00
By Grants By Income from other sources (in details as far as possible) Fees Shivkumar Memorial Scholarship Miscellaneous Income			1,860.00 1,963.00 46,064.00	49,887.00
By Transfer from Reserves Specific Funds (As per Schedule 'G' Attached)				23,896.00
By Deficit carried over to Balance Sheet				Nil
TOTAL RUPEES				2,27,27,987.00



TRUSTEE

Chandul M. Shah & Co. (Regd.)

CHARTERED ACCOUNTANTS

Public Trust Registration No.: E - 18021 (MUMBAI)

THE MAHARASHTRA PUBLIC

SCHEDULE VIII

NAME OF THE PUBLIC TRUST

BALANCE SHEET AS AT

FUNDS & LIABILITIES		₹	P.	₹	P.
Trust Fund or Corpus:		5,71,000.00		5,71,000.00	
As per last Balance Sheet					
Adjustment during the year					
Other Earmarked Funds:					
(Created under the provisions of the Trust Deed or Scheme or out of the Income)					
Depreciation Fund					
Sinking Fund					
Reserve Fund					
Any Other Fund				1,32,11,635.63	
Loans (Secured or Unsecured):					
From Trustees					
From Others					
Liabilities:					
For Habitat Project		4,03,132.90			
For Advances		1,10,000.00			
For Rent and other Deposits					
For Study credit balances		97,137.00			
Income and Expenditure Account:					
As per last Balance Sheet		1,19,59,294.14			
Add: Prior Period Adjustment		9,036.00			
Add: Less: Surplus or Deficit as per Income and Expenditure account annexed		1,19,68,330.14			
Accounting Policies and Notes on Accounts (As per Schedule 'B' Attached)				2,04,45,399.09	
TOTAL RUPEES				3,48,38,214.62	

As per our Report of even date annexed

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N. 101823W

Place: Mumbai
Date: 14 SEP 2016
Comp: AD/MM

PARTNER
BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 35201



Tel: 2201 1787 / 2201 9193

"Dandekar Mansion", 1st Floor,
15, A. K. Nank Marg, Fort,
Mumbai - 400 001.

TRUSTS ACT, 1950

[Vide Rule 17 (1)]

KARUNYA TRUST, POWAI, MUMBAI

31ST MARCH, 2016

PROPERTY & ASSETS		₹	P.	₹	P.
Immovable Properties: (At Book Value/Cost)				6,06,020.00	
As per last Balance Sheet					
Investments: (At Book Value/Cost) Market Value					
Furniture and Fixtures: (At Book Value/Cost)					
As per last Balance Sheet					
Additions during the year					
Loans: (Secured or Unsecured) Good/Dwelled				13,11,351.00	
Loan Scholarships					
Other Loans					
Advances:					
To Trustees					
To On Account of amounts receivable - Habitat Project					
To Contractors		2,58,187.00			
To Lawyers					
To Others					
Deposits		33,300.00			
Income Outstanding:					
Rent					
Interest					
Other Income - TDS					
Cash and Bank Balances:					
a. In current accounts with					
b. In savings account with					
c. In fixed deposits with					
d. Cash on hand, with the Trustee					
Income and Expenditure Account:					
As per last Balance Sheet					
Less: Surplus as per Income and Expenditure account annexed					
TOTAL RUPEES				3,48,38,214.62	

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.



TRUSTEE

Tel.: 2201 1787 / 2201 9193
 "Domsidar Mansion", 1st Floor,
 15, A. K. Nalk Marg, Fort,
 Mumbai - 400 001.

TRUSTS ACT, 1950
 [Wider Rule 17 (1)]
 KARUNYA TRUST, POWAL MUMBAI
 31ST MARCH, 2016.

EXPENDITURE		₹	P.	₹	P.
To Expenditure in respect of Properties :		10,649.00			
Rates, taxes, cesses		Nil			
Repairs and Maintenance		Nil			
Salaries		Nil			
Insurance		14,042.00			
Depreciation (by way of provision or adjustment)		Nil			
Other Expenses		As per Schedule 'D' Attached			
To Establishment Expenses				24,691.00	
As per Schedule 'D' Attached				24,29,316.50	
To Remuneration to Trustees				Nil	
To Remuneration (in the case of a trustee) to the head of the trust including his household expenditure, if any				Nil	
To Legal and Professional Fees				19,704.00	
To Audit Fees				84,371.00	
To Contribution and Fees				Nil	
To Amount Written off :					
(a) Bad debts		Nil			
(b) Loan Scholarship		Nil			
(c) Irrecoverable rents		Nil			
(d) Other items		Nil			
To Miscellaneous Expenses					
To Depreciation					
To Amount transferred to Reserve Specific Funds (As per Schedule 'F' Attached)				3,15,495.00	
To Expenditure on Objects of the Trust				2,25,918.00	
(a) Religious					
(b) Educational					
(c) Medical Relief					
(d) Relief of poverty					
(e) Other Charitable objects					
To Surplus carried over to Balance Sheet				1,11,51,514.55	
Accounting Policies and Notes on Accounts (As per Schedule 'H' Attached)				84,76,978.95	
TOTAL RUPEES				2,27,27,987.00	

As per our Report of even date annexed

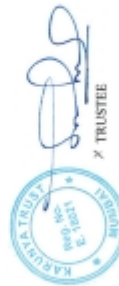
For CHHOTALAL H. SHAH & CO.
 Chartered Accountants
 F.R.N. 101828W

[Signature]
 PARTNER

BIMAL R. DESAI
 CHARTERED ACCOUNTANT
 Membership No. 39201



Place : Mumbai
 Date : 14 SEP 2016



TRUSTEE

P.T.R. NO. - E - 1802 (MUMBAI)

KARUNYA TRUST, POWAI, MUMBAI

SCHEDULE 'A' TO 'H' ATTACHED TO AND FORMING PART

OF THE BALANCE SHEET AS AT 31ST MARCH, 2016

SCHEDULE 'A' :

OTHER EARMARKED FUNDS :

1. Depreciation Fund:	
As per Last Balance Sheet	44,124.00
Add : Provided during the year	14,982.00
	59,106.00
2. Educational Fund:	
As per Last Balance Sheet	1,65,694.00
3. Ambulance Fund:	
As per Last Balance Sheet	4,05,000.00
4. Rural Development Fund:	
As per Last Balance Sheet	3,82,008.00
Add : Received during the year	1,50,16,375.30
Transferred from Income & Expenditure Account	65,701.00
	1,54,64,084.30
Less : Spent during the year	1,43,15,020.00
Less : Transferred to Capital Asset Fund	56,813.00
Furniture, Fixture & Equipment	10,91,651.30
5. Relief/Rehabilitation of Victims of Natural Calamities:	
As per Last Balance Sheet	700.00
6. Welfare of Children:	
As per Last Balance Sheet	6,62,834.87
Add : Received during the year	66,87,171.46
Transferred from Income & Expenditure Account	99,250.00
	74,45,256.33
Less : Spent during the year	60,26,938.00
	14,18,318.33
7. Jubilee Housing Project:	
As per Last Balance Sheet	1,16,796.00
Add : Received during the year	5,00,000.00
Transferred from Income & Expenditure Account	11,367.00
	6,28,163.00
Less : Spent during the year	2,15,802.00
	4,12,361.00
Total Rupees C/6	35,50,090.63



SCHEDULE 'A' :

8. Jubilee Housing Project (Childhood):	
As per last balance sheet	84,140.00
Add : Received during the year	2,00,000.00
	2,84,140.00
Less : Spent during the year	1,66,800.00
	1,17,340.00
9. Awareness about Acquired Immune Deficiency Syndrome	
As per Last Balance Sheet	16,594.00
Add : Received during the year	1,06,18,999.00
Transferred from Income & Expenditure Account	10,723.00
	1,06,46,316.00
Less : Spent during the year	19,69,072.00
	86,77,244.00
10. Chinsha & Jeffin Fund:	
Transferred from Liabilities	4,12,048.00
Add : Received during the year	0.00
Transferred from Income & Expenditure Account	25,839.00
	4,37,887.00
Less : Spent during the year	27,478.00
	4,10,409.00
11. Disaster Relief Fund:	
Received during the year	13,14,735.00
Add : Transferred from I&E	17,038.00
	13,31,773.00
Less : Spent during the year	9,80,143.00
	3,51,630.00
12. Capital Fund	
As per Last Balance Sheet	72,005.00
Add : Transferred from Rural Development Fund	56,813.00
	1,28,818.00
Less : Transferred to Income & Expenditure Account (to the extent of depreciation)	23,896.00
	1,04,922.00
13. Rural Sanitation Project Fund	
Received through Habitat for Humanity India Trust	25,50,000.00
Less : Spent on Rural Sanitation Work	25,50,000.00
	-
TOTAL RUPEES :	1,32,11,635.63



Chhatralal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

"Dandodar Mansion", 1st Floor,
15, A. K. Nuth Marg, Fort,
Mumbai - 400 001.

SCHEDULE 'B'

**FURNITURE & FIXTURES & OTHER
MOVABLE ASSETS (At Book Value)**

1	Vehicle	
	As per Last Balance Sheet	9,31,922.00
	Less: Depreciation during the year	1,86,384.00
		7,45,538.00
2	Computer	
	As per Last Balance Sheet	69,221.00
	Add : Addition during the year	1,29,400.00
		1,98,721.00
	Less: Depreciation during the year	79,488.00
		1,19,233.00
3	Furniture & Fixture	
	As per Last Balance Sheet	3,61,997.00
	Add : Additions during the year	1,29,268.00
		4,91,265.00
	Less: Depreciation during the year	49,097.00
		4,41,868.00
4	Library Books	
	As per Last Balance Sheet	5,236.00
	Less: Depreciation during the year	524.00
		4,712.00
	TOTAL RUPES :	13,11,351.00

SCHEDULE 'C'

CASH AND BANK BALANCES:

In Saving Account with:	
Oriental Bank Ltd.	68,612.00
The South Indian bank Ltd.	1,68,72,742.84
Canara Bank	53,045.00
Dena Bank	1,14,176.00
Bank of Maharashtra	2,493.00
Citizen Credit Co. op. Bank Ltd.	92,759.00
The Catholic Syrian Bank Ltd.	10,43,512.89
Federal Bank Ltd.	9,25,946.35
Corporation Bank	51,174.50
Total Rupees C/td	1,92,24,481.58



Chhatralal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

"Dandodar Mansion", 1st Floor,
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SCHEDULE 'D'

Bank of India

Bank of India	1,92,24,481.58
Bassien Catholic Co-operative Bank Ltd.	62,596.00
Greater Bombay Co-operative Bank Ltd.	36,943.00
State Bank of India	60,229.00
Axis Bank	58,752.00
State Bank of Travancore	4,82,301.00
In Fixed Deposit with:	1,71,973.00
The Catholic Syrian Bank Ltd.	6,91,568.00
Federal Bank Ltd.	5,60,000.00
State Bank of India	1,09,308.00
The South Indian Bank Ltd.	1,01,79,306.00
Cash on Hand	1,15,42,182.00
	7,15,420.04
TOTAL RUPES :	3,23,54,877.62

SCHEDULE 'E'

ESTABLISHMENT EXPENSES:

Bank Charges	6,091.50
Celebration Expenses	57,211.00
Computer Repairs & Maintenance	80,844.00
Commission	5,500.00
Courier & Postage Charges	29,654.00
Documentation	2,050.00
Electricity Charges	72,550.00
Exposure Visit	273.00
Functions	330.00
Honorarium	2,26,500.00
Hospitality	280.00
Interest Charges	25,175.00
Miscellaneous Expenses	26,037.50
Kanarya Newsletter	88,475.00
Newspaper & Periodicals	3,519.00
Printing & Stationery	85,493.50
Pension Scheme	2,513.00
Refreshments	35,961.00
Promotional Material	2,84,591.00
Repairs & Maintenance	1,14,207.00
Rent	34,500.00



P.T.R. NO. - E - 1802 (MUMBAI)

KARUNYA TRUST, POWAI, MUMBAI

SCHEDULE 'A' TO 'H' ATTACHED TO AND FORMING PART

OF THE BALANCE SHEET AS AT 31ST MARCH, 2016

SCHEDULE 'A' :

OTHER EARMARKED FUNDS :

1. Depreciation Fund:	
As per Last Balance Sheet	44,124.00
Add : Provided during the year	14,982.00
	59,106.00
2. Educational Fund:	
As per Last Balance Sheet	1,65,694.00
3. Ambulance Fund:	
As per Last Balance Sheet	4,05,000.00
4. Rural Development Fund:	
As per Last Balance Sheet	3,82,008.00
Add : Received during the year	1,50,16,375.30
Transferred from Income & Expenditure Account	65,701.00
	1,54,64,084.30
Less : Spent during the year	1,43,15,020.00
Less : Transferred to Capital Asset Fund	56,813.00
Furniture, Fixture & Equipment	10,91,651.30
5. Relief/Rehabilitation of Victims of Natural Calamities:	
As per Last Balance Sheet	700.00
6. Welfare of Children:	
As per Last Balance Sheet	6,62,834.87
Add : Received during the year	66,87,171.46
Transferred from Income & Expenditure Account	99,250.00
	74,45,256.33
Less : Spent during the year	60,26,938.00
	14,18,318.33
7. Jubilee Housing Project:	
As per Last Balance Sheet	1,16,796.00
Add : Received during the year	5,00,000.00
Transferred from Income & Expenditure Account	11,367.00
	6,28,163.00
Less : Spent during the year	2,15,802.00
	4,12,361.00
Total Rupees C/6	35,50,090.63



SCHEDULE 'A' :

8. Jubilee Housing Project (Childhood):	
As per last balance sheet	84,140.00
Add : Received during the year	2,00,000.00
	2,84,140.00
Less : Spent during the year	1,66,800.00
	1,17,340.00
9. Awareness about Acquired Immune Deficiency Syndrome	
As per Last Balance Sheet	16,594.00
Add : Received during the year	1,06,18,999.00
Transferred from Income & Expenditure Account	10,723.00
	1,06,46,316.00
Less : Spent during the year	19,69,072.00
	86,77,244.00
10. Chinsha & Jeffin Fund:	
Transferred from Liabilities	4,12,048.00
Add : Received during the year	0.00
Transferred from Income & Expenditure Account	25,839.00
	4,37,887.00
Less : Spent during the year	27,478.00
	4,10,409.00
11. Disaster Relief Fund:	
Received during the year	13,14,735.00
Add : Transferred from I&E	17,038.00
	13,31,773.00
Less : Spent during the year	9,80,143.00
	3,51,630.00
12. Capital Fund	
As per Last Balance Sheet	72,005.00
Add : Transferred from Rural Development Fund	56,813.00
	1,28,818.00
Less : Transferred to Income & Expenditure Account (to the extent of depreciation)	23,896.00
	1,04,922.00
13. Rural Sanitation Project Fund	
Received through Habitat for Humanity India Trust	25,50,000.00
Less : Spent on Rural Sanitation Work	25,50,000.00
	-
TOTAL RUPEES :	1,32,11,635.63



Chhatradal H. Shah & Co. (Regd.)
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SCHEDULE 'B'

**FURNITURE & FIXTURES & OTHER
MOVABLE ASSETS (At Book Value)**

1	Vehicle	
	As per Last Balance Sheet	9,31,922.00
	Less: Depreciation during the year	1,86,184.00
		7,45,738.00
2	Computer	
	As per Last Balance Sheet	69,221.00
	Add : Addition during the year	1,29,400.00
		1,98,721.00
3	Furniture & Fixture	
	As per Last Balance Sheet	3,61,997.00
	Add : Additions during the year	1,29,268.00
		4,91,265.00
4	Libraries Books	
	As per Last Balance Sheet	5,236.00
	Less: Depreciation during the year	524.00
		4,712.00
TOTAL RUPEES :		13,11,351.00

SCHEDULE 'C'

CASH AND BANK BALANCES:

In Saving Account with:	
Oriental Bank Ltd.	68,612.00
The South Indian bank Ltd.	1,68,72,742.84
Canara Bank	53,045.00
Dena Bank	1,14,176.00
Bank of Maharashtra	2,493.00
Citizen Credit Co. op. Bank Ltd.	92,759.00
The Catholic Syrian Bank Ltd.	10,43,512.89
Federal Bank Ltd.	9,25,946.35
Corporation Bank	51,174.50
Total Rupees C/d	1,92,24,481.58



Chhatradal H. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

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SCHEDULE 'D'

ESTABLISHMENT EXPENSES:

Bank of India	62,596.00	
Bascom Catholic Co-operative Bank Ltd.	36,043.00	
Greater Bombay Co-operative Bank Ltd.	60,229.00	
State Bank of India	58,752.00	
Axis Bank	4,82,301.00	
State Bank of Travancore	1,71,973.00	
In Fixed Deposit with:		2,00,97,275.58
The Catholic Syrian Bank Ltd.,	6,91,568.00	
Federal Bank Ltd.	5,60,000.00	
State Bank of India	1,09,308.00	
The South Indian Bank Ltd.,	1,01,79,306.00	
Cash on Hand		1,5,42,182.00
		7,15,420.04
TOTAL RUPEES :		3,23,54,877.62



	Total Rupees B/fd	11,82,375.50
Salaries		8,34,734.00
Staff Training		98,775.00
Telephone Charges		46,149.00
Travelling Expenses		1,71,226.00
Wages		40,300.00
Vehicle Maintenance		55,427.00
TDS Interest & Penalties		310.00
	TOTAL RUPEES :	24,29,316.50

SCHEDULE E

EXPENDITURE ON OBJECTS OF THE TRUST :

a) Educational Expenses :

Alroli	3,600.00
Antop Hill	34,000.00
Bandra (E)	25,000.00
Bhayandar	1,72,700.00
Domivalli	10,000.00
Greggaon (e)	31,000.00
Greggaon (w)	48,795.00
Juhu Versova	1,81,250.00
Kalambe	71,300.00
Kalewadi	60,000.00
Kalyan (e)	76,679.00
Kandivali (e)	34,000.00
Kanjurmarg (w)	40,500.00
Koparkhairane	1,49,296.00
Mahakali	65,250.00
Main A/c	4,75,188.00
Mulad(w)	27,500.00
Murbard	39,800.00
Muland	1,23,700.00
Narik Road	35,000.00
Nerul	2,12,650.00
Powai	15,824.00
Vandak Nagar	8,750.00
Vasai (E)	4,950.00
Vasai (W)	47,760.00
Vihar	10,520.00
Wagle Estate	47,830.00
	20,52,042.00

Total Rupees C/fd

20,52,042.00



Total Rupees B/fd

20,52,042.00

b) Medical Relief :

Alroli	96,200.00
Alroli	1,08,700.00
Antop Hill	77,400.00
Bandra (E)	10,000.00
Bhayandar	2,50,000.00
Borivli	52,000.00
Chakala	15,000.00
Dehu Road	1,14,000.00
Domivalli	10,000.00
Greggaon (e)	1,86,143.00
Greggaon (w)	3,02,690.00
Kalambe	8,346.00
Kalewadi	87,000.00
Kalyan (e)	98,000.00
Kandivali (e)	6,765.00
Kanjurmarg (E)	35,000.00
Koparkhairane	79,776.00
Mahakali	84,043.00
Mahim	11,000.00
Main A/c	2,54,310.00
Mulad(w)	3,42,331.00
Murbard	43,234.00
Muland	90,000.00
Mira Road (e)	1,60,000.00
Muland	42,500.00
Narik Road	85,000.00
Nallasepara	3,000.00
Nerul	3,04,995.00
Powai	30,000.00
Sakurika	1,65,000.00
Ulhasnagar	30,000.00
Vandak Nagar	90,000.00
Vasai (E)	1,250.00
Vasai (W)	11,320.00
Viletri	25,000.00
Wagle Estate	10,500.00
Ashraya	21,229.00
	33,41,132.00

c) Other Charitable Objects :

Alroli	80,000.00
Antop Hill	50,000.00
Antop Hill	73,561.00
Antop Hill	29,082.00
Bandra (E)	3,000.00
Bhayandar	10,000.00
Borivli	1,10,000.00
Chakala	11,000.00
	3,66,643.00

Total Rupees C/fd

53,93,174.00



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	Total Rupees C/d	53,93,174.00
Gorgaon(e)	24,500.00	
Goregaon (w)	1,08,594.00	
Kalyan (e)	73,850.00	
Kandivli (e)	15,370.00	
Kanjurmarg (w)	5,000.00	
Kanjurmarg (E)	30,000.00	
Kopardevi	67,050.00	
Mahakali	1,69,675.00	
Main A/c	38,41,555.80	
Mand(v)	1,110.00	
Mandhad	4,36,563.75	
Mira Road (e)	1,00,000.00	
Mulund	41,000.00	
Nallasopara	46,000.00	
Nerul	3,200.00	
Powder	58,000.00	
Sakinaka	17,000.00	
Thajinivadi	2,40,568.00	
Vasai (E)	16,000.00	
Vasai (W)	40,920.00	
Vashi	25,085.00	
Wagle Estate	26,316.00	
Ashrova	1,440.00	
TOTAL RUPEES :		57,58,340.55
		1,11,51,514.55

SCHEDULE E

Amount Transferred to Specific Fund:

Interest related to Specific Fund	65,791.00
Rural Development Fund	95,250.00
Welfare of Children	11,367.00
Jubilee Housing Project	
Awareness about Acquired	
Immune Deficiency Syndrome	10,723.00
Chitru & Jeffin Fund	25,839.00
Disaster Relief Fund	17,038.00
TOTAL RUPEES :	2,25,918.00

SCHEDULE VI

Amount Transferred from Specific Fund:

To the extent of Deactivation without off	
Rural Development Fund	12,624.00
Welfare of Children	5,515.00
Awareness about Acquired	
Immune Deficiency Syndrome	5,757.00
TOTAL RUPEES :	21,896.00



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SCHEDULE IV

ACCOUNTING POLICIES AND NOTES ON ACCOUNTS:

A. SIGNIFICANT ACCOUNTING POLICIES:

1) **Method of Accounting:**
Accounts are maintained on cash basis i.e. income and expenditure are recognized and accounted when they are actually received or paid and when they are earned or incurred.

2) Fixed Assets & Depreciation:

- Fixed Assets are stated at Book Value.
- Depreciation on Fixed Assets has been provided on Written Down Value (W.D.V.) Method at the following rates:
 - Vehicle 20% W.D.V.
 - Furniture and Fixtures 10% W.D.V.
 - Computer and Printer 40% W.D.V.
 - Literary Books 10% W.D.V.
 - Flat 2.5% W.D.V.

3) Provision for Taxation:

The Trust is registered U/s 12AA of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax U/s 11 of the Act, hence provision for taxation is not made in accounts.

B. As clarified by the Institute of Chartered Accountants of India, New Delhi, accounting standards do not apply to the trusts as no part of the activity of such entity is commercial, industrial or business in nature. However for better presentation, the Trust has disclosed significant accounting policies.

For CHHOTATAL H. SHAH & CO.
Chartered Accountants
F.R.N.101K2W

(Signature)
PARTNER

(Signature)
TRUSTEE

MUMBAI
Comp : AD / AM 14 SEP 2016

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201



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



KALYAN DIOCESAN SOCIAL ACTION (KDSA) KARUNYA TRUST

JAN (Jubilee Action Network) Individuals 68 Population 306	Gyansaathi Children 550 Population 2750	Jubilee Housing Project Families 77 Population 385	Jagruthi Women 1000 Population 4500	Swach Children 375 Population 675
Jeevashradha Individuals 13000 Population 65000				Swagrah Children 150 Population 250
Savli Children 800 Population 3,600		KALYAN DIOCESAN SOCIAL ACTION		Jeevan Families 1034 Population 4653
Social Security Scheme Individuals 6383 Population 28724	Mruthunjai Targeting 20,000 Donors by 2020	Harit Kalyan Individuals 350 Population 1574	Gyandeep Children 200 Population 900	Bharari Children 1600 Population 4590

- Total Children: 3675
- Total Women: 7754
- Direct Beneficiaries: 25, 235
- Indirect Beneficiaries: 1,13,557
- Total Projects/Social Interventions - 14

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 and 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.