



Karunya Trust

Annual Report
2024-25



Safety net to poor...



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

VISION



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

MISSION



Marginalized individuals and communities are vulnerable and lack access to education, health, stable shelter and meaningful livelihood leading to abusive life styles of the self and others.

**SOCIAL PROBLEM
DEFINITION**

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



We can cure physical diseases with medicine,
but the only cure for loneliness, despair, and hopelessness is
LOVE."

-St. Mother Teresa







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Message from the Chairman

It fills me with great joy to speak about Karunya Trust and the incredible impact it continues to make in the lives of innumerable. Whenever I think of the selfless services rendered by Karunya Trust, I am reminded of a world where love, justice, and compassion takes the centre stage. This is not just a dream, it's about creating a reality where everyone is valued; where the last are lifted up, the broken are embraced, and neighbours look out for one another. And this is exactly what Karunya Trust is doing every single day. From offering education to underprivileged children, to building safe homes, providing healthcare, childcare, and vocational training, Karunya Trust is changing lives - quietly, humbly, and powerfully. It's not just charity; it's a mission of love. It's about dignity. It's about making sure that no one is left behind. Through its countless initiatives, Karunya Trust has become a beacon of hope for many, especially children, women, and families who often go unheard. In their service, people have found not just help, but genuine care, dignity, and belonging.

I would like to wholeheartedly appreciate and applaud the entire Karunya Trust team. A special thanks to the Executive Director, staff, volunteers, donors, and well-wishers; you are all a part of this beautiful story.

Your selfless dedication makes Karunya Trust not just an organization, but a movement of kindness and change. Thank you for being the hands and heart of God in today's world.

May God bless each one of you abundantly as you continue to light up lives and bring hope where it's needed the most.

Bishop Mar Thomas Elavanal
Chairman Karunya Trust



Message from the Director's Desk

Karunya Trust has always been to uplift and empower the marginalized, providing a safety net to those in need regardless of caste, creed and religion. Over the years, we have touched thousands of lives, creating lasting change and hope where it was once scarce.

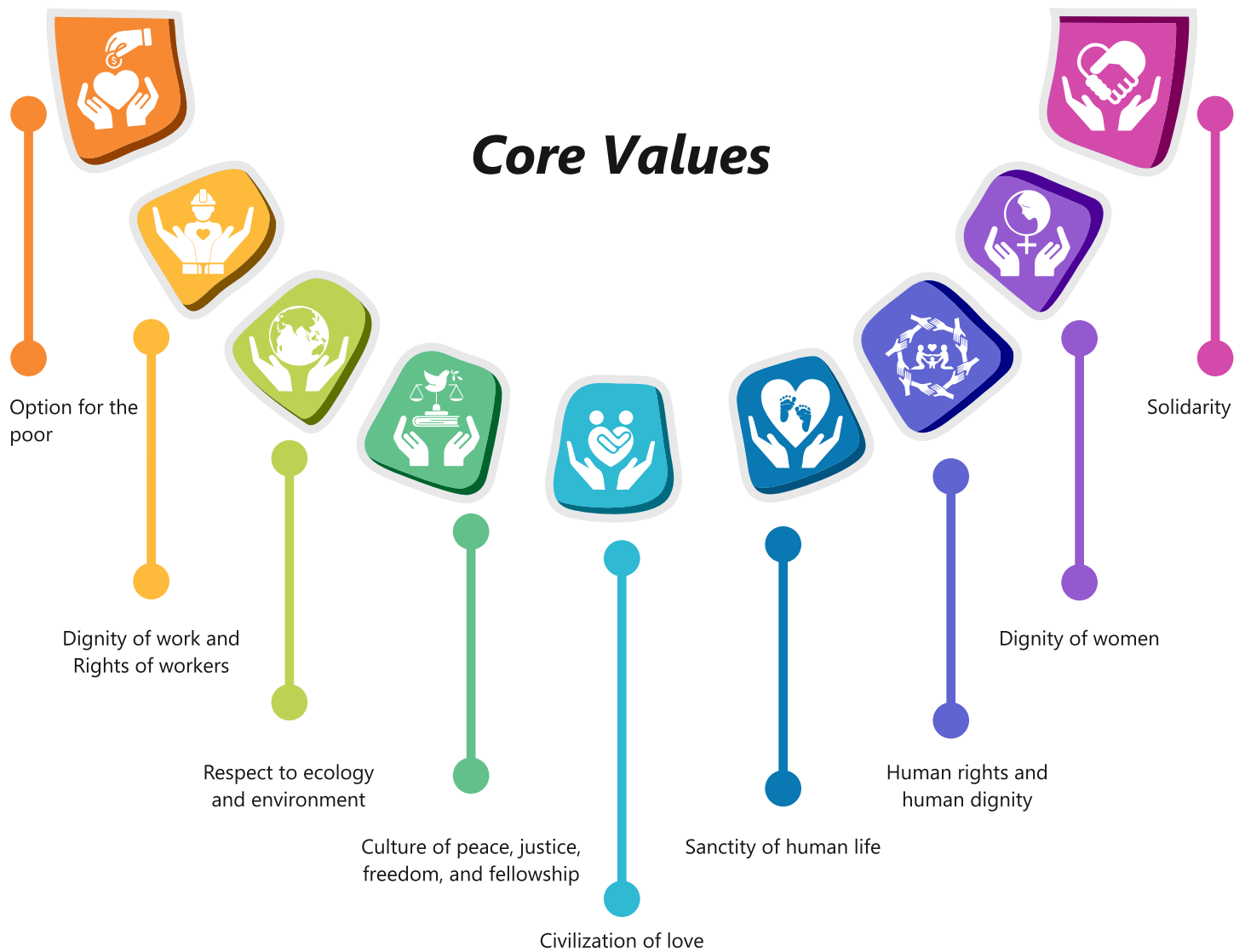
We are thankful for the unwavering support of our Chairman, Trustees, and Advisory Board Members, whose guidance has been invaluable. Their leadership has been a beacon of direction for us in our pursuit of transforming lives. Equally, the generosity of our corporate partners, individual donors, volunteers, like minded NGOs and well-wishers have played a crucial role in the growth and success of Karunya Trust. Their support enables us to extend our reach and ensure that our services benefit even more people in need. At Karunya Trust, our strength lies in our dedicated team of 53 staff members, who work tirelessly to implement our projects with passion and commitment. Their efforts have been the cornerstone of our achievements.

This annual report offers a glimpse into the activities we have carried out over the past financial year. With 18 diverse projects spread across 6 core areas - education, health, livelihood, governance, environment, and community well-being - we continue to make a significant impact. Our recent initiative is the project I Play, which aims to promote a culture of fitness and empowerment, especially among children, youth, and women, through sports. We are excited to see the positive change this program might bring to the communities.

As we look back at our accomplishments, we also look forward to a future filled with more opportunities to serve, grow, and transform lives. I thank God for the blessings of the past and the promise of a brighter future. Together, we will continue to make a meaningful difference.

Fr Lijo Velliyamkandathil
Executive Director

Core Values



Our Core Thrust Areas

Education

We build up integrated and sustainable education practices among various stakeholders.



Health

We encourage preventive, sustainable, curative health care services through a holistic approach.



Community Well-being

We promote safe and dignified living conditions by providing essential shelter, sanitation, and infrastructure to support holistic community development



Livelihood

We endorse sustainable livelihood intervention by assessing people's needs and competence.



Governance

We advocate good governance at the local level.



Environment

We uphold healthy environment through restoration and preservation of natural resources and addressing the disaster related issues.



Organizational Profile



Karunya Trust is a Non-Governmental Organization, registered under the Bombay Public Trust 1950(Reg. No. E-18021) and Foreign Contribution (Regulation) Act. The Trust aims at providing a 'safety net to the poor', particularly disadvantaged children like rag-pickers, HIV/AIDS infected & affected and children from underprivileged tribal backgrounds since 1998. The Trust has been engaged in the development of the poor irrespective of caste, creed, and religion, and the main areas of intervention are health, education, empowerment, Livelihood & Governance.

Karunya Trust works with local people to mobilize, facilitate, and scale up a sustainable community-driven

response to various issues through building a community-based organization's capacity and leadership. Karunya Trust collaborates, associates, and builds strong mutually beneficial networks with like-minded organizations and Government agencies for the betterment of society at large.

Tata Mumbai Marathon 2025



Karunya Trust, one of only **6** NGOs among the **269** participating NGOs to achieve Diamond-level recognition, proudly participated in the 20th edition of the Tata Mumbai Marathon on 19 January 2025. **Over 2,000 donors, 121 online fundraisers, 5 Corporates, and 327 enthusiastic marathon runners joined us with overwhelming support.** Additionally, **55** children from rag-picking, high-risk, and tribal communities actively participated, symbolizing hope and resilience. Since **2012**, Karunya Trust has been leveraging the Mumbai Marathon as a platform to amplify the voices of the marginalized. Together, we run for change!



Runners Breakup:-

- Full Marathon- 3
- Half marathon- 22
- Open 10 K Run- 50
- Dream Run- 252

Fundraisers Breakup:-

- Change Icon (50 Lakh & Above)- 1
- Change Leader (10 Lakh & Above)- 3
- Change Influencer (2.5 Lakh & Above)- 3
- Change Maker (1.75 Lakh & Above)- 6
- Fundraiser Gold (1 Lakh & Above)- 6
- Fundraiser Silver (50k & Above)- 12
- Fundraiser Bronze (10k & Above)- 30
- Fundraiser (Less than 10k)- 60



Our Corporate Partners:
Tata Mumbai Marathon 2025



Trinity Air Travel & Tours Pvt Ltd



D'Decor Exports Pvt Ltd



CEAT Ltd



Fugro Survey (India) Pvt Ltd



Jesseena Marine Services Pvt Ltd



Karunya Trust is proud to receive the Diamond Level NGO award at Tata Mumbai Marathon 2025 Philanthropy Award Nite held at the Trident Hotel, Mumbai, on April 16, 2025, where Fr. Lijo Velliyamkandathil, Executive Director of Karunya Trust, received the award on behalf of the Organization.



Hi, My name is **Nilesh Nandoskar** and for the last ten years I have been raising funds for my NGO Karunya Trust through the United Way platform during Mumbai Marathons.

First of all I would like to thank United Way for providing a global platform for small NGOs.

Karunya is engaged at grassroots level in uplifting marginalized individuals and communities by providing them access to holistic education, Healthcare, livelihood and stable shelter.

I am personally very closely associated with their project Gyaansathi which provides holistic education to children from the rag picking community of Deonar dumping ground in Govandi, Mumbai.

I firmly believe that education is the only key to transform the lives of the underprivileged. I have seen Gyansaathi transform the children of this *basti* from shy, diffident individuals to confident hopeful youth trying hard to improve their lot.

Raising funds for Karunya Trust has helped me contribute to this noble cause and become an agent for change.



My family and I have been proud participants in the Mumbai Marathon from its very inception. And since the year Karunya Trust began participating in the Marathon, we have been associated as Dream Runners and fundraisers.



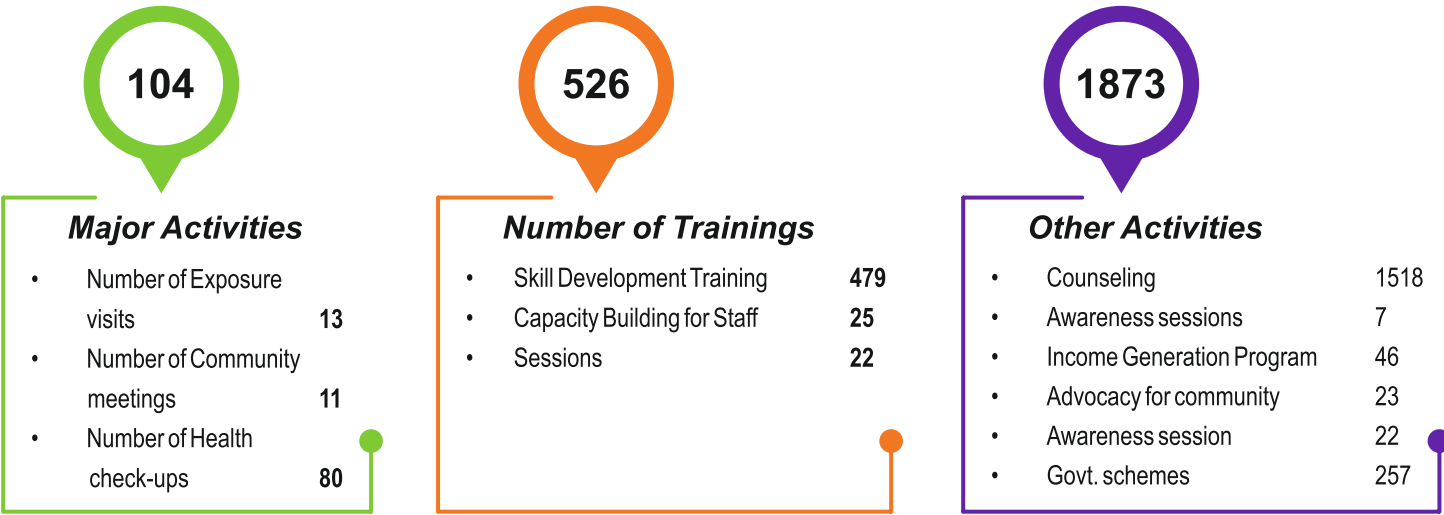
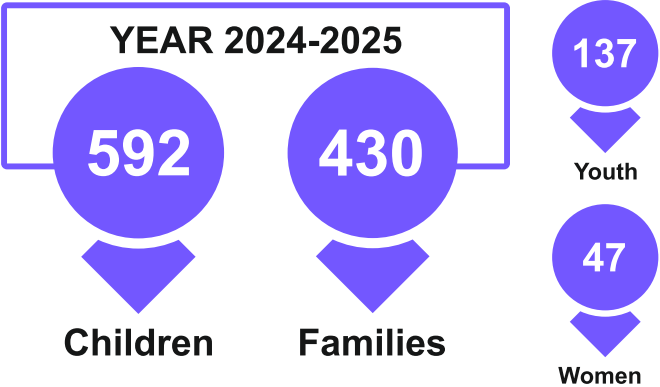
Running with the multitudes of men, women and children - representing a microcosm of this remarkable city - has always been a thrilling experience. Mumbaikars always actively participate - and those who are not running usually make it a point to show up and cheer the runners. The run takes us through some of the most breath takingly scenic parts of Mumbai. But the knowledge that our participation helps us raise funds for Karunya, in order to help so many noble causes, is our greatest motivation. For a decade, Karunya has been using these funds for projects that benefit the needy - notably underprivileged children who have received much aid in the form of education and healthcare. While my donors were extremely gracious in loosening their purse strings, this activity also helped to spread awareness among them about the services Karunya performs through its various projects. The real life stories of children whose lives changed for the better through these education and social initiatives are testimony to the wonderful work done. These projects have also succeeded in weaning the children away from drugs, and in getting them well educated and gainfully employed. These children and their friends accompany us on the run, and their enthusiasm is viral.

As always, my wife Thresiamma and I look forward to participating in every edition of the Mumbai Marathon under the Karunya banner and helping with future Karunya projects.

Mr. Thomas Mathew

PROJECT - GYANSAATHI

The Deonar landfill, spanning 326 acres, is the oldest dump in India and the fifth largest in the world. Established by the British in 1927, it continues to receive approximately 5,500 tons of waste daily from the 7,000 to 8,000 tons generated by Mumbai. This landfill is located near Rafi Nagar, home to many of our beneficiary children. Gyansaathi, a project of Karunya Trust, is dedicated to the holistic development of underprivileged children from the slum areas of Baba Nagar, Govandi. Additionally, Gyansaathi is actively engaged in a sustainability initiative, working with youth and women from the slums of Baba Nagar, Indira Nagar, and Nirankari Nagar in Govandi.





Farzana's Journey with Gyaansaathi

Farzana (name changed) is a regular Balwadi student who enrolled with Gyaansaathi in June 2024.

Her father, Ibrahim, works in a meat shop and has married twice. Farzana is the daughter of his first wife and has a toddler brother. She, along with her mother and brother, lives in a rented house in Baba Nagar. Her mother is a housewife and receives only Rs-100 per day from her husband, while the rest of his earnings go to his second wife. Lacking a ration card, Farzana's mother is unable to access government-subsidized food.

Before joining the project, Farzana survived on just one meal a day and was unaware of the importance of personal hygiene. She and her mother had no external support and constantly lived in distress.

Recognizing the urgency of her situation, Gyaansaathi intervened immediately. The teacher identified the need for counseling support for Farzana and reported her case. Her mother shared that her husband neglected them, leaving her struggling to provide food for the children. In response, Gyaansaathi promptly arranged for ration supplies. Additionally, Farzana was given extra food to take home and share with her brother.

The teacher continues to follow up regularly, ensuring ongoing support. Farzana is now motivated, happier, and looks forward to attending the center every day.

A Journey of Determination

My name is Farheen (name changed), and I am a 32-year-old woman living in Nirankari Nagar with my family, which includes my in-laws, my husband, and our two children—a daughter and a son—who are both studying in formal school.

In 2023, I joined the Nirankari Nagar Sustainability Center to complete my 10th-grade education. I had discontinued my studies 15 years ago due to family reasons. When I learned about the center, I visited and spoke to the teacher, who informed me about Form Number 17 and the SSC exam.

Balancing my studies with household responsibilities and childcare was challenging, but I managed everything with determination. In 2024, I appeared for the SSC exam and successfully passed with 65%. The teachers at Gyaansaathi provided immense support and encouragement throughout my journey. They also assisted me with my admission to 11th grade at Vikas College (Night Batch) in Vikhroli East. This schedule allows me to continue my education without compromising my household duties or my children's education. Gyaansaathi also helped me financially by partially covering my college fees.

Through Gyaansaathi, I have had the opportunity to visit various places, including the Tata Mumbai Marathon, a bank visit, Nehru Science Center, and Prafula Career Center, as well as participate in numerous activities. These experiences have enriched my learning and broadened my perspective.

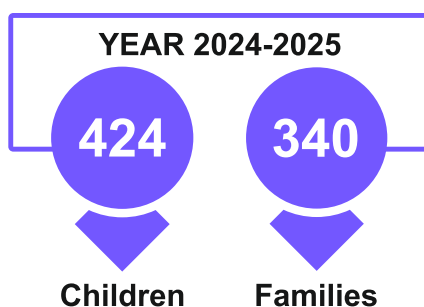
I am grateful to Gyaansaathi for making my dream of continuing my education a reality. Looking ahead, I aspire to become a Chartered Accountant and achieve greater success in my academic and professional journey.



PROJECT - SAVLI

Project SAVLI is a community-based care and support initiative dedicated to empowering children at high risk, particularly those infected and affected by HIV/AIDS. The program currently supports 424 children aged 4 to 18 years across Mumbai Suburban, Mumbai City, and the Thane district, extending up to Titwala.

Through a holistic approach, SAVLI enhances the well-being of beneficiaries by providing education and healthcare support, facilitating income-generating activities, and ensuring access to government entitlements. Additionally, the project focuses on psycho-social care and life skills training, fostering resilience and self-sufficiency among children and their families. By addressing multiple aspects of their lives, SAVLI aims to create sustainable positive change and improve their overall quality of life.



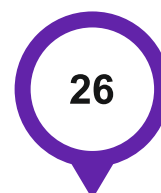
Support Service

- Education support **967**
- Nutrition support **1023**
- Counselling session for Children **322**
- Parents **239**



Number of Trainings

- Skill Development training **1**
- Capacity Buildings **8**



Children Activity

- Vacation camp **5**
- Study tour **3**
- Festival celebration **2**
- Sports day **2**
- Career guidance session **1**
- Life skill session **9**
- Festival celebration **4**



Linkages:

- Income certificate **70**
- Residential certificate **14**
- Medical certificate **7**
- New Ration card **2**
- Sanjay Gandhi Niradhar Yojana **14**
- Antavasi certificate **12**
- Voting card **36**
- Pan card **5**
- ABHA Card **8**
- Ayushman Card **4**
- Ladki behin Yojana **11**



3

Other activity

- Cancer awareness session 1
- Domestic violence session 1
- Health camp 1

5

CP Activity

- Exposure visit 1
- Awareness Rally 2
- Mime 2

8

Capacity Buildings

- Spoken English
- Advance Excel
- Basic Excel
- POSH training

Overcoming Financial and Health Challenges with Community Support

Yogesh Rathod, (Name changed) a resident of Thane, lives with his parents and younger brother. Unfortunately, all three members of the family Yogesh and his parents—have been battling severe health issues and are undergoing treatment at the Civil Hospital. Yogesh also suffered from a leg condition that required surgery. Despite their illnesses, his parents work, but their income is minimal, making it difficult to sustain the household and cover medical expenses.

The family was under severe financial strain as both Yogesh's pending school fees and his leg operation expenses amounted to nearly Rs-1 lakh. Their limited income was primarily spent on medical treatments, forcing them to take frequent leave from work, further worsening their financial situation. The burden of managing education costs, medical bills, and daily expenses caused immense stress for the family.

Intervention and Support

Savli, an organization providing educational assistance, stepped in to support the family by covering the tuition fees for one of the children. They also introduced the family to the Nav Sanjeevan Yojana and assisted them in completing the application process. With additional support from their local Nagar Sevak, they successfully received Rs 25,000 through the scheme. This amount was used to pay Yogesh's school fees.

Furthermore, Savli connected the family to an NGO, which provided financial aid for Yogesh's leg surgery. To ensure long-term financial relief, both parents also applied for the Sanjay Gandhi Niradhar Yojana to receive additional government support.

Outcome:

With the timely intervention of Savli and other supporting organizations, the family's financial burden was significantly reduced. Yogesh's school fees were paid, and his surgery was completed without any hurdles. The parents were able to resume work with less financial stress, leading to a more stable and hopeful future for the family.



Towards Stability and Hope

Prachi (name changed) lives with her father in Chembur, where they own a house. Her mother, who resides in Surat, separated from her father upon discovering that he was suffering from HIV. Since then, Prachi's father has faced numerous challenges, managing both household responsibilities and raising his daughter alone. Though Prachi's aunt lives nearby and occasionally checks on them, her father has largely struggled without family support. Originally from Uttar Pradesh, he worked as a security guard, earning a meagre salary of Rs. 8,000, which was insufficient to cover household and educational expenses. The absence of emotional and financial support left him in deep distress, further exacerbated by Prachi's behavioural issues, including a habit of inhaling gas. The situation created immense tension, making everyday life difficult.

Intervention: Recognizing the hardships faced by Prachi and her father, the Savli project intervened. Through home visits and counselling sessions, the root causes of their struggles were identified. The project provided educational and nutritional support for Prachi and assisted her father in securing SGY pension benefits. Regular counselling sessions helped address both emotional and behavioural concerns, creating a positive shift in their lives.

Impact: With continuous support, Prachi's habit of inhaling gas gradually diminished. Her father, who had lost all hope, found renewed purpose and strength. The financial burden eased significantly with Savli's intervention, allowing him to focus on securing a stable income. Today, he works at the post office in Vashi, earning Rs. 15,000 per month, in addition to receiving pension benefits. These financial resources have ensured that Prachi's education expenses are now covered. As a result, the family has moved towards a more stable and hopeful future, overcoming past struggles with resilience and support.



PROJECT - DISHA (THANE DISTRICT)

The Disha Project is committed to empowering women by forming and facilitating Self-Help Groups (SHGs) and Cluster Level Associations (CLAs) to foster economic, social, and political development. The initiative integrates marginalized communities into the mainstream, enabling women to raise their voices against exploitation, claim their rights, and improve their families' education, health, and nutrition. Through the SHG approach, the project has gained trust and acceptance, empowering women to become financially independent and socially active, paving the way for a brighter future.

YEAR 2024-2025

2776

1403

Children

Families



Key Achievements:

- Established 48 SHGs with 491 women and formed 3 CLAs
- Encouraged women's participation in Gram Panchayats and government offices for local development
- Provided financial support and income-generation opportunities, including poultry farming
- Conducted training sessions on rights, self-assessment, and goal-setting
- Enhanced awareness of government documentation and entitlements



49

Number of Trainings

- Skill Development training 3
- Capacity Buildings 42
- Any other pieces of training- staff 4

63

Major Activities of the Project

- Number of Exposure visits 2
- Number of SHGs 48
- Number of Community meetings 10
- Number of Health check-ups 3

1254

Other Activities

- Nivas houses 8
- Swach project Toilet 15
- Education materiel distribution children 835
- Nutrition supplement to children 368
- Children's day 27
- Women's day 1



Kalpna Wagh's Journey to Self-Reliance

I am Kalpna Shaniwar Wagh from Shirwali Katkari Wadi, an uneducated woman from the Katkari community, earning a livelihood through goat farming and labour work. My life has been filled with struggles, especially due to my husband's alcohol addiction, which often led to conflicts at home. Despite these challenges, I was determined to create a better future for my six daughters—three of whom are married, while the other three continue their education.

The Karunya Trust staff frequently visited our hamlet, encouraging women to join self-help groups (SHGs). Initially, I hesitated because of my husband's behaviour, but attending a meeting changed my perspective. Seeing women discuss government schemes, particularly the Mukhyamantri Ladki Bahini Yojana, inspired me to take action. With Karunya's guidance, I gathered the necessary documents to apply for the scheme. However, my bank account could not be opened due to a mismatch in my PAN and Aadhaar card details. Instead of giving up, I persevered, rectified the issue, and successfully opened my account.

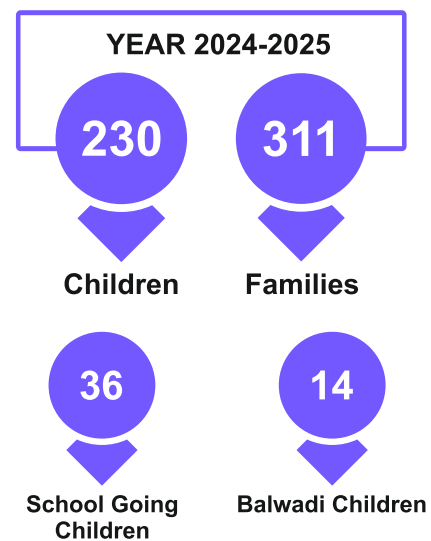
This experience gave me immense confidence, motivating me to join the Lakshmi Self-Help Group independently. I now realize that through SHGs, even the most challenging tasks can be accomplished. Today, I am determined to expand my business and become financially independent. I am deeply grateful to Karunya Trust for their unwavering support and guidance, which has empowered me to take charge of my life.





PROJECT - DISHA (RAIGAD DISTRICT)

Nestled amidst natural beauty, the Katkari Adivasis of Neral face extreme socioeconomic challenges marked by marginalization and near-landlessness, leading to cycles of seasonal labor, debt, and poverty. Cultural norms like child marriages and borrowing for ceremonies further compound their hardships, exacerbated by high illiteracy and school dropout rates. Despite the proximity to towns with markets, schools, and healthcare centers, these communities remain socially isolated, politically underrepresented, and vulnerable to exploitation. Dependent on insufficient seasonal income from brick-making or vegetable farming, they lack sustainable livelihoods, with women and youth particularly disadvantaged due to limited access to education, vocational training, and leadership opportunities. This project seeks to break these cycles by empowering the Katkari communities through education, livelihood development, women's leadership, and community mobilization





Gopi Ramesh Bhosale's Struggle for a Ration Card

Gopi Ramesh Bhosale, a 46-year-old Katkari Adivasi woman, has faced immense hardships throughout her life. She lost two of her eight children at a young age, and later, her husband succumbed to tuberculosis. With her two eldest sons married and living separately, Gopi was left to care for her younger children on her own, struggling to make ends meet. Her challenges intensified when she attempted to update her ration card. The card originally listed only four names hers, her late husband's, and two of her sons. To include her younger children, she surrendered the card at the ration office but, unfortunately, did not receive an acknowledgement. Before she could retrieve the updated document, the office relocated, and her ration card was lost, leaving her unable to access subsidized food.

Determined to secure her family's right to essential supplies, Karunya Trust stepped in to support her. With their assistance, Gopi made multiple visits to the ration office and even filed a police complaint. After months of relentless effort, she finally received a new ration card—only to discover that her four younger children's names were missing.

Undeterred, she continued the fight, submitting affidavits and gathering the necessary signatures to correct the oversight. Her persistence paid off, and she ultimately succeeded in obtaining a properly updated ration card, ensuring her family's access to essential provisions.

Gopi's story is a testament to resilience and determination, highlighting the struggles of marginalized communities and the importance of advocacy in securing basic rights.



A Struggle for Stability

Sonu and Anandha, a couple from Kolharewadi, faced immense hardship in providing for their five children. Their eldest daughter is married with a child, while their second daughter, having completed her 10th grade, hoped to continue her education. The third child dropped out in the 9th grade, and the youngest two are still in primary school. Their youngest son also faces the challenge of being unable to speak.

To make ends meet, the family worked at a brick-making site during the summer. However, they remained trapped in debt after borrowing money for their eldest daughter's wedding. They lived in a fragile hut, which collapsed during the heavy rains of 2024. Though they owned the land, poverty and their struggles with alcohol prevented them from building a stable home.

Despite multiple applications for a housing scheme, their requests were never approved. Witnessing their dire situation, the Karunya Trust staff stepped in, guiding them through the application process and persistently following up. Their efforts finally paid off when the family's request was sanctioned under Prime Minister Awas Yojana, granting them Rs-1.2 lakh to build a house.

With this financial support, construction is now underway. By May 2025, Sonu and Anandha will finally have a safe and secure home, bringing them the long-awaited stability they desperately need.

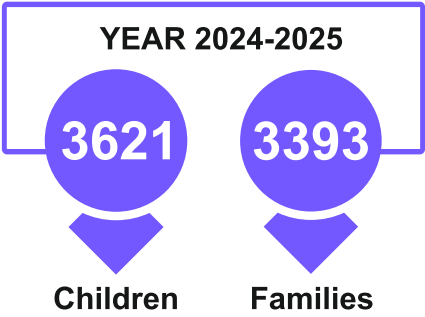


PROJECT - JEEVAN

The Jeevan Project is an initiative by Karunya Trust aimed at uplifting marginalized tribal communities in the Kalyan block of Thane district, Maharashtra. The project operates in 30 villages within a 30-kilometer radius of the Kalyan block, focusing on socio-economic development and improving living conditions. The project directly enefits 3,058 households belonging to the Katkari and Thakur tribal communities, as well as other Scheduled Tribe (ST), Scheduled Caste (SC), Other Backward Class (OBC), and general category populations. These communities primarily reside in small, remote hamlets that are isolated from the main villages, limiting their access to essential resources and services.

The Maharashtra government has classified the Katkari tribe as one of the most backward communities in the state. They are recognized as a Particularly Vulnerable Tribal Group (PVTG) facing numerous socio-economic challenges, including poverty, lack of education, inadequate healthcare, and poor infrastructure. Due to their remote locations, these communities often remain excluded from mainstream development initiatives.

Through the Jeevan Project, Karunya Trust aims to bridge this gap by providing targeted interventions to enhance the overall well-being of these underserved communities. By addressing the unique challenges faced by the Katkari and Thakur tribal communities, the Jeevan Project strives to create lasting change, fostering self-reliance and social inclusion. Karunya Trust remains committed to its mission of uplifting marginalized groups and enabling them to lead better, more dignified lives.



Other Activities

• community orientations	23
• village-level training sessions	18
• capacity-building sessions	3
• training sessions	19
• interface meetings	4
• exchange meetings	6
• village-level exchanges	15
• community-level nurseries	5
• Food and agriculture festival	1
• Adivasi food system exhibition	1
• volunteer meetings	3



Number of Trainings

• Skill Development training	08
• Capacity Buildings	06
• Any other pieces of training	03



Major Activities

• Exposure visits	03
• SHGs	289
• Community meetings	238
• Health check-ups	02



A Success Story from Ghodakhadak

Ghodakhadak, a small hamlet located 23 kilometers from Kalyan block, is home to 19 households with a total population of 104. The community belongs to the 'Katkari' tribal group, and for them, securing proper housing has been a long-standing challenge. Recognizing housing as a fundamental need and a crucial arrangement for future generations, the women of Ghodakhadak took proactive steps to ensure they could access the necessary government schemes.

During one of the community meetings, the urgent need to obtain income and caste certificates was raised, as these documents were essential for availing of housing scheme benefits. With determination and persistence, the women began the process. After multiple follow-ups at the Gram Panchayat, they successfully received their residential certificates. However, their journey was far from easy.

"When we submitted our documents at the Panchayat Samiti, they were misplaced due to renovation work," shared Mrs. Ladki Waghe. "This led to delays as the Gram Panchayat required the certificates for housing sanction. We had to submit fresh applications, but with our efforts and guidance from Jeevan staff, we persevered."

For caste certificates, five women traveled to the Tribal Development Project Office in Shahapur on September 5, 2024. There, they collected a 'shifaras' letter, which they submitted along with their applications at the Tahsil Office in Kalyan on September 6, 2024. Their dedication paid off when they received their income certificates on September 11, 2024, followed by their caste certificates in December 2024.

"All of these processes became our responsibility," said Mrs. Kavita Waghe, an active women leader. "It was our first time navigating such a challenging situation, but the Jeevan staff guided us and encouraged us to fight for our rights. Today, with all the required documents in hand, our housing construction has begun, and we feel immense happiness and gratitude."

The journey of these determined women is a testament to their resilience and empowerment. By taking charge of their rights and navigating bureaucratic hurdles, they have set an inspiring example for their community. Their success story highlights the power of collective action and the importance of guidance and support in overcoming obstacles. Today, as their houses take shape, they stand proud, knowing that their efforts have secured a better future for their families.

Women Farmers of Utane Lead the Way in Local Seed Conversation

In the small village of Utane, located 28 kilometers from Kalyan block in the Thane district, a group of determined women farmers is revolutionizing traditional farming practices. With 148 households, the community has long struggled to find local seeds, especially in Kalyan block, where availability is scarce. However, through collective effort and awareness, these women have successfully preserved indigenous seeds for future generations.

"Finding local seeds for farming has always been a challenge, especially in Kalyan block. However, we managed to source them from different places, ensuring their conservation and multiplication," shares Mrs. Ratna Prakash Waghe, an active woman farmer from Utane.

The turning point came during a community meeting where awareness was raised about the importance of seed conservation. On December 21, 2024, the women farmers of Utane came together to collect various types of local seeds. They painted and labeled earthen pots, filled them with ash to protect the seeds from pests, sealed the pots with leaves to make them airtight, and hung them from the thatched roofs of their huts.

"We prepared 19 such pots and carefully stored them to keep the seeds safe," explains Mrs. Sita Ran, another dedicated farmer from the village. "Earlier, we depended on expensive hybrid seeds that were highly susceptible to diseases and pests. This made farming costly and unsustainable for us."

Now, with their own preserved seeds, the women farmers are experiencing financial relief and improved self-sufficiency. "We are happy to save money on seeds while ensuring a healthier and more sustainable farming future. Next year, we will use these seeds for cultivation and share them with other villagers," adds Mrs. Karuna Waghe.

Through their unwavering dedication, the women farmers of Utane have not only revived traditional agricultural practices but also empowered their community with a sustainable model of self-reliance. Their efforts stand as a testament to the power of collective action in preserving local biodiversity and strengthening rural livelihoods.



PROJECT - I-SAVE

The I SAVE Project is dedicated to providing computer education and vocational training to youth and young women in both urban and rural areas, to foster economic independence. This initiative specifically targets individuals above the age of 16 and their families, offering courses aligned with their interests and local employment opportunities.

Karunya Trust has played a pivotal role in the success of the I SAVE Project. Its unwavering support has enabled numerous women and youth to rebuild their futures through skill development and education. The project continues to transform lives by fostering economic self-sufficiency, providing individuals with a renewed sense of purpose and hope for a better future. Urban and Rural Training Initiatives The program encompasses two major training areas:

1. Computer Classes

Offered to youth and women across urban and rural regions. Includes specialized training for visually impaired children to ensure inclusivity and equal learning opportunities.

2. Tailoring Training

Conducted in rural areas, particularly in Tarwadi and Shil Thakurwadi (Ambernath block). Specifically designed to benefit girls and women, equipping them with essential tailoring skills.

Impact of the Tailoring Centre

The tailoring training program was initiated in a community hall to support women and girls, many of whom had discontinued their education due to the COVID-19 pandemic and faced unemployment. Despite initial difficulties, participants demonstrated remarkable enthusiasm and a strong desire to learn. Through dedicated training, they acquired valuable skills that now enable them to earn a livelihood independently. One of the most significant outcomes of the initiative has been the empowerment of these women and girls, instilling in them a sense of confidence and financial stability. Some of the trained individuals have progressed to become trainers themselves, further extending the reach of the program and creating a sustainable cycle of empowerment within their communities.



A Success Story from Shil Thakurwadi

In the heart of Shil Thakurwadi, home to 38 families, a new chapter of empowerment began on September 24, 2024. Karunya Trust launched a sewing class, welcoming 15 women and girls eager to learn. They mastered the art of stitching petticoats, blouses, dresses, and bags. Despite challenges, especially for those without sewing machines at home, their determination never wavered.

On December 26, 2024, their hard work was celebrated as they proudly received certificates, marking their achievement. With the skills gained, they began sewing for themselves, their families, and even external clients, creating new income opportunities. This financial boost helped support their children's education and improve their family's well-being. Grateful for the opportunity, the women of Shil Thakurwadi expressed heartfelt thanks to Karunya Trust for transforming their lives through skill and self-reliance.



A Stitch Towards Independence

Tarawadi, a small village near Badlapur, is home to 145 residents, mostly labourers. Recognizing the community's challenges, Karunya Trust initiated efforts to uplift local women by forming the Mauli Self-Help Group with 10 dedicated members.

Through discussions, the need for skill development emerged, leading to the launch of a tailoring class on August 9, 2024. Thirteen women eagerly joined, practising diligently and even using YouTube tutorials to refine their skills. Within just three months, they became proficient in sewing clothes and accessories.

Their hard work was recognized on December 7, 2024, when Karunya Trust awarded them certificates. Today, these women earn through tailoring, gaining financial independence and newfound confidence. Grateful for the opportunity, they credit Karunya Trust for transforming their lives and empowering them toward a brighter future.

Empowering Visually Impaired Students through MS-CIT Computer Training

The I SAVE MS-CIT Computer Classes provide specialized training in digital skills for visually impaired children, equipping them for better employment opportunities. As the only centre along the Central Line, it attracts students from distant areas, offering them a rare chance to become independent and career-ready.

With expert guidance and accessible technology, the program ensures proficiency in computer operations, internet usage, and digital communication. This initiative plays a vital role in fostering inclusion, self-reliance, and a brighter future for visually impaired students, opening doors to promising career prospects.

YEAR 2024-2025 Computer Training

19

Children



Breaking Barriers

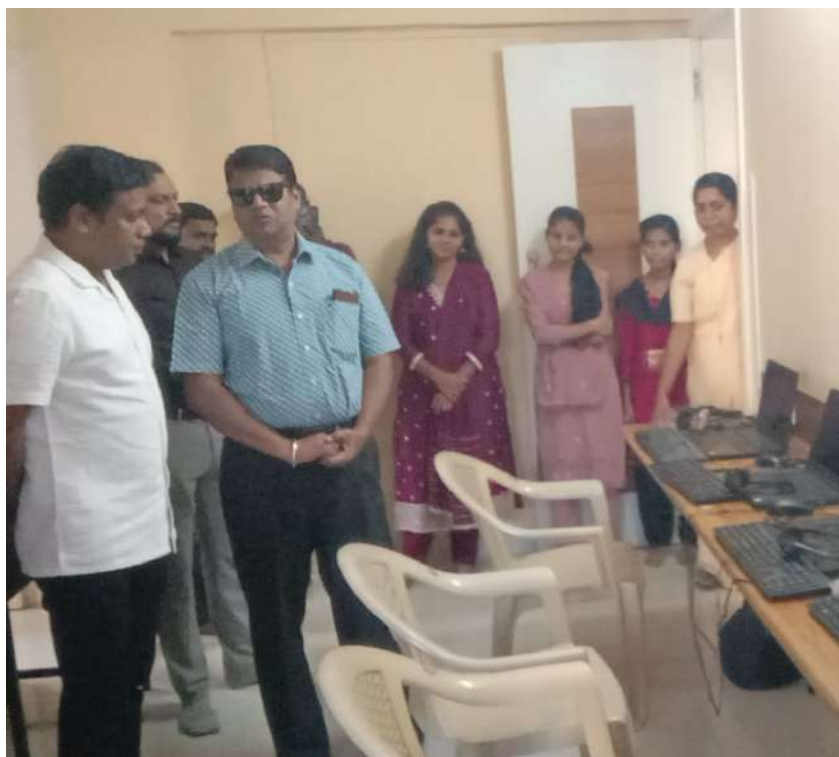
I am Nilesh Rathod, a resident of Vangani and a First-Year BA student at Bedekar College. In today's world, computer literacy is essential for securing any job. For visually impaired individuals like us, mastering computer skills is even more critical to achieving independence.

Earlier, pursuing the MSCIT course required travelling to cities like Mumbai, making it difficult for students from rural areas. However, Karunya Trust recognized this challenge and made the course accessible by launching it in Badlapur at an affordable cost.

Thanks to this initiative, 16 visually impaired students, including myself, are now completing the MSCIT course. This opportunity has empowered us with valuable digital skills, bringing us closer to self-reliance.

I sincerely thank Karunya Trust for understanding our needs and making this life-changing opportunity available.

Nilesh Rathod



Navin's Journey Towards Independence

I am Navina Mudliar, a resident of Badlapur. In my family of three, all of us are visually impaired. My father sells food on the railway, which sustains our household. Currently, I am pursuing my FYBA at Bedekar College, but to support my family, securing a job is essential.

In today's world, computer literacy is a key requirement for employment, and for blind individuals like me, completing the MSCIT course can open many doors. However, financial constraints and the challenge of travelling long distances made it difficult for me to access such training.

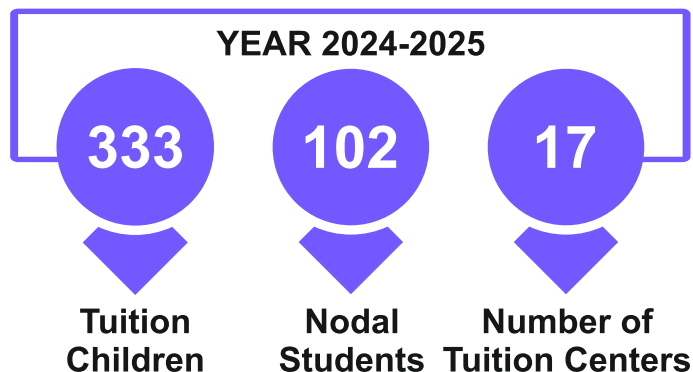
Understanding the needs of visually impaired students, Karunya Trust introduced a government-recognized MSCIT course in Badlapur at an affordable cost. This initiative has been a blessing, not just for me but for many blind students in and around the area. With this opportunity now within reach, I am confident that I will complete the course and enhance my career prospects.

I am deeply grateful to Karunya Trust for empowering students like me and making quality education accessible. With their support, I am now one step closer to achieving my dreams and securing a better future for my family.

PROJECT - GYANDEEP

Project Gyandeeep, an initiative by Karunya and its Nodal Centres, aims to provide educational scholarships and initial study support to underprivileged children. Through 16 tuition centres, the project supports 333 children, helping to reduce dropout rates and ensure continued learning. Additionally, it empowers local young women (10th/12th pass) by employing them as teachers, fostering financial independence and employment opportunities.

Furthermore, 102 children received financial assistance for higher education through the nodal centres, with a total support amount of Rs-17,83,062.



Komal's Journey of Change

Komal Kondilkar lived in a small Katkari hamlet deep in the forests of Taan village, Badlapur, where life was a daily struggle due to the absence of roads, schools, and transportation facilities. The 17-18 families in her village survived solely on daily wage labour.

Fifteen children from the village walked 2 km every day to attend school in another village. However, with their parents away at work, there was no one to ensure their attendance. The long and tiring walk discouraged them, leading to frequent absences and poor academic performance. Despite repeated complaints from teachers, the parents, preoccupied with their livelihood, paid little attention.

Recognizing their struggles, Karunya Trust stepped in to help. Understanding the urgent need for education, they established a tuition center in the village. Komal, a 10th-grade pass student, was entrusted with the responsibility of teaching the children.

With dedication and creativity, she not only helped them with their school lessons but also introduced games, drawing, and craft activities, making learning enjoyable. Gradually, the children showed remarkable improvement, and even their school teachers took notice. Parents who were once indifferent now felt proud of their children's progress.

Thanks to Karunya Trust, education found its way into this remote village. Komal and the parents expressed deep gratitude, knowing that this small yet impactful initiative was shaping a brighter future for their children.



Karunya Trust Impact in Dhawale Thakur Wadi

In Dhawale Thakur Wadi, many children from the Katkari community used to work in brick kilns, while some from the Thakur community attended school, and others had dropped out. Observing this situation, Karunya Trust took the initiative to establish a tuition center by appointing an educated girl from the village to teach these children. The center focuses on improving their reading and writing skills while also engaging them in games and arts.

Previously, the children in this village were not very active in academics. However, with the support of the tuition center, they now attend school regularly, actively participate in various school programs and sports, and the rate of absenteeism has significantly decreased.

I, Kumari Renuka Jayaram Bangara, sincerely thank Karunya Trust for this wonderful initiative that has transformed the lives of these children. Thank you, Karunya Trust!





PROJECT - JUBILEE ACTION NETWORK (JAN)

The later years of life can be particularly challenging for those who suffer from poor health, abandonment, and neglect. Many elderly individuals, frail and homeless, are often found on the streets without food, shelter, or medical care. Since 2014, the Jubilee Action Network (JAN) of Karunya Trust has been committed to rescuing and rehabilitating such destitute individuals, regardless of religion, caste, race, ethnicity, or gender. In collaboration with local police and like-minded organizations, JAN volunteers actively provide shelter, food, and psychiatric care to those in need.

JAN remains steadfast in its mission to serve the most vulnerable, ensuring dignity and care for those abandoned by society.

January 2025

On January 10, 2025, JAN volunteer Mr. Joseph M.V. rescued Mr. Javed Mehboob Ali Sheikh, a 60-year-old blind man, from Jui Nagar Railway Station. He was safely rehabilitated at St. Claret Mercy Foundation, Badlapur.

February 2025

On February 11, 2025, JAN Board Member Mr. Aprain discovered Mr. Salim (approx. 60 years old) on a footpath near the Odyssey II Building, Orchard Avenue, Hiranandani Gardens, Powai. Upon receiving the information, JAN volunteer Mr. Roy Philip, along with Fr. Lijo, Director of Karunya Trust, coordinated with the police to facilitate his transfer to St. Claret Anath Ashram, Badlapur East for care and rehabilitation.

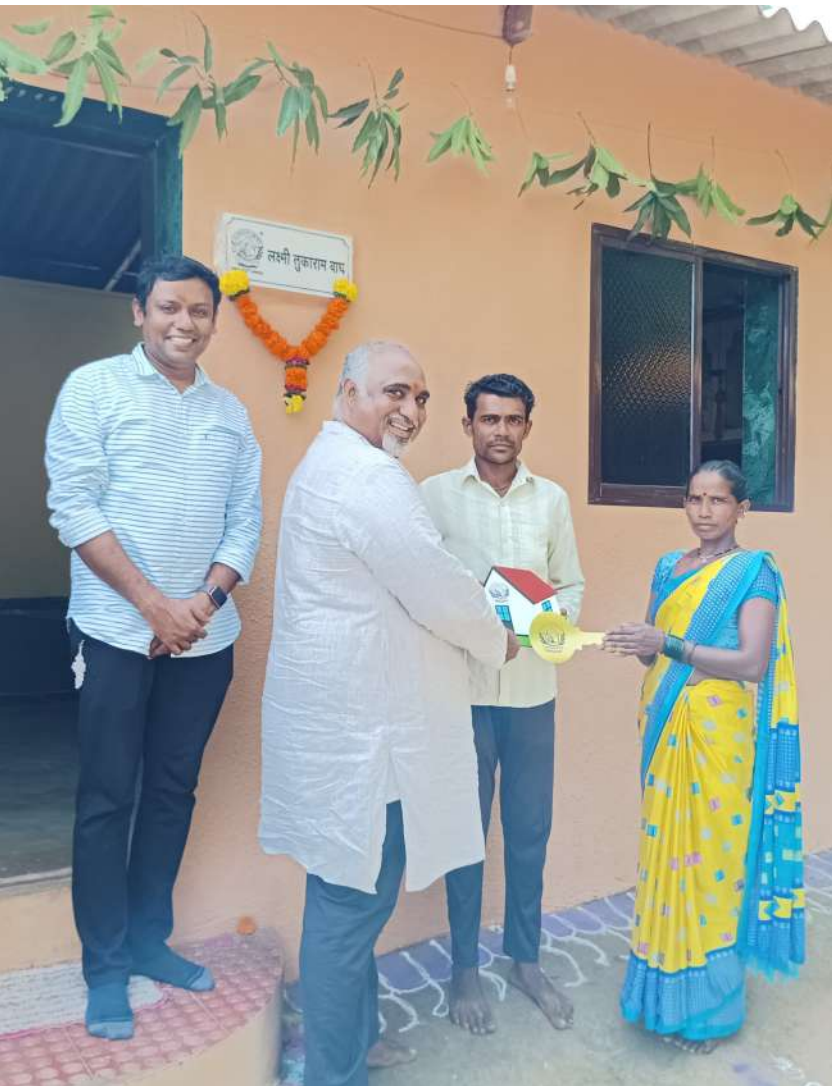


YEAR 2024-2025

2

Elderly Individuals





PROJECT - NIVAS

The Nivas Housing Project is committed to ensuring safe and secure housing for tribal communities in rural areas, where more than 50% of villages lack proper roads and public transportation. Most tribal families rely on marginal farming, agricultural labor, and unskilled work, with many now struggling as landless laborers.

Housing conditions in these communities remain unsafe and inadequate, with thatched roofs, weak foundations, and mud flooring that require constant repairs. Sanitation is a major concern, as open defecation is widespread due to a lack of awareness and proper facilities. Living in forested areas also exposes families to threats from snakes, insects, and flooding during monsoons, disrupting children's education and impacting overall health.

To address these challenges, the project, supported by the Tata Marathon initiative, has successfully constructed 257 concrete houses. Recently, 16 houses were built in Ambarnath and Kalyan Block, with youth volunteers from various parishes, including Badlapur and Ulhasnagar, assisting in painting the homes. These sturdy concrete houses provide enhanced protection from wildlife, improve safety for women, and offer a stable environment for children to continue their education without disruption.

Through this initiative, the Nivas Housing Project continues to transform lives by offering dignified and secure living conditions for tribal families.

YEAR 2024-2025



16
House



The Nurturing Care of a Mother

My name is Gulab Balaram Bhala, and I am from Mhasarundi, Post Mamnoli, Taluka Kalyan in Thane. Words fall short when I try to express my gratitude towards Karunya Trust, as they have given me shelter and unwavering support in my time of need.

My husband passed away five years ago, leaving me to navigate immense hardships while raising our two school-going children. For the past 7–8 years, Karunya Trust has been actively working towards the empowerment of women in our village. Whenever I faced difficulties, they stood by me, helping me overcome each challenge.

When I lost my husband, Karunya Trust provided me with immense care and counselling, giving me the strength to stand on my own today. My previous home was a mud house, making life extremely difficult—especially during the monsoons, when water seeped in and dangerous creatures like snakes and scorpions found their way inside. I shared my struggles with the staff at Karunya Trust, and after understanding my situation, they built a proper house for me. It was a life-changing moment—I finally had a safe and secure home for myself and my children.

Today, my family and I are filled with happiness and gratitude. I wholeheartedly thank Karunya Trust for their kindness and support.



A New Beginning

Anjana Vilas Wagh, a Katkari tribal woman, lives in extreme poverty in Shiravali Katkari Wadi, part of the Mangarool Gram Panchayat. This Wadi is highly underdeveloped, home to an uneducated and landless community that struggles with a severe lack of proper documentation. The 75 families residing there rely on daily wage labour, with their only water source being a borewell.

Despite the Gram Panchayat's housing scheme (GharKul Yojana), Anjana was unable to receive a house due to her lack of essential documents, including a caste certificate. Being uneducated, she had no school records to support her application. As a result, she continued living in a dilapidated mud house, facing significant hardship.

Through the Karunya Trust's Disha Swayamsahayata Drishti project, Anjana joined the Lakshmi Self-Help Group, where she learned about the Trust's initiatives. With their guidance and training, efforts were made to help her obtain a caste certificate, but the absence of school records made the process difficult. Recognizing her dire situation, the Karunya Trust stepped in and provided her with a house.

Today, Anjana is safe, happy, and deeply grateful to the Karunya Trust for transforming her life.

PROJECT - SWACH

Karunya Trust remains committed to enhancing sanitation facilities through strategic partnerships with organizations like Fugro India Pvt. Ltd. and Miranda Automation Pvt. Ltd. Over the years, the trust has focused on sustainable community development and improving living conditions for marginalized families.

In the financial year 2023-24, Karunya Trust successfully constructed 25 sanitation units, aiming to eliminate open defecation, prevent waterborne diseases, and ensure safety and dignity for women. This initiative plays a crucial role in fostering healthier communities by providing access to proper sanitation facilities, ultimately contributing to a cleaner and safer environment.

Karunya Trust continues to work towards expanding its reach, empowering communities with better sanitation infrastructure, and advocating for long-term sustainable solutions.

YEAR 2024-2025



25
Units



Improving Sanitation

We, the Jaswandi Self-Help Group women from Dhangarwadi, a tribal hamlet with 75 families, faced severe water scarcity and lack of toilets. With only an Anganwadi, a primary school, and one well, most households lacked basic sanitation, forcing women and girls to defecate in the forest, risking health and safety. Through Karunya Trust, we met Bhagwan Sir and Usha Madam, restarted our self-help group, and received health and sanitation training. After applying through the group, six women received toilets under the Miranda Project, greatly improving safety and hygiene. We are grateful for this life-changing support. We, the women of Jaswandi Self-Help Group, are extremely grateful to Karunya Trust and the Miranda Project for their support. Thank you.

Empowering Women, Transforming Lives

In the heart of Dhangarwadi, a small tribal hamlet with 75 families, the women of the Jaswandi Self-Help Group have embarked on a journey of empowerment, resilience, and transformation. For years, our community faced severe water scarcity and a lack of proper sanitation facilities. With only one well to serve the entire hamlet and no access to toilets, women and girls were forced to defecate in the nearby forest, compromising their safety, dignity, and health. Despite these hardships, we refused to accept our circumstances. Through the support of Karunya Trust, we met Bhagwan Sir and Usha Madam, who guided us in reviving our self-help group and strengthening our collective voice. Through extensive training in health and sanitation, we gained the knowledge and confidence to advocate for our basic needs. Our efforts bore fruit when we applied for assistance through the Miranda Project, which provided much-needed support for sanitation infrastructure. As a

result, six women in our group received individual toilets, marking a significant improvement in our lives. These new facilities have not only enhanced hygiene and safety but also restored dignity and confidence among the women of our community. This achievement is more than just about building toilets; it is about reclaiming our right to a healthier and safer life. It symbolizes our strength, unity, and determination to drive positive change within our community. We, the women of the Jaswandi Self-Help Group, extend our heartfelt gratitude to Karunya Trust and the Miranda Project for their unwavering support. Your guidance and assistance have changed our lives forever, and we remain committed to continuing this journey of empowerment for ourselves and future generations. Thank you for believing in us and supporting our mission for a better tomorrow.



PROJECT - GREEN HANDS

The Greenhands Program is a dedicated initiative focused on tree plantation and nurturing, aiming to restore and preserve natural resources while addressing environmental challenges. Tribal communities in the Thane district of Maharashtra, known as Nature Nurturers, are at the forefront of this mission, actively planting and caring for trees on behalf of donors. Through this initiative, individuals can adopt a tree or sponsor a sapling, contributing to a greener future.

In 2024, three plantation drives were successfully conducted, engaging 166 volunteers and staff members. A total of 900 fruit-bearing saplings were planted in the Ane-Bhisol forest area, providing a vital food source for birds and wildlife. Additionally, plantation activities in Tarwadi and Bapsai focused on planting trees in the backyards and courtyards of villagers, enhancing the green cover and ensuring year-round access to nutritious fruits for families.

These plantation drives go beyond tree planting—they emphasize long-term care and maintenance. Through continuous follow-up and monitoring, it has been observed that the community is actively nurturing the saplings, with many fruit plants already beginning to flower. The initiative is conducted annually in collaboration with the Forest Department, with corporate support from Deutsche Bank and Johnson & Johnson in 2024.

Engaging community members and volunteers in plantation drives helps restore lost greenery, improve environmental health, and enhance biodiversity in the rural villages of Kalyan. These areas face ecological degradation and reduced biodiversity, impacting agriculture and local livelihoods. Expanding green cover offers significant environmental, economic, and social benefits, ensuring a sustainable future for both nature and communities.





PROJECT - I-PLAY

On November 8, 2024, Karunya Trust launched the I-PLAY Project, an initiative dedicated to promoting physical fitness and well-being among children, youth, and women from underprivileged communities. Recognizing play as a crucial developmental milestone, this project aims to foster cognitive, physical, social, and emotional growth while instilling essential life skills such as teamwork, discipline, and resilience. Beyond sports, I-PLAY is about shaping brighter futures offering children a positive outlet for their energy, helping them overcome challenges, and steering them away from destructive behaviours. By integrating play and sports into daily routines, we aspire to create a culture where physical activity becomes a natural and essential part of life. Through this initiative, Karunya Trust hopes to inspire young minds to rediscover the joy of playing outdoors, embrace healthy competition, and experience the lifelong benefits of an active lifestyle.



PROJECT - JEEVAN SAHARA

Since 1998, Karunya Trust and its Nodal Centres have remained steadfast in their mission to provide accessible medical aid and comprehensive life-cycle support to economically disadvantaged communities. Their commitment to holistic care ensures that marginalized individuals receive not only medical assistance but also the necessary support to enhance their overall well-being.

In the financial year 2024-25, through the Jeevan Sahara initiative, 52 individuals benefited from essential medical aid and support services. This initiative underscores Karunya Trust's unwavering dedication to improving lives and fostering resilience among vulnerable groups. By addressing critical healthcare needs and promoting sustainable well-being, Jeevan Sahara continues to make a significant impact on the lives of those in need.

Karunya Trust remains devoted to expanding its reach and strengthening its programmes to serve more individuals, reinforcing its vision of a healthier and more empowered society.

PROJECT - SUVIDYA

The Suvidya initiative, implemented by Karunya Trust, is dedicated to empowering adolescents from economically disadvantaged backgrounds by facilitating access to higher education. This program addresses financial barriers, ensuring that academically promising and committed students can continue their studies without interruption.

In the financial year 2024-25, Suvidya provided educational support to eight students from various nodal centres, enabling them to pursue higher education. By alleviating financial constraints, the initiative aims to create opportunities for these students to achieve their academic and career aspirations, fostering a brighter future for them and their communities.



PROJECT - POSHAN

Karunya Trust and its Nodal Centers remain committed to supporting impoverished communities by addressing their immediate nutritional needs. As part of this initiative, the organization distributes essential ration kits and nutritious food, including eggs, raigira laddus, and fruits, to 368 children in tribal hamlets every week. Additionally, monthly nutrition support is provided to 40 families from nodal centres, 25 cancer patients, and 40 transgender individuals with life-threatening illnesses. This initiative exemplifies Karunya Trust's dedication to uplifting marginalized communities and ensuring better health and food security for the underserved. Through these efforts, the organization continues to make a meaningful impact in the lives of those in need.

YEAR 2024-2025

368

Children



Legal Status of the 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 renewal date 27/06/2021, This renewed Certificate is validity from 01/04/2023 to 31/03/2028
- * Registered under the Income Tax Act, 11-Clause (I) the first proviso to sub-section (5) of section 80(G) unique Registration No. AAATK2998RF20071 and 12A Registration No. AAATK2998RE19984 From AY 2022-23 to 2026-27
- * Income tax permanent account no. AAATK2998R
- * Tan No. under Income Tax 1961 for TAN No. MUMK12811B
- * Professional Tax Registration No. 27605202601P

AUDITORS

M/S .Chhotalal H. Shah & Co. Damodar
Mansion, Naik Marg, Fort, Mumbai -400 001

BANKERS

 Bank of India	 South Indian Bank
 Citizen Credit Bank	 Catholic Syrian Bank
 Oriental Bank of Commerce	 Canara Bank
 The Greater Bombay Co-operative Bank	 Union Bank of India
 Bassein Catholic Cooperative Bank	 State Bank of India
 Federal Bank	 Axis Bank
 Bank of Baroda	

Board of Advisors



Bp. Thomas Elavanal
Chairman of Karunya Trust



Msgr. Gijo Kurian Kumbattu
Trustee of Karunya Trust



Fr. Varghese Abraham Vattamattathil
Trustee of Karunya Trust



Fr. Joju Johny Arackal
Trustee of Karunya Trust



Mr. Babu Joseph
Former CEO Axis Bank Foundation



Mr. Thomas Mathew
Former Partner-Pricewaterhouse,
Fomer Non- Executive Independent
Director State Bank of India



Dr. Joseph Aprain
Social Scientist & Vice President of
INSHARP



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



Fr. Paul Kunduparambil
Former Executive Director



Mrs. Rose Joseph
Outstanding Philanthropist



Fr. Lijo Velliyamkandathil
Executive Director and Trustee of Karunya Trust

Yes i want to get involved through donation

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



Meal for the poor

- Rs. 2,500/- to provide one time meal for a family, for a week
- Rs. 5,000/- to provide one time meal for a day, for 50 street children
- Rs. 30,000/- to provide one time meal for a week, for 50 street children



Health programs

- Rs.5,000/- to support a needy patient for a month
- Rs.8,000/- to provide monthly medical check up, for 100 street children
- Rs. 15,000/- to provide initial care and support to a destitute



Shelter programs

- Rs. 1,00,000/- to provide partial support to build a rural house for tribal family
- Rs.2,00,000/- to provide full support to build a rural house



Income generation programs for rural women and farmers

- Rs.8,000/- to provide initial support for organic farming
- Rs.10,000/- to provide initial support for small scale IGP



Education programs

- Rs. 2,100/- to provide holistic education to a child rag picker for a month
- Rs. 10,000/- to provide holistic education to a HIV infected / affected child for a year
- Rs. 25,000/- to provide partial support for higher education for a student
- Rs. 50,000/- to provide major support for professional education of a student for a year

KARUNYA TRUST,

Bishop's House, Plot No. B/38, I.I.T, P.O., Powai,
Mumbai - 400076, Maharashtra, India
Ph.: 022 2578 5515, 77383 90500
E-mail: karunyatrustkdsa@gmail.com
web.: www.karunyatrustononline.org



SCAN QR CODE TO DONATE

Once you transfer your generous contribution, kindly inform **Karunya Trust** by a phone call or E-mail
(Donations are 50% deductible under section 80G of the Income Tax Act.)

Visitors' Speak

“

“On behalf of faculty and students, we want to express that our visit to your institution was one of the best experiences. We were in Mumbai, We were impressed by the staff's systematic approach and the warm welcome we received. The activities and services provided by your institution are truly remarkable and stand as exemplary models. We look forward to future collaborations.”

Department of Social work, St. Joseph's College
Autonomous, Devagiri, Calicut

“

“I want to express my heartfelt gratitude for inviting me to visit Gyansaathi and for arranging a tour of the neighborhood. It was truly eye-opening and inspiring to see the amazing work Gyansaathi is doing.”

Fr. Rudolph
Don Bosco Centre

“

“Great experience engaging with kids, had fun in managing activities overall and an incredible experience.”

Nishita Milan
Deloitte Family

“

“I am happily surprised to see the amazing work that you all are doing. Children & women's rights, advocacy and education are the most important cause to work today. Keep up the superb work.”

Shiladitya Samaddar,
Principal Lead Operation, Tata Strive

“

“I am happily surprised to see the amazing work that you all are doing. Children & women's rights, advocacy and education are the most important cause to work today. Keep up the superb work.”

Shiladitya Samaddar,
Principal Lead Operation, Tata Strive

“

“Thank you very much for helping us make more girls and mothers aware of better nutrition and a diverse diet.”

Mr. Carlos A,
Decimal Foundation

“

“I took classes of applique design with Karunya Trust students. The students were very nice. They took an interest learning the steps. This is the first time I came to Govandi for the classes. Earlier I was very scared of this place, but slowly I felt comfortable with the students.”

Disha Patil,
Applique Trainer, WIT, Panvel

“

“In this fieldwork, I got a chance to explore the community where I learned about community people's living situation, financial conditions, health conditions, and health status. This was an overwhelming journey. I am thankful to Karunya Trust and NN College for giving me this golden opportunity.”

Tisha Mhaske.,
Nirmala Niketan College, Mumbai

“

“Karunya Trust is an inspiring Trust and the work they are conducting is phenomenal. We appreciate the efforts they are making and we had a good time learning about their work and meeting the team members and some of their students.”

Maria Sebastian,
Gauri, Seavingya, Nirmala Niketan M.A in social innovation and entrepreneurship

“

“Karunya Trust Gyansaathi I found the atmosphere here very good, and the arrangements made for the session here were very effective. The count of people for the session here was very good, and the response of the staff here was also positive.”

Kavita Kamble,
Apnalaya NGO

OUR PARTNERSHIPS AND COLLABORATIONS

- Annamrita Foundation
- ATMA
- Axis Bank
- Azim Premji Foundation
- BFC Forex
- BrihanMumbai Municipal Corporation
- CAMS
- Cargocare Logistics Pvt Ltd.
- Caritas India
- CEAT
- Child Welfare Committee
- Chotalal Shah & Co.
- Concern India Foundation
- COTECNA
- Credit Suisse
- Catharos Capital LLP
- Colors & Effects India Pvt Ltd
- D'Decor Exports Pvt .Ltd.
- D'Decor Home Fabrics Pvt .Ltd.
- Deloitte
- Deutsche Bank
- Dow
- Elyon Divine Components Pvt. Ltd
- Eparchy of Kalyan
- First Source
- Forstar Frozen Foods Pvt. Ltd.
- Fugro Survey (India) Pvt. Ltd.
- Future Children Group
- Global Logistics Solutions (India) Pvt. Ltd.
- Government of Maharashtra
- Gram Sabha
- Habitat for Humanity
- HCDI
- Jaykal Exports Pvt .Ltd. (Loving Care Foundation)
- Indian Institute of Banking & Finance
- Jesons Industries Ltd.
- Jesseena Marine Services Pvt .Ltd.
- Kalyan & Ambernath Panchayat Samiti
- Karunya Nodal centers
- Kindernothilfe
- Labour Law Consultants (India)
- Madata Suru
- Mahindra Rise
- Master Kitchen
- Miranda Automation
- Mumbai District Aids Control Society
- Municipal Hospitals
- ONGC
- Ortho Clinic Diagnostics
- Public Health Foundation of India
- Pfizer
- Rashmika eV
- Ration office
- Reliance Foundation
- Riya Travels
- Samsung
- South Indian Bank
- St. Joseph Travels
- State Bank of India
- Sunjewels Pvt Ltd.
- Seven Eleven Construction Pvt. Ltd
- Tahsildar office
- Tata Sustainability Group
- Tata Institute of Social Science
- Thane & Mumbai Police
- Thane Forest Department
- Thane Municipal Corporation
- Thane Zilla Parishad
- The Breakfast Revolution – The Decimal Foundation
- Trinity Air Travel & Tours Pvt .Ltd.
- United Way Mumbai
- UPS
- Victaulic
- WAB India
- Wipro- Capco
- ZTCC

INCOME AND EXPENSES FROM 1ST APRIL 2024 TO 31ST MARCH 2025

INCOME	AMOUNT	EXPENSES	AMOUNT
Opening Balance as on 1.4.2024			
*Savings in Main & FC Account	77,67,945.00	GYANSAATHI	2,42,94,264.00
*Cash on hand	1,06,711.00	SAVLI	41,18,800.00
		BHARARI/ DISHA	42,48,645.00
		JEEVAN	21,72,216.00
KINDERNOTHILFE	1,24,27,648.00	NIVAS	31,68,364.00
RASHMIKA	45,34,953.00	JAN (Jubilee Action Network)	41,200.00
CARITAS INDIA	18,57,975.00	I-SAVE (Institute of Social Animation & Vocational Education)	2,58,244.00
INDIVIDUAL DONATION	28,92,369.00	SUVIDYA	4,30,000.00
DEUTSCHE BANK	90,14,500.00	SWACH	10,89,610.00
DELOITTE INDIA	15,00,000.00	GREEN HANDS	54,663.00
JAYKAL EXPORTS	14,00,000.00	SUJAL	2,83,456.00
SUN JEWELLS	5,00,000.00	GYANDEEP	19,53,792.00
FUGRO INDIA	11,35,500.00	JEEVAN SAHARA	5,12,589.00
TRINITY AIR TRAVELS	19,17,000.00	POSHAN	11,76,000.00
D'DECOER EXPORTS	4,17,000.00	I PLAY	1,79,132.00
JESSEENA MARINE SERVICES	4,17,000.00	SALARY AND WAGES	27,61,288.00
CEAT LTD	4,17,000.00	GENERAL EXPENSES	17,04,325.00
CARGO CARE	21,77,724.00	CAPITAL EXPENDITURE	1,91,398.00
CATHAROSE CAPITAL LTD	2,00,000.00	ESTABLISHMENT EXPENSES	29,83,377.00
ELYON DIVINE COMPONENTS P LTD	7,00,000.00	TOTAL EXPENSES	5,16,21,363.00
COLORS EFFECTIVE INDIA PLTD	4,51,000.00		
VICTUALIC PIPING	6,57,300.00		
IIBF	11,36,300.00		
WAB INDIA	6,00,000.00	BALANCE IN BANK	90,96,918.00
GENERAL DONATION	89,54,570.00	CASH IN HAND	4,64,214.00
GRAND TOTAL	6,11,82,495.00	GRAND TOTAL	6,11,82,495.00



Our presence

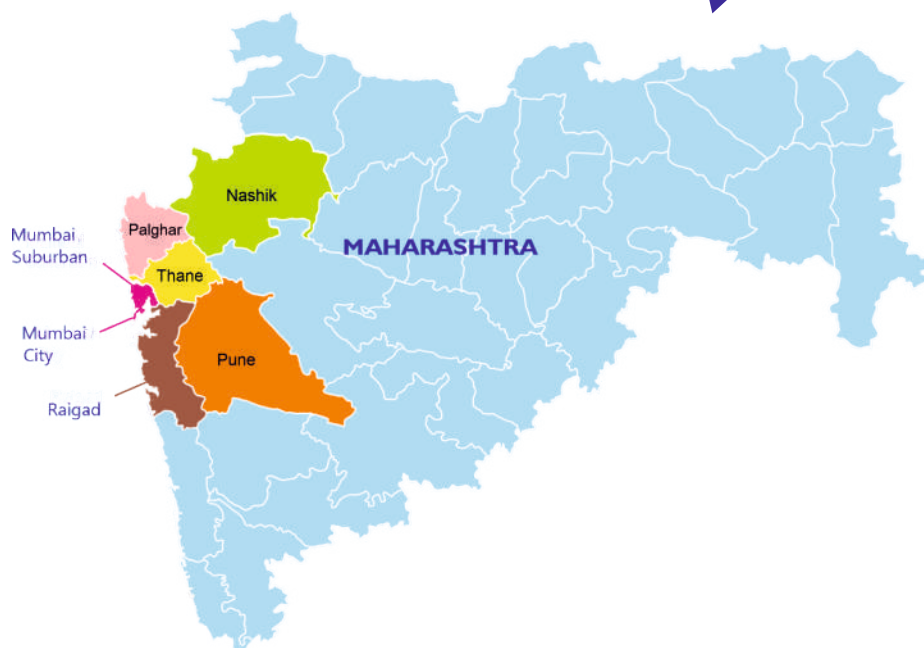
Karunya Trust Registered Office

Bishops House, B/38, IIT P.O,

Powai, Mumbai – 400076

Tel: 022 25785515 / 022 25773399

Mob: 8452081611 / 7738390500



Volunteering Engagement

- To teach children- spoken english, academic subjects, arts & crafts.
- To provide life skill training for children and parents.
- To conduct vocational training for youth and women.
- To support the team in organizing vacation camps and study tours for children.
- To conduct computer training for children and youth.
- To facilitate adult literacy classes for women.
- To provide capacity-building training for staff and beneficiaries.
- Tree plantation drive (Group task).
- House Painting (Group task).

VOLUNTEERS MAY CONTACT:

☎ 77383 90500 / 022 2578 5515

✉ hr@karunyatrustononline.org

🌐 www.karunyatrustononline.org

[in](#) [▶](#) [📷](#) [f](#) karunyatrustkalyandiocese

ⓧ @karunyatrust

Safety net to poor...

KARUNYA TRUST

KALYAN DIOCESAN SOCIAL ACTION (KDSA)



GYANSAATHI



SAVLI



DISHA



JEEVAN



ISAVE



GYANDEEP



JAN



NIVAS



SWATCH



POSHAN



GREEN HANDS



I-PLAY



JEEVAN SAHARA



SUVIDYA



SUJAL



UPLIFT



MRUTHUNJAI



KARE

WE ARE UNITED WITH UNITED NATIONS SUSTAINABLE DEVELOPMENT 14 GOALS OUT OF 17

