



KARUNYA TRUST

ANNUAL REPORT

2016-17



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



**"It's not how much we give, but how
much love we put into giving."
- St. Mother Teresa**

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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



*“In the poor and the outcasts we see
Christ’s face; by loving and helping the
poor we love and serve Christ”*

By Pope Francis

It gives me immense pleasure and joy to write a few lines about Karunya Trust, the social action wing of the Diocese of Kalyan. Let me recall with delight the joy of new life that Karunya Trust has shared with the multitudes of people in Mumbai and various parts of Maharashtra. The vibrant and dynamic services of Karunya trust are well accredited and incredible. Till date it has been successfully enhancing the social, educational, cultural and spiritual realms of human life, particularly the poor and the marginalized of the society. Through different projects and programmes like giving educations 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 is my great pleasure to applaud and appreciate the exceptional and marvelous activities of Karunya Trust. I would like to congratulate Rev. Fr. Paul, Rev. Fr. Jestto Rev. Sr. Betty, Sr. Shaila, Mrs. Rose and all the members of Karunya Trust for all their initiatives in this year for supporting higher education for economically poor students, supporting bed ridden patients and supporting rural tribal families. I do gratefully remember the support and assistance of the priests, religious, staff, benefactors, volunteers and well wishers. I congratulate you all and offer my sincere thanks and prayers for your valuable services and goodwill in contributing in giving the joy of new life to all. May God bless you all abundantly...

Mar. Thomas Elavanal
Bishop of Kalyan Diocese

Director's Message

Give POWER...



Socrates wrote "To know thyself is the greatest knowledge".

It says Knowledge is POWER and when combined, we can say that knowing thyself is the greatest knowledge or POWER. The word 'EMPOWER' means "to give POWER or authority". For the last twenty years, Karunya Trust was engaged in giving this greatest POWER to thousands of less privileged brethren. Today this word is not a jargon to me. Seven years of my service at Karunya Trust has brought new insights on this word. When a landless tribal woman, facilitated by Karunya Trust, come and share her experience of getting 200 Kgs of grains from her rented paddy field which is sufficient for her family for a year; when a school dropout girl supported by Karunya Trust come and share her college experience; when a group of tribal village people joyfully say that today we get our rightful food grains from ration shops, I see fire of EMPOWERMENT in their eyes.

Jesus said "I have come to give life, life in abundance (John 10:10)." Someone gave us life, from inception and will continue till our natural death, our parents, friends, relatives, teachers and sometimes even a stranger who supplied us water, milk, newspaper etc. We have to humbly acknowledge that we grew up under someone's shade and we are bound to share the Life, the Goodness and the Happiness that we received freely.

My dear Karunya Trust Board Members, supporting partners, benefactors, well-wishers and my Team, it is YOU who gave this POWER to these brethren. You gave it through your prayers, presence, appreciation and financial support and all that transformed into "EMPOWERMENT" in its varied forms.

My heartfelt appreciation goes to Rev. Fr. Jesto, Rev. Sr. Betty, Sr. Shaila and Mrs. Rose for their selfless service and commitment towards the portion of God, the poor.

I thank my God for your thoughtfulness and generosity in sharing LIFE with our needy brethren. May He return it to you and your family a hundredfold. I am sure that the one who began a good work in you will bring it to completion... (Phil1:6).

In Christ Jesus
Fr. Paul Kunduparambil
Executive Director

Asst. Director's Message

Small things with great love...

“There are no great things, only small things with great love”, quotes Saint Teresa of Kolkata, patron saint of Karunya Trust. Anything that performed with love and care creates impact on the lives of the people. Karunya Trust which is the charity arm of the Kalyan Diocese Social Action, adds yet another feather to its cap in spreading love and happiness in the life of the less fortunate in the year 2016-2017.

Right from its inception in 1998 till date, Karunya Trust has engaged in different interventions in the potential development of the marginalized and the least of the society. Based on the core value of human dignity we could create a safety net to thousands in the form of education, health care, housing supports, nutrition, agriculture support, livelihood programs, empowerment based on self-help approach and a number of other programs.

It's been a long journey for Karunya Trust, yet there are miles to go. None of these initiatives would have been possible without the generous support of our donors, partners and volunteers from different sectors.

I also extend my heartfelt gratitude to entire Karunya family who has worked zealously to achieve great heights for Karunya Trust.

Yours in Christ
Fr. Joby Ayithamattathil
Asst. Director





Organizational 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. 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 organization's capacity and leadership. Karunya Trust collaborates and builds strong mutually beneficial networks with like-minded organizations 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.

For the last nineteen years, Karunya Trust is involved in Child-Focused Community Development programs. We are spread across Mumbai, Thane, Raigad, Pune, and Nasik districts of Maharashtra. Presently the Trust is implementing 14 social projects catering to 22,692 direct beneficiaries 10,2114 indirect beneficiaries including 3443 less privileged children and 6504 women.

Chief Advisors

Bp. Thomas Elavanal

Bishop Eparchy of Kalyan

Msgr. Emmanuel Kadankavil

Vicar general Eparchy of Kalyan

Mgr. Jacob Porathur

Former Vicar General Eparchy of Kalyan

Lion Dr. Ashok Mehta

Former President Lions Clubs International

Former Sheriff of Mumbai

Dr. Vatsala Trivedi

President National Deceased

Donor Transplantation Network

Ex. Professor & HOD, LTMG Hospital, Sion

Mr. C. Babu Joseph

Former CEO Axis Bank Foundation

Mr. Thomas Mathew

Former Partner, Pricewaterhouse Coopers

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. Sebastian Mudakkalil

Treasurer Eparchy of Kalyan

Mrs. Rose Joseph

Outstanding Philanthropist

Fr. Paul Kunduparambil

Executive Director



Our Vision

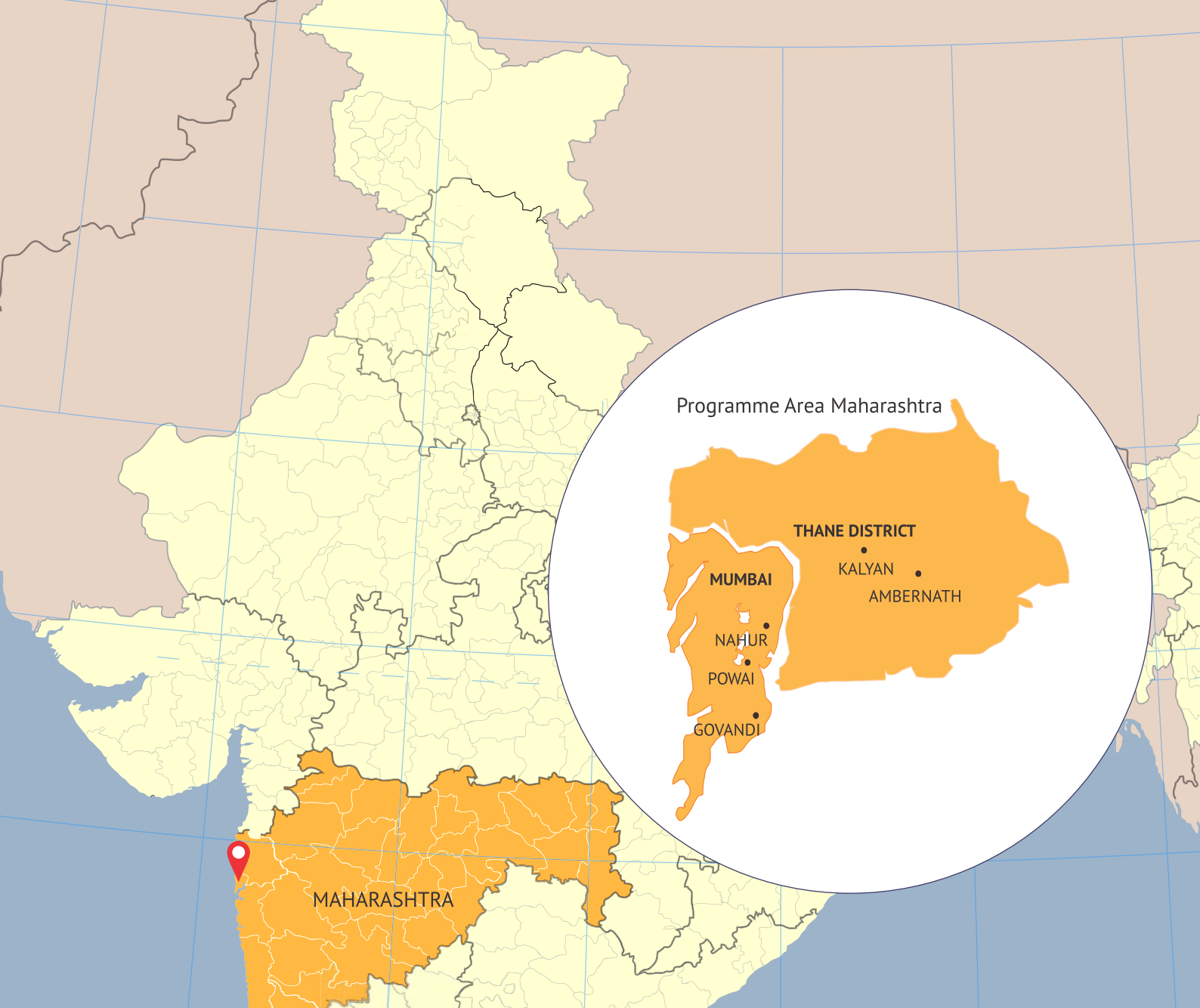
A just and harmonious society rooted in the Gospel values of love, freedom and peace.”

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 life styles towards the self and others.



Our presence

Registered office

Karunya Trust- Powai, Bishop's House, B/38, I.I.T. P.O,
Powai, Mumbai – 400076
Phone.: 022 – 2579 8625 / 2577 3399

Karunya Trust-Govandi Project Gyansaathi-I

Plot No. 1-A-8, Shivaji Nagar, Gajanan colony, opposite
Millennium hospital, Govandi – 400 043
Phone.: +91 7045283285

Karunya Trust-Govandi

Project Gyansaathi-2, Plot No.8-A-5,Gajanan colony,
Near Jafari school, Shivaji Nagar,Govandi - 400 043
Phone.: 8652869442

Karunya Trust-Govandi

Project Gyansaathi-3, Vocational Centre, Plot No. 28-
L-11,Gajanan Colony, Shivaji Nagar, Govandi-43

Karunya Trust-Govandi

Project iSAVE (Institute of Social Animation &
Vocational Education Centre), Plot No. 28- L-3&4,
First Floor, New Gajanan colony, ShivajiNagar,
Govandi – 400 043

Karunya Trust-Nahur

Project Savli, 123,Tirupati Industrial Estate, Subhash
Nagar, Nahur West, Mumbai - 400 078
Phone.: +91 9920074456 / 8291531281 / 9167996139

Karunya Trust-Kalyan

Rural Head Office, R/305, Ballaleshwar Krupa CHS,
B Wing, opposite Roshan Petrol Pump, Murbad Road,
Kalyan West, Thane – 421 301 Phone.: 0251-2303955

Karunya Trust-Rahtoli

Project Bharari, banker Chawl, Room No. 291, Rahtoli,
Badlapur, Ambernath, Thane – 421 503
Phone.: +91 81085 19320

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, Culture of Peace, Justice, Freedom, and Fellowship



Gyansaathi



Savli



Gyandeep



JAN



Muskan



iSave Urban



KARUNYA TRUST AT A GLANCE



Mruthunjai



Bharari



Swagrah



iSave Rural



Jeevan



Jagruti



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

Chapter 1

GYANSAATHI



Gyansaathi - Project for the protection and promotion of the basic and environmental rights of Rag picking children in the dump yards of Govandi, Mumbai. It is set up at Rafik Nagar, an area with close proximity to the Dumping ground and notorious for Drug Addiction, Child Labour, Abuse and Illiteracy.

Gyansaathi1 - This Project was started in 2011 with the support of Kinder Not Hilfe (KNH) and completed six years. Gyansaathi caters to children of the rag picking community. They are provided with education, nutrition, life skill sessions, health care, Adult Literacy and support on advocacy related issues. There are also various other activities conducted like sports, dance, art and craft, exposure visits. This gives them an environment for learning and leading them towards holistic development.



I am Farzana Shaikh, I came to Mumbai in 2011 from my native place. I spend my childhood along with my grandmother as my parents did not have a proper shelter, they feared girls are not safe in that area. I studied till 5th from my native place. When I joined a new school in Mumbai found it very hard to understand my lessons since Hindi was the medium of language. My father did not have enough resources to support my education. My sister used to come to Gyansaathi and told me if I join the school, teachers will help me in my education. I met teachers at Gyansaathi, who were very helpful in resolving my problems. It was my turning point, an opportunity to learn from them. After completing 7th standard from BMC School and with

the help of Gyansaathi I joined a private school and passed my 10th exam this year. Presently I am Interning at Gyansaathi as a Teacher and am eagerly waiting to go to college for my further studies. Gyansaathi is my family as they stood by my dreams like any parents do. Their encouragement, support for study materials and fees made me realize that if I was at my native village I would have lost an opportunity to study. Teachers were very supportive and helped me to learn a lot. I feel Gyansaathi as a Masjid, as its environment gives me so much of peace whenever I am there. What children receive from Gyansaathi is love, knowledge, friends, encouragement, joy etc. that is unique from other places. Since Mother's love is irreplaceable likewise Gyansaathi for children.



Good impression from Visitors:

I am very grateful to have had the opportunity to visit Gyansaathi. The school is making a difference to so many lives. I especially admire the holistic approach to the children's education, health. All the staff were so welcoming. Thank you.

- Ms. Natalie Tamplin (Melbourne, Australia)



In this year 84 children were admitted to mainstream education. This year is historic for 13 children (7 children from National Institute of Open Schooling (NIOS) system NIOS and 6 children from Maharashtra Board) who have passed their 10th exam. **16 SSC students** of last year were enrolled in colleges and supported by Gyansaathi. Two mothers have completed their 10thStd through Gyansaathi. **42 children are enrolled in NIOS.** **1355 beneficiaries were covered this year in Health Camps and six Exposure Visits conducted, 19 Lifeskills sessions benefited 599 children and 741 counseling sessions this year.**

Wonderful Things Happened to me...



My name is Saif, I used to sell clothes on the roadside before joining Gyansaathi. I dropped out of school when I was studying in Standard 6th. My life changed when I met a teacher from Gyansaathi who explained to me and to my family members about the need and importance of education and motivated my parents to send me again to school to complete my studies. I joined NIOS B level in 2014 and completed 10th standard in 2016. Presently I am going to College for further studies. I believe all these wonderful things happened to me because of Gyansaathi. I always wished to do something for Gyansaathi and that came true when I won 1st prize in the Costume competition of SCMM 2017."



GYANSAATHI II

With the support of Deutsche Bank, Gyansaathi II has catered to 125 children for holistic development. In the last two years, Gyansaathi II has admitted 74 children into regular schooling. Children have Sports Day, Educational Exposure Visits, 672 beneficiaries were

covered in Health Check Ups, 66 Children attended Health Awareness Sessions, 44 admissions were done to Regular schools this year, 440 counseling sessions and 208 children attended life skills sessions this year.

“I have overcome all my unhealthy habits...”

My name is Asif Shaikh, I joined Gyansaathi in November 2012. When I joined Gyansaathi, I knew nothing. I was a Drug and Alcohol dependent and was very aggressive before joining Gyansaathi, however at Gyansaathi with the help of life skill and counseling sessions I have overcome all my unhealthy habits. The teachers also helped me to improve my studies and taught me to read and write Hindi and English. I completed NIOS level B, C and 10th from Gyansaathi. In the 10th Standard, I had failed in one subject, but my teachers supported and motivated me to continue and complete my 10th. And in between this 2 years back, I won



the SCMM Best Costume Award where I spoke about the ill effects of Drugs. It was a huge success for me and made me very confident.

During the preparation period, I started to work as a volunteer at Gyansaathi and assist the teachers in their work and in handling the children. I then became a role model to the children. All the children began to look up to me.

Today I have cleared my Std. 10th and I have joined regular college. I also have new dreams to fulfill to live a respectful life. I am ever grateful to Gyansaathi for all what I am today.

Additional Impact

Children who passed SSC from Gyansaathi during the year 2016-17.



Sabiya Shaikh



Chaya Kori



Siraj Hashmi



Sufyan Shaikh



Sabiya Sultana Shaikh



Reshma Khan



Ahmed Khan



Faisal Shaikh



Neha Shaikh



Mo. Hussain Shaikh



Sayma Khan



Farzana Haldar

We Witness...

I want to become a bank manager...

I left school in the year 2012 after I passed 4th Std. I was forced to drop out of school as the financial conditions of my family were very bad. I used to do Catering work. This was my life. If I was not given this opportunity I would never be able to complete my 10th.



I was told about Gyansaathi by a Sir from Apnalaya NGO at Gyansaathi. I was admitted to 10th std. after conducting an assessment. At Gyansaathi we were coached for 1 year for our SSC exams. I wanted to succeed in SSC no matter what. So I decided to ask different people about how I can do well in SSC. Teachers at Gyansaathi were my main support. They spent extra time to teach us. I use to study in a group

with many friends. We use to spend 5 hours studying at Gyansaathi. We also spent hours at home to prepare for the exams. We were giving board exams for the first time. We were tensed but when we gave our 1st subject all our tension vanished. I was able to give all my exams well. To my surprise when the results came, I got 66.6% in SSC. I am the 1st in NIOS Xth Gyansaathi out of 21 students.

My parents and I were very happy. I have applied for commerce and aim to do my B. com degree.

I have a dream of becoming a Bank Manager, for which I will give my best. I thank my teachers, volunteers, friends, and Karunya Trust for fulfilling my dreams.

-Rahul Singh, Gyansaathi student



I reached the right place...

My name is Fariya (name changed) I could not continue my schooling after Standard 7th as High schools were very far. My parents too did not support me in my education, even I was not allowed to move out of my house without my parents' permission.

However, things changed when teachers from Gyansaathi visited my house and explained to me and my parents about the need and significance of education and different opportunities provided at Gyansaathi. I joined Gyansaathi and attended classes for dropout children and was promoted to NIOS level B after two years. Presently I am studying at NIOS Level C. At Gyansaathi, I got opportunities to learn different courses on Beautician, Mehendi, and Fabric painting. I found it difficult to study at Gyansaathi in the beginning as I had studied in an Urdu medium school. I am happy now as I am able to read, write and communicate in Hindi and English and I believe all this has happened only because I reached the right place.



Chapter 2

Institute of Social Animation & Vocational Education (iSAVE) (Urban)



The vocational training centre at Govandi provides vocational training to adolescent children and their guardians In Electrical, Beautician, Tailoring courses.

“I come from a very conservative Muslim family where women are not allowed to go out of the house.



I had completed my basic and advance tailoring course from iSAVE. Since I did not know to read and write to note the measurements, I joined the adult literacy class and am learning Hindi. The staff and volunteers also teach me English and how to use a computer. Today I have started taking stitching orders in my neighborhood and also have take orders for bag making from Karunya Trust. I thank Gyansaathi for giving me an opportunity to earn and also for giving me a sense of independence.”

-Zarina Shaikh



Institute of Social Animation & Vocational Education (iSAVE) (Rural)



After learning tailoring skill, all the women and girls were given tailoring machines at their request. They are currently earning monthly Rs.1000 to Rs.3000/ by stitching ladies clothes like blouse and churidar/salwar.

Forty adolescent girls and women from five 10 hamlets of Ambarnath Taluka had undergone four months tailoring course at Sonavale and Aghan Wadi, Ambarnath Taluka.

It is the motivation that keeps me moving...



My family condition is very poor and I have a great desire to study and take up the professional course. I was always apprehensive whether I will be able to complete my studies. Knowing my family background Karunya Trust gave me the opportunity to learn to tailor, while I was studying in 8th standard. After school hours, I used to spend time in learning stitching. I learned blouse and Churidar patterns but could not practice it since I had no sewing machine. Last year I got a new machine from Karunya Trust. Apart from my school hours I started taking orders for blouse stitching, per blouse I charged 150/- to 200/- rupees. Whatever money I got I purchased textbooks, notebooks, uniform

and I use it for my daily travel. I am very happy that I am able to continue my education and have not become a burden to my family which could have led me to drop out from the school. Besides managing my personal study expenses I support my father on our family expenses and stitch the clothes of my siblings which has helped to save my father's money. I feel proud of myself for self-managerial skill and hard work. I want to become a Nurse and I believe with my own hard work I will achieve my dream. I am grateful to Karunya Trust who keeps my motivation high and it is the motivation to become somebody that keeps me going.

Chapter 3

SAVLI - One Year Down... Forever to Go...

“Empowerment of the Children and their families affected and infected with a Life-threatening disease through holistic care.”



“Very heartwarming experience to be here and to meet the families and children. Prayers and blessings for all, always!”

Ruchi Khemka (Vice President & Head, Corporate Social Responsibility, Deutsche Bank)

“Project Savli works for the Empowerment of the 800 children affected and infected with a Life-threatening disease and their families through holistic care.” These families face tremendous problems like lack of education, poor health status, lack of income, stigma, and discrimination which affects their mental and physical health. We cater to children from Thane, Mulund, Nahur, Bhandup, Kanjurmarg, Vikhroli, Powai, Ghatkopar, Kurla, Govandi, and Chembur and provide community-based care and support to the children of people living in high risk.

Project Savli under the support of Deutsche Bank completed one year reaching out to 800 direct beneficiaries and 5500 indirect beneficiaries. Project Savli provided 1899 Education support, 1476 Nutrition Support, 628 Household and Emergency support and 77 families were supported by Income Generation Programme. Psycho-Social care was administered to 156 beneficiaries. Apart from the above programs last year also witnessed a lot of other activities such as Vacation camp, Study tour, Career guidance, Yoga & Meditation sessions and Life skill sessions.



Event	Total No. of sessions	Total No. of children
Vacation Camp	2	288
Study Tour	2	150
Career Guidance	3	39
Yoga & Meditation	8	349
Life Skill Session	27	2089

“I enjoyed a lot. Rock & Roll Shikshan 2016 was entirely a new experience for me.

I made many new friends. We all in our groups made a handwritten newspaper on the theme Water. I was very excited seeing Magic Show.”

- Radhika Jaiswal (Savli Child)

Team Savli is marching towards the second year of the project with the motto ***“We Rise by Lifting Others”***.

Pink Lead Empowerment

Ranjana came in contact with Project Savli of Karunya Trust in the month of December 2016. Ranjana lives in one of the chawls in the suburbs of Mumbai. She is a very hardworking and dedicated lady. She is the only earning member in the family. She lives with her husband who is fighting with a life-threatening illness and two Child.

Every month they receive support services from the Savli project. Before Savli's Income Generation Programme (IGP) support, their financial condition was not good but after receiving IGP Support from Savli project, Ranjana

started her own beauty parlor. Her beauty parlor is going on well and she is earning Rs.200/ per day and her financial condition has improved.

She started earning for her family and with this, she also got inspired to start another business of selling Ayurvedic Products along with her Beauty Parlor business. She is now able to fetch a good amount of Rs.6000 – Rs.7000 per month from the business. She is happy in her life now and is able to take care of her household expenses and the education of her two children.



Children Parliament Exposure Visit

Ministers on Tour

Fifty-three children who voluntarily came forward to be Change Makers in the society by being a part of Children Parliament were taken for an exposure visit to Karjat, Raigad District on 26th Dec 2016. Children got an opportunity to visit and interact with officials at Gram Panchayat, Panchayat Samithi and Tehsildar Office. Exposure visit gave an overall idea for Children Parliament members about the functioning of rural local governance. Children got a lot of memories to cherish about village life by spending time at an Adivasiwadi in Neral. “Thank you so much Karunya Trust for giving us a visual treat of whatever we read in our School Civics textbook”

- Neha Prajapati (Savli Children Parliament Federation Chairwoman)

Chapter 4

Gyandeep Educational Sponsorship & Scholarship Program

Gyandeep program extends its support to more than 200 children every year, who are economically weak. So far Karunya Trust has supported 7216 children under the program.



Karunya Trust had supported my Education for the past six years and I completed my 12th Std. Currently I am doing my ITI Electrical trade and also working in a small firm as a data entry operator.

I thank Karunya Trust for the great support given to me where my family was helpless to pay my fees.

***Thank you Karunya Trust
Omkar Pawar***

Chapter 5

Muskan

STEM (Science, Technology, Engineering, and Maths) learning can change the world.

(An Intervention to reduce the gap between academic performance of normal children and children who are slow learners)



Muskan Project is a proposed intervention to improve the overall learning and skills of children who are slow learners in the Municipality Schools of Navi Mumbai. It is conceptualized to increase the interest of the children towards Science, Technology, Engineering and Maths (STEM). It enhances the academic performance of children who are slow learners by using the STEM framework and reduces the gap between the academic performance of normal children and children who are slow learners. A total of 149 children were enrolled in this program from 6th, 7th and 8th Std. of 2 schools - School No. 20 (K. Bholanath Ramdas Patil school) and School No. 28 (Shankar Raw Vishwas Raw School).

Dream Big

I'm Arman Khan and I submitted a mini DJ as my project. This mini DJ was made from e waste and scrap which ensured that I incurred almost no expenses. A whole month of toil went into this mini DJ. Colorful lights, light control machinery, tape recorders, speakers, Bluetooth devices, coax cables and electricity were the raw materials that formed this splendid device. To my sheer delight, my project won the first prize. It was exhilarating to experience the sweet rewards for my perseverance and hard work. I aspire to be an engineer and look forward to creating more devices that help make our mundane life a little more enjoyable. I am grateful to Karunya Trust for inspiring and encouraging me to broaden my horizons and dream bigger.



Chapter 6

JUBILEE ACTION NETWORK (JAN)



In collaboration with local Police and other like-minded people, the JAN (Jubilee Action Network) from Karunya Trust Nodal units render service to the destitute. They pick up the destitute, orphans from the street and rehabilitate them in the care homes. JAN team could give new life to 105 people in the past 4 years.

Chapter 7

Mruthunjai: Organ Donation Drive

Awareness programs on organ donation were conducted by various associations at Parish and Zonal levels for different groups of people. During the year two deceased members had donated their organs and could light the lives of people. Their relatives were honored during the Annual day of Karunya Trust for the noble act inspiring thousands.

Organ donation: Life goes on, nobody can do everything but everyone can do something...

THEY DID IT...



Mr. Xavier Variath (Bhandup Parish, Mumbai) donated his eyes (on 24th September 2016)



Mrs. Ansamma Antu (Dapodi Parish, Pune) Donated her 5 organs – 2 Kidneys, Liver and 2 eyes (on 7th July 2016)



Mr. Lijo Xavier, son of Puravathan Xavier who donated his eyes at his demise, receives organ donor certificate from Mar Thomas Elavanal & Smt. Meera Kumar, Coordinator ZTCC at Karunya Annual Day 2016



Br. Sinto Antu, son of Ansamma Antu who donated her five organs including 3 vital organs at her demise, receives organ donor certificate from Mar Thomas Elavanal & Smt. Meera Kumar, Coordinator ZTCC at Karunya Annual Day 2016

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

Organ India & NOTTO

First Collaborative Conclave for Organ Donation



Dr. Vatsala Trivedi & Fr. Paul Kunduparambil participated at Collaborative Conclave for Organ Donation in Delhi initiated by ORGAN India in collaboration with NOTTO - National Organ and Tissue Transplant Organisation on 1st December 2016



Chapter 8

Jeevan PLE - People Led Empowerment... (Kalyan block)

Jeevan - People Led Empowerment is a process where people realize that they have inborn potentials for their own empowerment and have the capacity for collective action that itself leads them to the development of self and the community. The various examples, be it small or big is leaving a legacy for people for more people led initiatives.



Political

The principle of self-reliance to present the issue, discuss it and apply to solve it is witnessed among the people as they visit government offices. In this matter, the awareness on Panchayat Raj Institution and their responsibilities have played a greater role. This kind of small changes but important changes have become a success point for the people and building the process

of people led development. People have become politically aware of their rights and the knowledge of their rights leading to collective action. To writing an application and collecting acknowledgment copy from government offices have made their perception to shift from impossible to executing it without external aid..



People are aware and have understood the importance of traditional farming and indigenous seed. Landless people have begun to cultivate through Patel system pattern that they have sufficient food grains for the year and avoid money lending from the landlords. Such an initiative is leading to sustainable agriculture practices.



Social

The common meetings and awareness of the hamlet issue are creating the ownership among the community to take the responsibility for their own development. People are realizing that it is not only discussing the issues in the community but it needs to be presented. It is an empowered ownership to solve their community problems.



Chapter 9

Bharari-Thane Tribal Development Project



Mother makes the lives of children and the entire family secure by her presence and selfless work.

The formation of Self Help Group (SHG) leads to change in the lives of women, their families, and communities, ultimately bringing about positive and lasting change in the lives of children. SHG Approach puts equal emphasis on the goals of economic, social and political empowerment. It provides an environment of trust and cooperation in which women come to realize they are able to

help themselves to achieve the economic, social and political goals that they themselves define. It generates an attitudinal change in members to unleash their God-given potential.

It is through Self Help Group Approach women has become a central part of Bharari project, with 50 self-help groups with a population of 515 in 16 hamlets.

Self Help Empowerment – Empowering Mother Earth Through Agricultural and environmental programs

SHA the empowerment model for women is operating among the Tribal population of Ambernath Block, particularly it focuses on Tribal women empowerment. Through Formation of Self Help Groups (SHG) and facilitation of different pieces of training women are capacitated to unleash their hidden potentials. Women are organized for collective action at their hamlet level. The tale of the success is depicted here

Karunya has focused its attention on landless tribals, who worked on others farm as labourers, filling others barns with grains and they have remained the borrowers for survival. Since May 2016 Karunya Trust created awareness to take the land on lease or half share cultivation, landless farmers have sufficient grains

for the year. 18 families cultivated on others farm for the first time from Kalyan and Ambernath Taluka. Mrs Pinki Datta Pawar, from Savarewadi, shares her joyful experience of having sufficient grains for the family. “My room is full of paddy and for the first time, I have seen 10 quintal paddy in my house. Since Karunya Trust motivated my family we have earned such a good yield from the small field we had hired. Seeing the room with sufficient grains my husband’s and my eyes were filled with tears of joy, there is satisfaction in us for the hard work we had put in. I am grateful to Karunya for showing me the fruitful and fulfilling way. I have already booked two more fields for the coming year, I will never turn back from cultivation, instead motivate others for the same.





Perseverance gives Success...

It is a story of every tribal woman in the project area who goes to forest twice a day to collect wood for fuel required for cooking. Due to climate change, the forest department has restricted those women's entry to the forest. It was the only way that women used to find their way out through the forest to gather the wood but that was also lost. Karunya Trust has been creating awareness among the tribal belt to have household Gas connection facility, whereas for those tribal women to think of having a Gas connection was

a strange reality embodied with fear attached to it. The constant motivation building up by Karunya has helped women to apply for the Gas connection and they have persevered until they got it. By December 2016 two hamlets got 58 gas connections. Today these women are happy that they do not have to walk miles for fuel and are free of tension. Rest of the hamlets are getting registered for the Gas connection, by the end of 2017 we envisage that 75% of our tribal households will get Gas connections in their homes.



Dental checkup and training

Dental health for India (DHFI) team from the UK sponsored by Kinder Not Hilfe organized the dental checkup in 10 hamlets. 475 children below 14 years were had their dental check-up. And 400 women were trained in oral hygiene has impacted in less complication of the oral health of children and adult, as women who are family caretakers reminds them from time to time about the oral health.

Chapter 10

Project Jagruti - Adult Literacy program for the Tribal Women:

Project Jagruti aims at Adult literacy program. Women in their free time are taught to write and identify Alphabets and numbers. So far 350 women have learned to sign.



The impact story- Literacy: a weapon against exploitation

“If you educate a man, you educate an individual however if you educate a woman, you educate a whole family,” says Mahatma Gandhi

My name is Asha Ramesh Waghe I stay at Savrewadi. I am the President of the Mogara SHG. We all women are illiterate. I didn't know even to sign if anyone asks me to sign I used to sign any paper without knowing the matter. I was not even aware of my children's study, what they write and what they do.

But the Animators from Karunya Trust came to our Wadi and started the literacy classes for women. After experiencing the initial struggle I realized the importance of education and with great interest, I too

participated in those classes. Through literacy class, I learn to recognize the word and even I learn to do my own signature. Now I don't sign any paper without knowing the matter. If GramSevak comes to take signature I see the date and in case if I was not present on that day for Gram Sabha then I strongly say no for the signature. Before I was not aware of Gram Sabha's Agenda but now Gram Sevak or Sarpanch is sending us the Agenda.

One day Electricity bill amount came for 50 units but meter reading was only 20 units. So without hesitation, I personally went to electricity office and clarified the mistake made in the electricity bill. As soon as they were made aware they reduced the amount.



I take my children's study, now I know what they read and write. I do correct them if they make a mistake while reading the lesson's name. My aim and dream are to learn to write and read completely and to do SHG record maintaining. I will give good education to my children and also will be an inspiration to all women. I will fight for my own right and try to get the information about new government schemes from the government office.



Pregnant women medical camp

Women in tribal belt have anemia during pregnancy, they easily do not approach doctors for the preliminary and follow up checkups. Karunya trust had organized camp for 41 pregnant mothers with blood test and sonography. With the initial checkup, all 41 of them were linked to PHC for the follow up check Out of 41 women 38 had normal delivery at (PHC) Govt. hospitals. 3 Women had C section delivery at the central hospital. This initiative of Karunya trust have increased health-seeking behaviour among the tribal women, home-based deliveries have stopped and hospitalized deliveries are preferred.



Nutrition Supplement to ZP School



Karunya Trust facilitated Nutritious food supplement programme through generous donors from Church. ZP school gets per day per child Rs.1.5 paisa per child which is not sufficient for the overall growth of the child. Karunya trust assessing the Nutritious need of the children have supported 3 ZP schools with 123 children to increase their physical and mental health.

Demonstration on Low cost Nutrition preparation



Simple lifestyle and food are the life of village people. Village people never pay attention to their health. From morning till evening they are on their feet. They work hard to fulfill their basic needs. Due to workaholic nature and lack of intake of nutritious food, people are anemic.

Karunya Trust facilitates demonstration and preparation of nutrition food at low cost. Through this training, we made them aware of with available things at home and low-cost purchase on how they can increase their HB. As a result of the training, 30 women prepared the powder and tonic as shown. The regular intake of it and feeding the powder to their children has improved their health. Children's weight is increased. This improvement



is not seen only by Karunya Trust but also by family members. Women are happy to see this change. Women are grateful to Karunya Trust for having brought such training which improves their and children's health.



Street play

Karunya Trust used street play as one of the programme media to create awareness among the tribal community on health issue personal health and hygiene for adolescent girls, child marriage, use of toilet and govt. schemes, combat superstitious belief, Importance of immunization and literacy. 2000 people were made aware. The direct communication through street play has lead to immediate actions among the people for above issues. Generally, the improvement is observed among 60% of the tribal population.



Tuition Centre

Karunya trust provides supplementary educational support to Tribal children through 12 tuition Centres. The purpose of this tuition centre is to reduce dropout rates and cultivate among the children the taste for studies. The children from 1st to 5th standard studying in Zilla Parishad government school are helped to grasp the lessons well. Through 12 tuition centres in 12 hamlets, we provided supplementary education for 325 children.



Chapter 11

SWAGRAH – Housing project for the rural poor

Forty seven houses were constructed under Jubilee housing project, Samsung and Dow housing project in Ambernath and Kalyan block.



Housing project a ladder for change...



Tribal community has gone through great change. Karunya has empowered people by focusing on their village issues. Hamlets have got totally changed with provision of safe and decent houses. The acceptance and love shared by Karunya Trust and its staff has led them to change their lifestyle, thinking and behavior. The hamlets which were neglected by the village people and the government is witnessing a human treatment due to improvement in housing condition. People of the hamlets feel the sense of self respect and there is eagerness in them to learn and to become better human being with dignity and respect.

Women have formed Self help groups, they take every facilitation of Karunya seriously with it participation in Gram Sabha is increased; People come forward to fight for their rights. Due to housing Project people's life has changed and they are happy, truly housing project became a ladder for change.

Chapter 12

NODAL Centres- Extended hands of Karunya Trust

Karunya Trust extends its service to thousands of less privileged families through its 55 Nodal centres. The Nodal centres provide support for education, health and conduct other social charitable activities in their neighbourhood. Thus they contribute 20% of the total income of the Trust for such activities.

The best performing Nodal units(2016-17) were felicitated with Karunya Good Samaritan Award



St Thomas Nodal unit, Mira Road



Christ The King Nodal unit, Bhandup



ST. George Catholic Nodal unit, Nallasopara



St. George Forane Nodal unit, Panvel

Chapter 13

Others

Training And Capacity Building Of The Team



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



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, painting houses, building toilets, tree plantation etc...

**Life is a great big canvas...
throw all the paint on it you can...**



Youth shares “Armed with cans of paint and a heart full of love, we, decided to put some colour in these villager’s lives. I got a great opportunity to help those who are really needy. Being a student I couldn’t help financially but still could help out in the best manner suitable to my age and maturity... Thanks, Karunya Trust for giving us this opportunity to touch people’s lives...for giving us the opportunity to “Lend a Hand and stand apart”.



“It was indeed a good experience going there and doing something totally different from our daily routine of work. Aakhir daag ache hote hai!!”

“Somehow realized the importance of our house in comparison to the houses built there. Happy to hear that people are grateful to Karunya Trust for providing them with a shelter and education.



“Simply amazing to see the smiles on the faces of the villagers, to do something that actually means a lot to those in need. I feel grateful and blessed and am looking forward to more of such opportunities to aid the poor.”



Fundraising through Standard Chartered MUMBAI MARATHON 2017



Empowering Lives through Belief, Courage & Perseverance

Like every year this year too, Karunya Trust participated in Standard Chartered Mumbai Marathon 2017(SCMM 17). On 15th January 2017, 190 members ran for Karunya Trust at SCMM 17. Bishop Mar Thomas Elavanal became the First Bishop to participate in the Mumbai Marathon. He led the team which included Beneficiaries, Corporate Supporters, Individual Supporters, Kalyan Diocese Pro-life Team and Karunya Trust staff members. It was an exhilarating experience to see Team Karunya with its Beneficiaries and Donors chanting together and running for a common Cause and Vision.



Master Saif Shaik, Gyansaathi student receive best individual costume award, a cheque of Rs. 30,000/-, from Smt. Amruta Ranade Fadnavis wife of Shri. Devendra Fadnavis Hon'ble Chief Minister of Maharashtra



A meeting at Bishops House for all Mumbai Marathon 2017 Runners on different activities done at Karunya Trust



It was a great pleasure to be part of the Prestigious Standard Chartered Mumbai Marathon 2017. On the day of the event, all our WERT Jeans team members assembled together wearing the WERT T-Shirt. Our Team members took part in the Dream Run Category. The energy, the vibrancy and the sea of enthusiastic participants made us feel humble and that too when it was for a noble cause through Karunya Trust.

Sabu Joseph Thannikot
Director, WERT Jeans

Mar. Thomas Elevalanal, Chairman of Karunya Trust lead a team of 190 members at Mumbai Marathon on 15th January 2017



A week before the Marathon, I felt an urge to get a more informed understanding of the Trust as I was representing it and want to learn about their work. On visiting the Karunya Gyansaathi project in Govandi I was deeply moved by the dedication, passion and commitment shared by the teachers and the students alike to the cause of education and skill building. Running this edition of the SCMM half marathon was by far my most satisfying experience among all previous instances. To complete the 21 Kms run, this time around, I realized my mind and body was drawing motivation from the shining, smiling, and hope-filled faces of Gyansaathi school children.

Raul Rebello
(SVP & Head)
Rural Lending - Axis Bank



KARUNYA TRUST ANNUAL DAY 2016



On the occasion of Annual day 2016, our project children performed and enjoyed the day



**Lighting of the lamp
Bp. Thomas Elavanal**



Glimpses of Annual Day 2016



Bp. Thomas Elavanal handing over Karunya Awards 2016; Karunya Service Award (Sisters of Nirmala Dasi, Dharavi), Karunya Award of Excellence to Sr. Shaila Philip, Volunteer Award to Mr Gigy Mathew, Award of Excellence to Mrs Beena Raju, Mrs. Salma Qureshi, Mrs Suvarna Ghadge, Mrs.Sadhana Butere, Mr. Bhagvan Pawar, Ms. Jyoti Tiwari on 23rd December 2016. We salute you for your dedication and outstanding contribution to improve our society.

Swachh Project - Impact Study

The problem	Theory about why the problem exists	How Karunya addressed the problem	Activities	Measurable Outcomes	Impact
• Health and safety issues in women and adolescent girls • Lack of awareness in community about the ill-effects of open defecation • People having myth that open defecation is healthy and natural	• Families not able to get toilets from the governments • Bad financial situation • Families not interested to build toilets in their house	Problem Identification Building rapport with the community People participation Awareness on sanitation Capacity enhancement of SHG groups and other CBO's and equipping them with information	• Meetings with CBO's and with Sarpanch • Visit to the individual houses for need assessment • Finalizing the houses where the toilets needs to be provided • Funds given to the families • Toilets built by the families • Monitoring by Karunya Trust staff members	• Reduction of the health cost • Improvement of health issues of the women in the village • Feeling of safety and security for the women's of the villages	• Family able to save money • Village free from health hazard • Less contamination of the environment • Increase in the safety of women

Jagruti Project- Impact Study

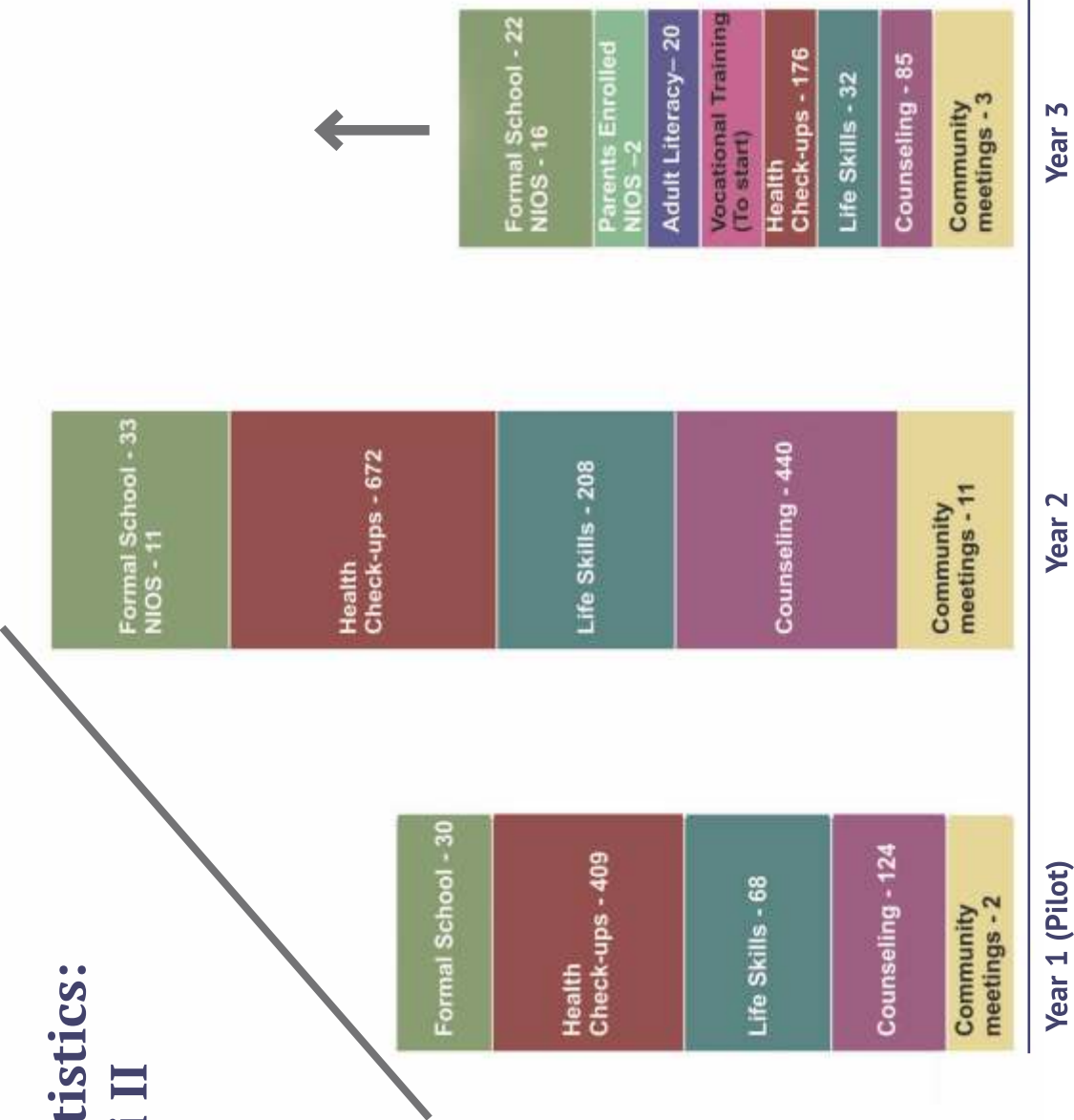
The Problem	Theory about why the problem exists	How Karunya addressed the problem	Activities	Measurable Outcomes	Impact
• Literacy rate very low in the village • Lot of Health issues in the villages • No Health seeking behaviour among people • Malnutrition among few children • People not able to access their rights from the Government • People not able to access the Government schemes.	• People unaware of the importance of Education • Lack of awareness in health • Lack of awareness about proper Nutritious food to be created. • Lack of proper awareness about Health and Nutrition among the Villagers. • People unaware about their rights • People unaware about the Government schemes available at their disposal	Problem Identification Building Rapport with the community People participation Awareness on various issues in the village like Education, Government schemes, Rights, Health. Literacy classes for the Women	• Building rapport with the community • Community informed about services available in project through community meeting and SHG meetings • List of interested beneficiaries finalised • The literacy classes start sensitizing women on their potential and importance of forming SHG group • Different awareness programs done in the project for women • Monitoring of the project by the team	• Women start to become Educated • Many women now join SHG groups • Reduction of Health issues in the village • Malnutrition Reduction of the health cost • Improvement of health issues of the women in the village	• Women become literate • Illiteracy among children will be removed and all children will get educated • Women become more confident and feel a sense of dignity in their life • Community now aware and fight for their rights and entitlements • Family now able to save money • Village free from health problems • Malnutrition eradicated from the village

Project Statistics: Gyansaathi I



*Data as per March 2017

Project Statistics: Gyansaathi II



*Data as per March 2017

Visitors Speak...



“Thank you so much for sharing this great effort. Our students are inspired by the hard work, team spirit, dedication with which everyone at Gyansathi works. The children in spite of their disadvantages are so positive, lively and well behaved.”

***Staff and students,
Dept. of Social work, Vimala College***

“Words cannot express the gratitude and awe of your selflessness from one teacher to you all, are doing an amazing job. Every child should enjoy their childhood.”

***Claire Greaves,
St. Martins School, Derby, UK***

“Thank you to all the amazing staff at Karunya Trust and Gyansaathi for your extraordinary hard work, dedication, and commitment. Your work is making such significant difference to so many lives, and each and everyone of you is such an inspirational people and the best role models. I cannot thank you enough!”

***Roxanne Furnell, Australia
(Volunteer from, Atma)***

“Brilliant work happening at Gyansaathi! Keep up the passion...”

***Jignesh Thakkar & Deepak Chincholi
KPMG***

“Kudos to Karunya for the great work done for the society. Each and every team member is extremely passionate and committed towards their work. I feel blessed to be part of the team for this project. Love to all students.”

***Arun Chaudhary
Piramal Enterprises Ltd.***

“You people are doing a great job. It is really a great pleasure to come here and understand what you are doing. All the best to you all.”

Priyanka Aroua



Bankers

- Bank of India
- 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, Naik Marg, Fort, Mumbai -400 001

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 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

Partners in Social Intervention



Supporters





Activity Album Urban





Activity Album Rural



Karunya Trust Board of Directors

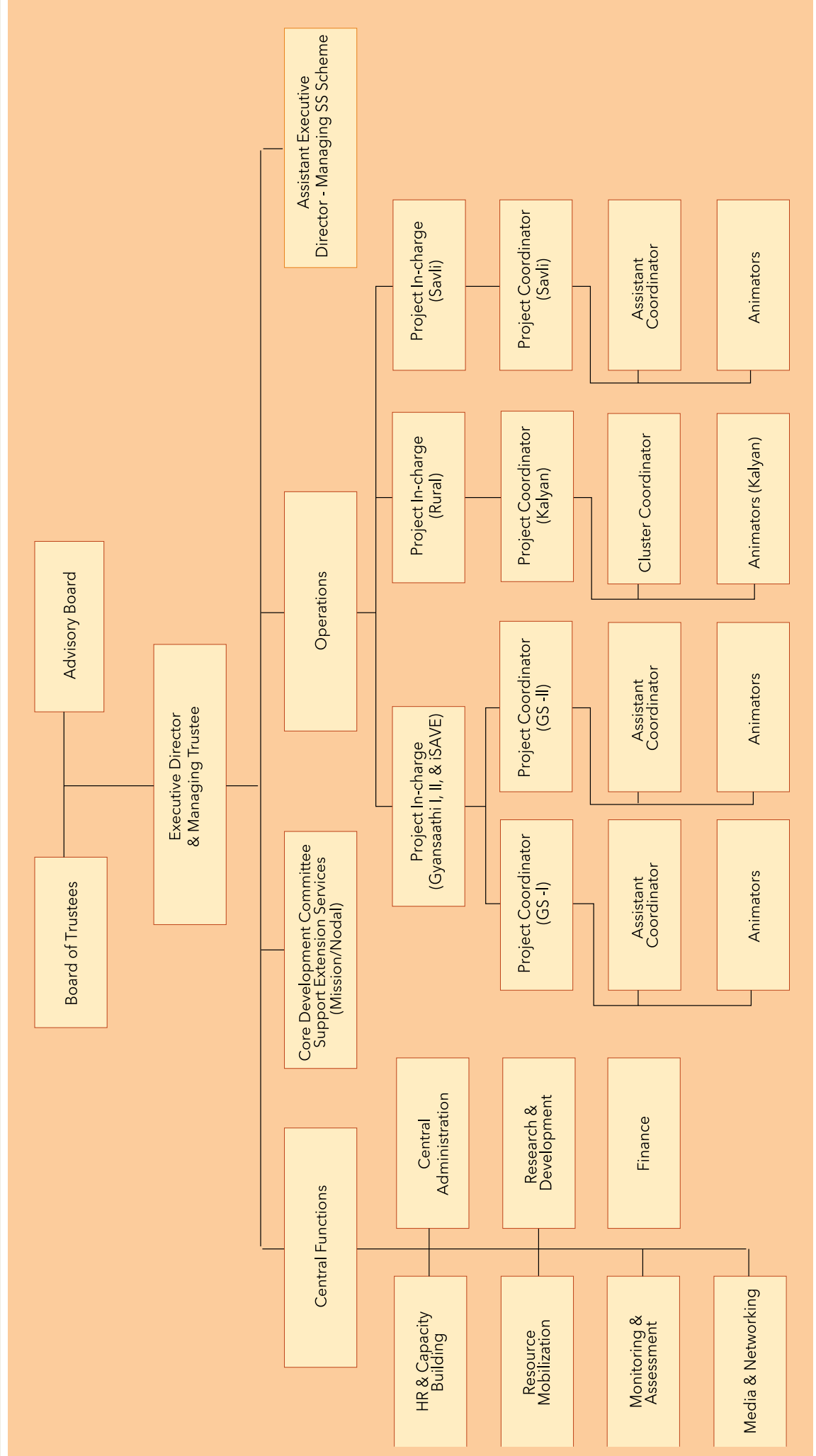


Kalyan Diocesan Social Action – Karunya Trust Staff with Mar Thomas Elavanal



Organizational structure - Karunya Trust

Our Vision: "A just and harmonious society rooted in the Gospel values of Love, Freedom and Peace"



Glossary

KNH	Kindernothilfe
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
Gyandeep	Light of knowledge
Jeevan	Life
Swagrah	Own house
Muskan	Smile

Chhotahal H. Shah & Co. (Haggl)
CHARTERED ACCOUNTANTS

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

Tel: 2201 1787 / 2201 9193
"Diamond Mansion", 1st Floor,
15, A. K. Nalk Mang. 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, 2017 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 judgment and estimates that are reasonable and prudent; design, implementation and maintenance of adequate internal 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. 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.



-1-

Chhotahal H. Shah & Co. (Haggl)
CHARTERED ACCOUNTANTS

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

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

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

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 :

- (i) In the case of the Balance Sheet, of the state of affairs of the Trust as at March 31, 2017;
- (ii) In the case of the Income and Expenditure Account, of the surplus of the trust 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 & Rules 1951 we annexed 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 :

- i) 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;
- ii) 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;
- iii) 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 Chhotahal H. Shah & Co.
Chartered Accountants
(F.R.N. 101639W)

Bimal R. Desai
Partner

Mumbai 25 OCT 2017



BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201

-2-

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

Chartered Accountants
CHARTERED ACCOUNTANTS
Bimal R. Desai, B.Sc., F.C.A.,
Ketan S. Patel, B.Com., F.C.A.

DATE: 25 OCT 2017

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, 2017.
Under the Maharashtra Public Trust Act, 1950 & Rules 1951.

Q. No.	Question	Answer
1	(a) Whether the maximum and minimum number of the Trustees maintained; Meetings held regularly and Minute Book of the proceedings maintained.	Yes
2	(p) Whether any of the Trustees has any interest in the investment of the Trust;	No
3	(q) Whether any of the Trustees is a debtor or a creditor of the Trust;	No
4	(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.
5	(s) Special Remarks:	

For CHHOTALAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101321W



BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 36201

Place: Mumbai
Date: 25 OCT 2017
Comp: MN

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

Chartered Accountants
CHARTERED ACCOUNTANTS
Bimal R. Desai, B.Sc., F.C.A.,
Ketan S. Patel, B.Com., F.C.A.

DATE: 25 OCT 2017

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, 2017.
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 account;	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 in 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 lands 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/-	During the year there were no major repairs or construction
(j)	Whether any money of the Public Trust has been invested contrary to the provision of Section 35;	No
(k)	Alternation, if any, of the irrevocable property contrary to the provisions of Section 36 which have come to the notice of the auditor;	Not Notified
(l)	Any special matter the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner;	No such special matter
(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 Notified
(n)	Whether the budget has been filed in the form provided by rule 16A	Yes



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

"Damsodar Mission", 1st Floor,
15, A. K. Nair Marg, Fort,
Mumbai - 400 001.

TEL. REGN. NO.: E-18021 (MUMBAI)

KARUNYA TRUST, POWAI, MUMBAI

YEAR ENDED - 31 ST MARCH 2017.

ANNEXURE TO IXC

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

Add: Donation Credited to Funds:	
Rural Development Fund	1,03,57,806.25
Welfare of Children	1,07,47,823.00
Jubilee Housing Project	10,000.00
Jubilee Housing Project - Tailoring	5,700.00
Awareness about Acquired Immune Deficiency Syndrome	2,55,255.00
Disaster Relief Fund	9,40,914.00
	<u>2,23,17,406.25</u>
	<u>4,49,99,424.55</u>

Less: Donation received with specific Direction:

Rural Development Fund	1,03,57,806.25
Welfare of Children	1,07,47,823.00
Jubilee Housing Project	10,000.00
Jubilee Housing Project - Tailoring	5,700.00
Awareness about Acquired Immune Deficiency Syndrome	2,55,255.00
Disaster Relief Fund	9,40,914.00
	<u>2,23,17,406.25</u>
	<u>2,26,77,926.30</u>

TOTAL RUPEES:

For CHHOTALAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101K28W

BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 35201

Place: Mumbai
Date: **25 OCT 2017**
Comp:

TRUSTEE

THE MAHARASHTRA PUBLIC TRUSTS ACT, 1950

TEL: 2201 1787 / 2201 9193
"Damsodar Mission", 1st Floor,
15, A. K. Nair Marg, Fort,
Mumbai - 400 001.

CHHOTALAL H. SHAH & CO. (Regd.)
CHARTERED ACCOUNTANTS

"SCHEDULE IX - C"
(Vide Rule 32)

DATE: **25 OCT 2017**

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

Statement of Income liable for contribution for the year ended 31st March, 2017

Name of Public Trust: KARUNYA TRUST, POWAI, MUMBAI

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

	Rs.	P.	P.	P.
I. Income as shown in the Income and Expenditure Account (Schedule IX)				
As Per Annexure Attached				2,26,77,926.30
II. Items not chargeable to contribution-under section 58 and rule 32:				
(i) Donations received from other Public Trusts and Charitable	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	22,11,147.00			
(v) Amount spent for the purpose of medical relief	33,88,119.00			
(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 -	Nil			
(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			
(d) Deductions out of income from lands used for non-agricultural purposes -	Nil			
(a) Assessment Cesses & other Government or Municipal taxes	Nil			
(b) Ground rent payable to the 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			
(f) Cost of collection of income or receipts from securities, stocks etc. at 1 per cent of such income	Nil			
(g) 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				55,99,266.00
				<u>1,70,78,660.30</u>

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. 101K28W

BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 35201

Place: Mumbai

TRUSTEE

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

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

THE MAHARASHTRA PUBLIC TRUST ACT, 1940
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			
Adjustment during the year	Nil			
Order Earmarked Funds: (Created under the provisions of the Trust Deed or Scheme or out of the income)				
Depreciation Fund	As per Schedule 'A' attached			
Sinking Fund				
Reserve Fund				
Any Other Fund				
Loans (Secured or Unsecured): From Trustees	Nil			
From Others	Nil			
Liabilities: For Habitat Project	Nil			
For Advances	1,10,000.00			
For Rent and other Deposits	Nil			
For Sundry credit balances	2,18,545.00			
Income and Expenditure Account: As per last Balance Sheet	2,04,45,309.09			
Add: Prior Period Adjustment	Nil			
Add / Less: Surplus or Deficit as per Income and Expenditure account annexed	2,04,45,309.09			
Accounting Policies and Notes on Accounts (As per Schedule V/ Attached)	66,50,216.45			
TOTAL RUPEES				
				3,84,72,091.42

As per our Report of even date annexed

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

BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 39201

Place: Mumbai
Date: 25 OCT 2017
Comp. MN

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

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

CERTIFICATE

Name of the Trust: KARUNYA TRUST, POWAI

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

YEAR ENDED: 31st MARCH 2017

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	₹ 1,03,57,806.25
2. Welfare of Children	₹ 1,07,47,821.00
3. Jubilee Housing Project	₹ 10,000.00
4. Jubilee Housing Project - Tailoring	₹ 5,700.00
5. Awareness about Acquired Immune Deficiency Syndrome	₹ 2,55,255.00
6. Disaster Relief Fund	₹ 9,40,914.00

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, 1940.

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

BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 39201

Mumbai 25 OCT 2017

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

KARUNYA TRUST, POWAI, MUMBAI

31ST MARCH, 2017

Tel.: 2201 1787 / 2201 9191
"Dorodier Mansion", 1st Floor,
15, A. K. Nalk Marg, Fort,
Mumbai - 400 001.

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			24,29,688.00	
Loans: (Secured or Unsecured) Good/Doubtful				
Loan Scholarships				
Other Loans				
Advances:				
To Trustees				
To Employees				
To Contractors				
To Lawyers				
To Others			1,16,100.00	
Deposits				
Income Outstanding:				
Rent			1,16,100.00	
Interest			3,65,000.00	
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			1,31,174.00	
Income and Expenditure Account:				
As per last Balance Sheet				
Less: Surplus as per Income				
and Expenditure account annexed				
TOTAL RUPEES			3,84,72,691.42	

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


BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201

Chartered A. Shah & Co. (Regd.)
CHARTERED ACCOUNTANTS

Public Trust Registration No.: F - 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			8,712.00 Nil Nil 13,851.00 13,691.00 Nil	
To Establishment Expenses			As per Schedule "D" Attached	38,254.00
To Remuneration to Trustees				23,30,262.35
To Remuneration (in the case of a trust) to the head of the trust including his household expenditure, if any				Nil
To Legal and Professional Fees				17,200.00
To Audit Fees				38,626.00
To Contribution and Fees				Nil
To Amount Written off : (a) Bad debts (b) Loan Scholarship (c) Irrecoverable rents (d) Other items			Nil Nil Nil Nil	Nil
To Miscellaneous Expenses				Nil
To Depreciation				6,25,705.00
To Amount transferred to Reserve or Specific Funds (As per Schedule "E" Attached)				3,58,496.00
To Expenditure on Objects of the Trust (a) Religious (b) Educational (c) Medical Relief (d) Relief of poverty (e) Other Charitable objects			As per Schedule "F" attached	1,26,19,166.50
To Surplus carried over to Balance Sheet				66,50,216.45
Accounting Policies and Notes on Accounts (As per Schedule "G" Attached)				
TOTAL RUPEES				2,26,77,926.30

As per our Report of even date annexed
For CHHOTALAL H. SHAH & CO.
Chartered Accountants
F.R.N. 10182RW



Place: Mumbai
Date: 25 OCT 2017


PARTNER
BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201

Chandul H. Shah & Co. (Regd.)
 CHARTERED ACCOUNTANTS
 "Dinodhar Mansion", 1st Floor,
 15, A. K. Nakh Mang. Fort,
 Mumbai - 400 001.

P.T.R. NO. 1E-18021 (MUMBAI)

KARUNYA TRUST, POWAI, MUMBAI
 SCHEDULE 'A' TO 'G' ATTACHED TO AND FORMING PART
 OF THE BALANCE SHEET AS AT 31ST MARCH, 2017

SCHEDULE 'A'

OTHER EARMARKED FUNDS:-		
1. Depreciation Fund:-		
As per Last Balance Sheet	58,166.00	
Add: Provided during the year	13,691.00	72,057.00
2. Educational Fund:-		
As per Last Balance Sheet		1,65,694.00
3. Ambulance Fund:-		
As per Last Balance Sheet		4,03,000.00
4. Rural Development Fund:-		
As per Last Balance Sheet	10,91,651.30	
Add: Received during the year (P.C.)	1,03,27,406.25	
Transferred from Income & Expenditure Account	44,141.00	
	1,14,93,198.55	
Less: Spent during the year	94,60,689.00	
Less: Transferred to Capital Asset Fund (Furniture, Fixture & Equipment)	43,175.00	19,89,534.55
5. Relief/Rehabilitation of Victims of Natural Calamities:-		
As per Last Balance Sheet		760.00
6. Welfare of Children:-		
As per Last Balance Sheet	14,18,318.33	
Add: Received during the year (P.C.)	1,07,47,823.00	
Transferred from Income & Expenditure Account	58,141.00	
	1,22,24,282.33	
Less: Spent during the year	76,62,949.00	45,61,333.33
7. Jubilee Housing Trust:-		
As per Last Balance Sheet	4,12,361.00	
Add: Received during the year (Local)	10,000.00	
Transferred from Income & Expenditure Account	9,328.00	
	4,31,689.00	
Less: Spent during the year	4,60,650.00	
Add: Transferred from Income & Expenditure Account	(28,931.00)	
	28,931.00	
Total Rupees C/d		71,92,318.88



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

TRUSTS ACT, 1950
 [vide Rule 17 (1)]
 KARUNYA TRUST, POWAI, MUMBAI
 31ST MARCH, 2017.

INCOME		₹	P.	₹	P.
By Rent (actual) (realised)					Nil
By Interest (actual) (realised)					
On Securities		Nil			
On Loans Interest on TDS Refund		2,315.00			
On Bank accounts and Fixed Deposits		21,07,450.00		21,09,765.00	
By Dividends					Nil
By Donation in cash or kind:-					
General		1,92,33,565.00			
CSR Donation		9,07,400.00		2,01,40,905.00	
By Grants					Nil
By Income from other sources (in details as far as possible)					
Fees		1,900.00			
Shivkanti Memorial Scholarship		1,855.00			
Miscellaneous Income		1,47,940.40			
Sundry Balance Brought off (Net)		2,09,610.90		3,61,306.30	
By Transfer from Reserves Specific Funds					65,940.00
By Deficit carried over to Balance Sheet					Nil
TOTAL RUPEES				2,26,77,926.30	

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TRUSTEE



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

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

Total Rupees (Hd) 71,92,318.86

As per last balance sheet
Add: Received during the Year (Local)

1,17,340.00
5,700.00

8 Jubilee Housing Project (Tahsil):
As per last balance sheet
Add: Received during the Year (Local)

86,77,244.00
2,55,253.00

9 Awareness about Acquired Immune
Deficiency Syndrome
As per last balance sheet
Add: Received during the year (I.C)
Transferred from Income &
Expenditure Account

1,72,248.00
91,04,747.00
71,48,253.00

Less: Spent during the year

19,56,494.00

10 Chinchu & Jeffin Fund:
As per last balance sheet
Add: Transferred from Income &
Expenditure Account

4,10,409.00
27,480.00
4,37,889.00

Less: Spent during the year

4,12,050.00

11 Disaster Relief Fund:
As per last balance sheet
Add: Received during the year (Local)
Transferred from Income &
Expenditure Account

3,51,030.00
9,40,914.00
13,10,771.00

Less: Spent during the year

6,00,000.00

12 Capital Fund
As per last balance sheet
Add: Transferred from Rural
Development Fund

1,04,922.00
43,375.00
1,48,297.00

Less: Transferred to Income &
Expenditure Account
(to the extent of depreciation)

65,990.00

TOTAL RUPEES : 1,04,77,020.86



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

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

SCHEDULE 'B'

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

1 Vehicle:

As per last balance sheet 7,45,338.00
Add: Addition during the year 10,38,568.00
17,84,106.00
Less: Depreciation during the year 3,56,821.00
14,27,285.00

2 Computer:

As per last balance sheet 1,19,233.00
Add: Addition during the year 3,53,285.00
4,72,518.00
Less: Depreciation during the year 1,89,007.00
2,83,511.00

3 Furniture & Fixture:

As per last balance sheet 4,41,868.00
Add: Addition during the year 5,52,189.00
7,94,057.00
Less: Depreciation during the year 79,406.00
7,14,651.00

4 Library Books:

As per last balance sheet 4,712.00
Less: Depreciation during the year 471.00
4,241.00

TOTAL RUPEES : 34,29,688.10

SCHEDULE 'C'

CASH AND BANK BALANCES:

In Saving Account with:

Oriental Bank Ltd. 1,04,745.00

The South Indian bank Ltd. 67,56,591.99

Deva Bank 1,40,302.00

Bank of Maharashtra 2,728.00

Citizen Credit Co. op. Bank Ltd. 1,06,475.75

The Catholic Syrian Bank Ltd. 8,30,570.89

Federal Bank Ltd. 15,14,241.75

Corporation Bank 47,461.00

Bank of India 28,626.00

Bassein Catholic Co-operative Bank Ltd. 95,528.00

Greater Bombay Co-operative Bank Ltd. 62,557.00

State Bank of India 57,946.50

Total Rupees C/d 97,67,773.88



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

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

Total Rupees B/fd 97,67,773.88

Axis Bank	4,82,979.60
State Bank of Travancore	1,51,027.60
In Fixed Deposit with:	
The Catholic Syrian Bank Ltd.	9,40,374.00
Federal Bank Ltd.	5,16,194.00
State Bank of India	1,18,118.00
The South Indian Bank Ltd.	2,26,75,004.00
Cash on Hand	2,42,49,890.00
	1,72,439.54
TOTAL RUPEES :	3,48,24,109.42

SCHEDULE IV

ESTABLISHMENT EXPENSES :

Annual Day Expenses	15,468.00
Bank Charges	27,146.35
Celebration Expenses	40,552.00
Computer Repairs & Maintenance	17,500.00
Conveyance	61,574.00
Courier & Postage Charges	25,021.00
DPH Expenses	224.00
Electricity Charges	41,090.00
Gratuity	49,500.00
Functions	2,225.00
Furnish	12,300.00
Honorarium	1,72,876.00
Interest Charges	2,231.00
Miscellaneous Expenses	13,770.00
Kanuya Newsletter	68,450.00
Newspapers & Periodicals	12,465.00
Office Accessories & Expenses	20,132.00
Printing & Stationery	6,569.00
Pension Scheme	36,661.00
Refreshments	7,205.00
Promotional Material	3,72,379.00
Repairs & Maintenance	1,71,657.00
Salaries	8,23,350.00
Staff Training	64,521.00
Telephone Charges	10,062.00
Travelling Expenses	70,674.00
Wages	51,000.00
Website & Maintenance	55,000.00
	22,51,586.35

Total Rupees C/fd



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

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

Total Rupees B/fd 22,51,586.35

Vehicle Maintenance	76,676.00
TDS Interest & Penalties	2,000.00
TOTAL RUPEES :	23,30,262.35

SCHEDULE V

Amount Transferred to Specific Fund:

Interest related to Specific Fund	44,141.00
Rural Development Fund	58,141.00
Welfare of Children	38,259.00
Jubilee Housing Project	
Awareness about Acquired	
Immune Deficiency Syndrome	1,72,248.00
Chidra & Jeffin Fund	27,480.00
Disaster Relief Fund	18,227.00
TOTAL RUPEES :	3,54,496.00

SCHEDULE VI

EXPENDITURE ON OBJECTS OF THE TRUST :

Education Expenses :	
Akare	98,697.00
Anbarashi	12,650.00
Anup Hill	11,500.00
Bandra (E)	5,000.00
Bhayandar	1,96,410.00
Boliar	10,000.00
Dehu Road	5,000.00
Goregaon(e)	13,900.00
Gurugram (w)	25,380.00
Juhu Versova	2,22,129.00
Kalamli	16,500.00
Kalewadi	33,000.00
Kalyan (e)	1,10,655.00
Kandivadi (e)	36,000.00
Kanjurmarg (E)	5,000.00
Koparkhane	24,800.00
Mahakali	66,900.00
Main A/c	4,33,924.00
Mand(e)	28,720.00
Marel	26,100.00
Mira Road (e)	5,000.00
Nalk Road	84,500.00
Nallaspura	43,000.00
Nerul	2,09,860.00
	16,34,625.00

Total Rupees C/fd



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Chartered A. H. Shah & Co. (Regd.) CHARTERED ACCOUNTANTS		"Domodar Mansion", 1st Floor, 13, A. K. Shah Marg, Fort, Mumbai - 400 001.
Total Rupees B/R2		55,99,266.00
Other Charitable Objects :		
Akard	7,000.00	
Akard	41,708.00	
Ambamath	86,000.00	
Antop Hill	37,734.00	
Antop Hill	24,754.00	
Chakala	20,000.00	
Goregaon (w)	60,250.00	
Kalyan (e)	3,15,864.00	
Kandivli (w)	30,000.00	
Kandivli (w)	42,500.00	
Koparkhane	45,490.00	
Mahesuli	1,17,100.00	
Main A/c	25,41,534.00	
Marel	1,00,000.00	
Marel	6,86,000.00	
Marel Road (e)	1,05,000.00	
Marel Road (e)	16,01,727.50	
Potrour	1,500.00	
Sakinala	67,339.00	
Vasai (E)	6,000.00	
Vasai (W)	41,000.00	
Vasai (W)	13,400.00	
Wagle Estate	10,000.00	
Ashraya	70,19,900.30	
TOTAL RUPEES :		1,26,19,166.50



Chartered A. H. Shah & Co. (Regd.) CHARTERED ACCOUNTANTS		"Domodar Mansion", 1st Floor, 13, A. K. Shah Marg, Fort, Mumbai - 400 001.
Total Rupees B/R2		10,34,625.00
Medical Relief :		
Akard	56,500.00	
Akard	96,000.00	
Ambamath	6,000.00	
Antop Hill	61,634.00	
Antop Hill	3,51,387.00	
Borivli	5,046.00	
Dehu Road	20,000.00	
Goregaon (e)	2,91,049.00	
Goregaon (w)	2,40,796.00	
Kandivli	1,39,000.00	
Kandivli	40,000.00	
Kandivli (e)	1,00,954.00	
Kandivli (e)	5,000.00	
Kandivli (e)	30,000.00	
Kandivli (e)	5,000.00	
Kandivli (e)	10,000.00	
Kandivli (e)	4,38,169.00	
Main A/c	1,52,205.00	
Marel	60,000.00	
Marel	3,55,000.00	
Marel Road (e)	1,87,220.00	
Nasik Road	31,000.00	
Nasik Road	1,25,000.00	
Nasik Road	10,000.00	
Nasik Road	35,100.00	
Nasik Road	2,54,000.00	
Nasik Road	12,000.00	
Nasik Road	11,500.00	
Nasik Road	1,03,779.00	
Nasik Road	5,000.00	
Nasik Road	12,700.00	
Nasik Road	1,51,086.00	
Total Rupees C/R2		33,88,119.00
Total Rupees B/R2		55,99,266.00



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

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

SCHEDULE VI

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 not when they are earned or incurred.
- 2) **Fixed Assets & Depreciation:**
 - 3) Fixed Assets are stated at Book Value.
 - 3) Depreciation on Fixed Assets has been provided on Written Down Value (W.D.V.) Method at the following rates:

a) Vehicle	20% W.D.V.
b) Furniture and Fixtures	10% W.D.V.
c) Computer and Printer	40% W.D.V.
d) Library Books	10% W.D.V.
e) 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 CHHOTATALAL H. SHAH & CO.
Chartered Accountants
F.R.N. 101828W



PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 36201

MUMBAI
Comp : 25 OCT 2017

[Signature]

TRUSTEE

[Signature]



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: 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 year)
Vocational Training	
☐ Rs. 3,000/-	to provide 3 months Vocational education to 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	
☐ 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 for 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
☐ Rs150,000/-	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)	

KALYAN DIOCESAN SOCIAL ACTION (KDSA) KARUNYA TRUST



Karunya Trust focuses on United Nation's Sustainable Development Goals

- **No Poverty** – End poverty in all its forms everywhere
- **Zero Hunger** – End hunger, achieve food security and improved nutrition and promote sustainable agriculture
- **Good Health and Well-being** - Ensure healthy lives and promote well-being for all at all ages
- **Quality Education** - Ensure inclusive and equitable quality education and promote
- **Gender Equality** - Achieve gender equality and empower all women and girls
- **Clean Water and Sanitation** - Ensure availability and sustainable management of water and sanitation for all
- **Affordable and Clean Energy** - Ensure access to affordable, reliable, sustainable and modern energy for all
- **Decent Work and Economic Growth** - Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
- **Industry, Innovation and Infrastructure** - Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation
- **Reduced Inequalities** - Reduce income inequality within and among countries
- **Sustainable Cities and Communities** - Make cities and human settlements inclusive, resilient and sustainable
- **Responsible Consumption and Production** – Ensure sustainable consumption and production patterns
- **Climate Action** – Take urgent action to combat climate change and its impacts by regulating emissions and promoting development in renewable energy
- **Life Below Water** – Conserve and sustainably use the oceans, seas and marine resources for sustainable development
- **Life on Land** – Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss
- **Peace, Justice and Strong Institution** – Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
- **Partnerships for the Goals** – Strengthen the means of implementation and revitalize the global partnership for sustainable development