



ANNUAL REPORT 2017-18

EDUCATING GENERATIONS...
EMPOWERING THE NATION...

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



Patron of Karunya Trust

"Yesterday is gone.
Tomorrow has not yet come.
We have only today. Let us begin."

St. Mother Teresa

Contents

Message from the Chairman	v
Director's Message	vi
Organizational Profile	vii
Chief Advisors	viii
Vision, Mission	ix
Core Values	x
Our Presence	xi
Nodal Centres	xii
Karunya at a Glance	xiii

Chapter 1: Gyansaathi	1
Chapter 2: Project - (iSAVE)	10
Institute of Social Animation & Vocational Education (Urban & Rural)	
Chapter 3: Savli	13
Chapter 4: Gyandeep	17
Chapter 5: (JAN)	18
Jubilee Action Network	
Chapter 6: Jeevan (PLE)	19
People Led Empowerment	
Chapter 7: Project - Bharari	24
Chapter 8: Jagruti	30
Chapter 9: Jubilee Housing	32
Chapter 10: Others	34
- Training and Capacity Building of the Team	
- ATMA's Accelerator programme helps NGOs to grow.	
- Volunteers	
- Tree Plantation Drive	
- Mumbai Marathon	
- Karunya Annual Day Celebration	
- Women's Day	
Visitors Speak... ..	45
Bankers & Auditors	47
Partners & Supporters in Social Intervention	48
Board of Directors and Staff	49
Organogram	50
Glossary	51
Audit statement	52



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



Message from the Chairman

With cheerful heart, I can say, I would never miss a chance to speak about Karunya Trust and its active social work in and around the Diocese of Kalyan. St. Mother Teresa Says "We think sometimes that poverty is only being hungry, naked, and homeless. The poverty of being unwanted, unloved, and uncared for is the greatest poverty. We must start in our own homes to remedy this kind of poverty." The world can seem like a big, scary place for children, troubled teens, abused women, and homeless individuals. A safer, more protective home begins with one person, in one home. I am reminded of those times where Karunya Trust took the initiatives to build home as well as become Home for the multitudes of people in Mumbai and various parts of Maharashtra, taking care of 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 education to the poor, providing safe shelter, healthcare, childcare and vocational training, it has fostered the quality of life of the poor. The lives of children, women and other community members

have experienced the Homely love and affection in the service of Karunya Trust.

It is my great pleasure to appreciate and congratulate the exceptional activities of Karunya Trust, in the year 2017-18, under the leadership of the director, Rev. Fr. Joby Kurian, Rev. Sr. Betty and all the members of Karunya Trust. 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 making the Karunya Trust a Home for many. May God bless you all abundantly.

Mar Thomas Elavanal
Bishop of Kalyan



Director's Message

The Catholic Church proclaims that human life is sacred and that the dignity of the human person is the foundation of a moral vision for society. This belief is the foundation of all the principles of our social interactions. Empowering people for sustainable living and enhancing the dignity of life has been the core effort of Karunya Trust.

Throughout the year, Karunya trust has been rendering its service to thousands in and around Mumbai in of education, health, livelihood, vocational training, housing, empowerment, sustainable agriculture etc. Many a times I am enthralled to see the ways of God to empower us to reach to those who truly have no one to reach out to.

It gives me immense pleasure to address our readers with a simple note of heartfelt gratitude, firstly to God and secondly to all our benefactors and donors. The strength of Karunya has been the staff and volunteers who engage their time and efforts in selfless service. I take this opportunity to extend my gratitude to the entire Karunya family.

The way forward is to further instil seeds of compassion in our brethren and do everything in ones capacity to reach out to others with great love. May the good Lord empower and bless all of us.

Yours in Christ,

Fr. Joby Kurian
Executive Director, Karunya Trust

**"We all have the
duty to do good."**
-Pope Francis



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 as capacity and leadership. It 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 25,235 direct beneficiaries, 1,13,557 indirect beneficiaries including 3675 less privileged children and 7574 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
Trustee

Fr. Joby Kurian
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 livelihood leading to
abusive life styles of the self and others.



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

MAJOR THRUST AREAS OF KARUNYA TRUST

Education

Objective: To promote integrated and sustainable education among various stakeholders.

Health

Objective: To promote preventive, sustainable, curative health care and services through holistic approach.

Livelihood

Objective: To promote Sustainable, Livelihood interventions depending on people's needs and capacities.

Governance

Objective: To promote good governance at local level.

Environment and Ecological Issues

Objective: To promote healthy environment through restoration, regeneration and preservation of natural resources and addressing the disaster issues.

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 70452 83285

Karunya Trust

Govandi Project Gyansaathi-II,

Plot No.8-A-5, Gajanan colony, Near Jafari
school, Shivaji Nagar, Govandi - 400 043
Phone: 86528 69442

Karunya Trust

Govandi Project Gyansaathi-III,

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

Karunya Trust

Govandi Project Gyansaathi-IV (iSAVE) (Institute of Social Animation & Vocational Education Centre),

Plot No. 1-A-8, Shivaji Nagar, Gajanan colony,
opposite Millennium hospital,
Govandi - 400 043
Phone: +91 70452 83285

Karunya Trust

Govandi Project Gyansaathi-V,

Plot No. 28/L/3, Ground floor, Gajanan Colony,
Shivaji Nagar, Govandi, Mumbai 400 043
Phone: +91 77387 16961

Karunya Trust

Nahur Project Savli,

Gala No. 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,

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

Karunya Trust Programme Area Mumbai & Thane Districts



Active Nodal Centres in Maharashtra

MUMBAI DIST.

Andheri West
Amboli
Airoli
Bandra East
Bhyander
Chakala
Dahisar
Goregaon East
Goregaon West
Marol
Marouli
Mahakali/m.c.road
Malad West
Nallasopara
Powai
Sakinaka
Sion
Vikhroli

THANE DIST.

Ambarnath
Boisar

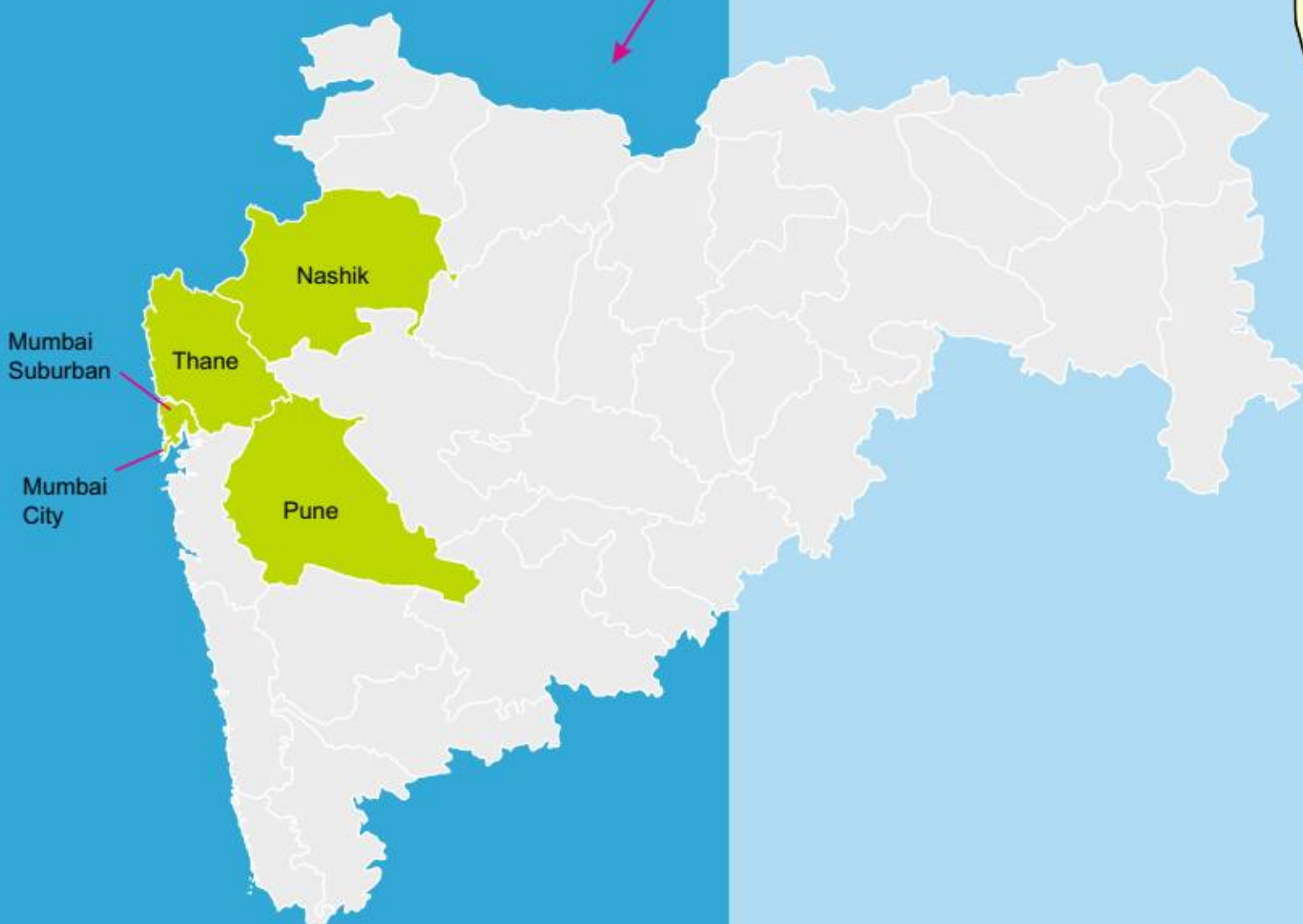
Bhyander
Kalyan East
Mira Road
Nallasopara
Thane
Ulhasnagar
Vartak Nagar
Vasai East
Vasai West
Wagle Estate
Asraya Old Age Home
Virar West- Sib A/c

NASHIK DIST.

Nashik Forane

PUNE DIST.

Dehu Road
Dapodi
Dighi
Kalewadi



Gyansaathi

Savli

Gyandeep

Muskan

IAN (Jubilee Action Network)

KARUNYA AT A GLANCE

Jeevan PLE

Bharari

Jagruti

Swagrah

Sujal

ISAVE Rural

ISAVE Urban



Chapter 1

PROJECT: 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.



“

**GYANSAATHI
CELEBRATING ITS
6TH BIRTHDAY”**

This Project was started in 2011 with the support of Kinder Not Hilfe (KNH) and completed 6 years. Gyansaathi caters to children of the rag picking community. They are provided with education, nutrition, life skill sessions, health care, 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.



GYANSAATHI - I

Gyansaathi-I is the first centre started in 2011 and now has completed 6 years successfully. This centre by its various programs in Education, Health, Psychosocial support, Adult Literacy has been the Strong Pillar in transforming the lives of many Rag Picking children and their families. Even the community has accepted this project with open arms seeing the transformation in their life as a whole.



Total School Admissions - 148

80
Boys

68
Girls



Health Checkups Done:1038

404
Boys

304
Girls

330
Community



Psycho-social Support

10
Life Skill
Session
Conducted

440
Children
attended the Life
Session



GYANSAATHI - II

Gyansaathi-II is a project focusing on the holistic development of children from the rag picking community near the Govandi dumping ground. The project caters to a comprehensive approach to education, health, supplementary nutrition, psychosocial development, advocacy and community development.



Total School Admissions - 48

14	17	17
Private	BMC	NIOS Level A



Health Checkups Done:751

184	334	233
Boys	Girls	Community



Psychosocial Support

192	418	11
Children Counsellled	Counseling Sessions	Life Sessions Conducted



GYANSAATHI - III

National Institute of Open School (NIOS) is the choice opted by most teenagers from Rafik Nagar as BMC schools in the vicinity do not have education beyond Std. VIII. Hence kids have to drop out of school after std. VIII or join Private schools for further studies. Looking at the grim economic scenario of students who cannot afford education, Private schools are not really a choice. Hence, National Institute of Open School (NIOS) fulfils the need of completing children's school education at least up to Std. Xth. At Gyansaathi-III centre, we cater to these children. This year total children who studied at the center were 116 and total children who registered with NIOS was 78.



**“I am
because
of you...”**

With the endless efforts of the staff of Gyansaathi, all the 30 NIOS children who had appeared for their exams have passed and promoted to the next level of studies. We thank our funders, donors, volunteers and well-wishers for their continuous support, prayers and partnership in enhancing lives and creating dreams.

EDUCATION STATISTICS - 116

17	20	25	16	38
NIOS A	NIOS B	NIOS C	Xth	Non Registered

Sharpening the tool



The entire team of Gyansaathi was engaged in capacity building sessions like Yoga training and Six Sigma training and problem solving. The yoga session was held by Mr. Manish and Ms. Maya. Six sigma training was held by Mr. Anand, who discussed topics like problem solving, discipline, presenting topics, analytical skills, and effective use of resources

Science Express Climate Action Special Exhibition

49 children & 6 adult literacy students were taken to the Chhatrapati Shivaji Maharaj Terminus to witness the Science Express Climate Action Special Exhibition on 21st July 2017. The Exhibition helped children to understand topics related to Climate change and Global warming.



Visit to theme based park, Kidzania.

50 children got an opportunity to visit and participate in the theme based park Kidzania, R City Ghatkopar. The children participated in various activities and children were given a unique platform for recreation and learning. Through the games, they became aware of different career aspects



Independence Day Celebration at Shivaji Nagar Police station

Gyansaathi children got an opportunity to participate in the Independence Day celebration organised at Shivaji Nagar Police station on August 15, 2017. 10 children and 4 teachers witnessed Flag Hoisting, Police Parade, and other programs. It was an exciting event for all children as no one had attended such programs earlier. Children expressed their gratitude and gifted a memento to Police officers as a token of love.



Adult literacy to Vocational Education

I am Naziya Shamim a resident of Shivaji Nagar. I was born and brought up in UP and was illiterate. I got married at the age of 14 and came to Mumbai a few years after my marriage. I came to know about Gyansaathi when a few teachers visited my house and told me about the possibilities of getting educated. I joined adult literacy classes and learned to read and write. Now I am able to help my children in their studies I also joined for basic and advanced tailoring course at Gyansaathi centre and learned to stitch as well. After my training, I was also supported by Gyansaathi to buy a tailoring machine. Presently I do stitching whenever I am free and am able to earn and support my husband to meet our family needs. I also encourage other women to join Gyansaathi and I am very grateful to Gyansaathi for all the support and encouragement.



Visit to Maharashtra Vidhan Bhavan



In order to understand the role and functions of the legislative assembly, a visit was organized to Maharashtra Vidhan Bhavan on 2nd August. The exposure visit helped 40 Children Parliament (CP) members to understand how the Legislative assembly functions. Through this visit, children got ideas to make their CP meetings and activities more creative and active.

Sustainable Development Goals Training at Amaravati

A training on Sustainable development Goals was attended by 2 Gyansaathi students on 30th November at Amaravathi organized by The Neighborhood Community network. The trainer Dr. Rahul Baise discussed different topics such as Concept of SDG (Sustainable Development Goals and objectives, 17 Goals SDG, 3 dimensions of SDG (environmental, social & economic) etc. The training helped them to get information on SDG and the same training was conducted for other children later at Gyansaathi.



Balwadi Centre

Gyansaathi has started a new project, Balwadi (for children from 4 to 6 years of age) in April 2017. This year Balwadi introduced trained teachers, set up separate classrooms and formed logical framework. Earlier very few children used to come to Balwadi but gradually the number has increased to 55 as parents are taking interest to send children to Balwadi. The teacher takes classes (use play way method), and involves children in various activities, cultural programme, telegame/ indoor games, various celebrations etc. The teacher also takes session on



health, hygiene, cleanness, discipline etc. Health and nutrition along with teaching are also important for Balwadi children. Various health camps and health sessions are also organized for the parents of the children. The supplement nutrition (Chyawanprash, Milk, Egg and seasonal fruits) are also provided to all the children.



Chapter 2

Institute of Social Animation & Vocational Education (iSAVE Urban)

Vocational Training is provided to the children above 16 years of age and their family members. Mostly the training is selected based on the field requirements in which the children have interest. These training help the Beneficiaries to earn their living. Total of 6 courses were conducted during the whole year. Total participants who attended different courses are as follows.



Courses

16
Fabric
Painting

20
Basic Tailoring

20
Advanced
Tailoring

20
Advanced
Beautician

15
MSCIT
Computers

15
Mobile
Repairing

128
Computers



Computer Course



Beautician Course



Electrician Course



Tailoring Class



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

Every human being needs sufficient income to fulfill their basic needs and for earning sufficient income, they should have skills. We identified their need and started Tailoring classes in the name of Institute of Social Animation Vocational Education (iSAVE) at Sonavale.

Change through iSAVE...



“

I am a resident of Sonavale village with 5 members in my family. My husband is the only earning member and we were not well off. I belong to Jaswandi Self Help Group (SHG). In our SHG we discussed about opening a tailoring class in our village. I became a member of Sonavale tailoring center. I am educated only till 5th std and didn't know how to measure or write or stitching or using a sewing machine. Our tailoring teacher, Mr. Bandhane taught us very well and through the motivation of Karunya Staff, I became independent after learning tailoring. In the course of three months I could stitch different types of designer blouses, frocks, churidar dress, gent's shirts etc. Karunya Trust provided me with a new sewing machine for regular and sustainable income and also helped me to open a bank account. Thank you Karunya Trust for giving me this opportunity and for changing my life.



Chapter 3

PROJECT: SAVLI

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

Project Savli with the support of Deutsche Bank completed one year reaching out to 886 direct beneficiaries and 6000 indirect beneficiaries. Project Savli provided 4397 Education support, 1149 Nutrition Support, 577 Household and Emergency support and 34 families were supported by Income Generation Programme. Psycho-Social care was administered to 291 beneficiaries. Apart from the above programs, last year also witnessed a lot of activities such as Vacation camp, Study tour, Career guidance, Yoga & Meditation sessions and Life skill sessions.

Building self...

69 children attended Career Guidance sessions which were conducted on 14th 21st and 8th April 2017. Sessions were conducted by Mr. Ashish Kordiya (Clinical Psychologist) and Ms. Trupti (Counsellor- CCDT). Out of 69 children, 25 children appeared for IQ testing. Session helped them to understand different career options available to them after their SSC and HSC. Also testing helped the children to identify their potential and ability and helped them to make their future decisions accordingly. "I would appreciate more of such career Guidance session..." said Neha Prajapati. After the session Yuva Parivartan and Magic Bus foundation offered different certificate courses for interested children. "I am very thankful to Savli- Karunya Trust for organizing such an effective workshop for us. my dream is to become a civil engineer!..." says Ansari Gulam.



Patriotism Beyond Boundaries...



Savli Children Parliament (CP) federation was influenced by this quote to celebrate our country's 71st Independence Day with the message, Patriotism Beyond boundaries. Children Parliament members put

up different programs like Skits, Group songs, Speeches which gave the message of "Love for Humanity". We should live in love and Harmony with everyone. We should help one another. We should treat everyone equally. We should stop discrimination." - Shaikh Umera Ismail (Savli-Child Parliament member). 197 Children participated in the Independence Day Celebration which was organized by Savli CP Federation, at Christ the King Community Centre, Bhandup on 12th August 2017. Ms. Vidyulata Hinukale (Bhandup Rationing Officer) was the chief guest for the Independence Day celebration. Fr. Shijo Parayil, Sr. Betty and representatives from Gyansaathi were present to grace the occasion. 4 Volunteers from Christ the King parish- Bhandup, College of Social work- Nirmala Niketan and Mumbai University were also present for the event. "I am very happy to be part of the Children's Parliament. I thank Karunya Trust for giving us an opportunity to grow and develop our skills and talents" said Priyanka Prajapati (CP member)

In search of lost shades of Mumbai...



150 children of Karunya Trust along with our 10 mentors visited a place called "Vishnubaug" in Badlapur on 30th May and 1st June 2017 to experience and feel nature. We got to see the lost beauty of Mumbai. We got to know about different plants and trees we had never seen before. We got the opportunity to see and explore different herbal plants. Vishnubaug also gave us a beautiful experience of rain forests, the beauty, the enormity makes us realize how small we are in front of nature. It made us to realize our responsibility to preserve the forests and the serenity it brings with. It was indeed a great experience for all of us to spend miles away from the city of Mumbai to be in the midst of nature. "I felt very fascinating to be in the midst of nature. We had got the company of very friendly staff of Karunya Trust. This visit has given me wonderful experience that I will never forget in my life." said Shrikant Bhosale (Savli child).

The Take Off



"The Take-Off" is the newsletter published by the Savli Children Parliament Federation to put forth their views and thoughts about social issues prevailing in society. First edition of "The Take-Off" was published on the occasion of the First Anniversary celebration of Savli CP Federation on 4th November 2017. Launching ceremony of the first edition of newsletter took place in the esteemed presence of Twelve Deutsche Bank Volunteers and 137 children. CPF will be publishing their newsletter "The Take Off" bi-annually. Newsletter plays a crucial role in bringing out the creative talents of the children.



Jingles with the Message of Love

Christ the King Church, Nahur under the initiative of their catechism department came forward to spread the message of love with 80 children of Savli on 17th Dec 2017. Catechism students had put up lot of fun activities for the children. Savli children were welcomed with carol songs which had the vibes of Christ's love. Action songs and games filled the children with lots of energy and added more smiles to their lives. The arrival of Santa Claus during the event was a thrilling moment for children. Savli children presented the catechism students with handmade Christmas cards prepared by them. As a token of love, catechism children gave Savli children gift boxes containing chocolates. The celebration ended with a lunch that everyone had together.



PRO- ECO

"PRO-ECO" is an initiative by Savli Children Parliament Federation to "Promote a Culture of Clean and Safe Environment" with the motto "Hamara

Haaq... Eco Life..." Launching ceremony of the Pro-Eco campaign was held on 27th Dec 2017 at Nahur railway Station. Pro-Eco Campaign was flagged off by MLA Sardar Tara Singh (Mulund Constituency) and Fr. Paul Kunduparambil (Ex-Director, Karunya Trust). As part of the first initiative of Pro- Eco Campaign Sixty three children organized Cleanliness drive at Nahur Railway Station which was supported by CEAT tyre Company, Indian Railway- Central Division, Suresh Koparkar- Bhandup Village Corporator, Myra Restaurant, Deutsche Parkz, etc. CPF has collaborated in different activities like tree plantation drive, awareness drives on road, advocacy meetings to sensitize citizen on environmental issues under the Pro- Eco campaign. The message of Pro- Eco campaign has reached out to lakhs of people through the media coverage by Times of India, Hindustan Times, The Hindu, Mid-Day, Loksatta, Pudari,





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.





Chapter 5

JAN

(Jubilee Action Network)

In collaboration with local Police and other like-minded people, the JAN (Jubilee Action Network) from Karunya Trust Nodal units render service to the destitutes. They pick up the destitutes, orphans from the street and rehabilitate them the care homes. JAN team could give them new life to 129 people in the past 4 years





Chapter 6

JEEVAN PLE - People Led Empowerment... (Kalyan Block)

People Led Empowerment is Implemented in 15 hamlets of Kalyan Block with a population of 713 households. It is a process where people realize that they have inborn potentials for their own empowerment and have the capacity for collective action that which 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. The goal of PLE is Empowerment of tribal community through good governance, sustainable agriculture and tribal rights.

Information is the way to find a solution (Jeevan PLE - Kalyan)

The work of People led Empowerment (PLE) is done through community participation. Men and women get together on every Thursday to discuss various village problems and prepare strategies to solve the problems together. Karunya Trust gave information about MNREGA mentioning the importance of job card to get guaranteed work under Gram Panchayat. The motivation behind this was to create awareness amongst people that they will get a job in the village itself and problem of migration will stop. After gaining knowledge on MNREGA 15 people came forward and visited Gram Panchayat where they met representative of Gram Panchayat and enquired about job cards. But they did not get positive reply. So, they returned to their community and decided that instead of verbally demanding it was better to submit written application to receive their own job cards and submitted it to Gram Panchayat on 21st Sep. 2017. It proved that with the help of proper information people will achieve their aim and fulfill the needs of the community.



We will keep running the race we have started till we get land on our name



Maharashtra government has designated Katkari as one of the most backward communities of the state, which is and Below Poverty line (BPL). They are paying house tax for years but are not allowed any construction. When the place for community hall was

sanctioned, the landlord warned them not to construct it. Few years ago, in the village, 5 new houses were sanctioned but owner of the land did not allow people to construct. With increasing family size, people were not able to manage two to three families under same roof. Karunya Trust facilitated People led Empowerment (PLE) through community participation. People came together to conduct meeting and discussed issues faced by the community. It educated them about Bombay Tenancy and Agricultural Act 1948 and they became aware that according to Act/ law, (KulKayada) they are eligible to own the land they live. People unitedly wrote an application to the Tahsildar. Tahsildar asked them to submit all the old documents such as house tax receipt, Residential Proof etc. People are in the process of collecting and submitting the necessary documents, to Tahsil office and will keep running the race they have started till they get the land in their

An Initiative to ban Alcohol from the hamlet



Tribal society is known for its ancient and traditional culture and dependency on forests. They drink occasionally on festive days a locally made alcohol with movha seeds, the forest product.. This has led to an addiction to Desi Daru and women are suffering due to the drinking habits of their husbands. Women from Nalambi village, Kalyan taluka came forward for a ban on alcohol. Currently in the village, an alcoholic man expired and in a second case one woman got severely beaten up by her alcoholic husband. In the village meeting, these two events were discussed. One woman said that she earns Rs. 250 but out of it she gets only Rs. 50 in her hand as her husband spends Rs. 200 on alcohol. Hence, it is difficult for her to manage and fulfill the family's' basic needs. That same day people wrote an application and took signatures, informed Police all incidents happening in their hamlet. After that Police came to the hamlet, identified the person who is selling alcohol in the village and warned him.

"Money can be printed, but land once gone cannot be created"



Adivasis who mainly inhabited forestland today are empowered to fight for their local and acquired land. Poi village in Kalyan Taluka of Thane district of Maharashtra has a population of 34 families from Thakar caste and were given large areas of forest to stay. "Karunya Trust has been working to empower people in our village for the last two years to solve the problems of drinking water and alcoholism in our village. We also raised voice in Gramsabha for construction of internal road in the village. Our involvement in the development of the community has brought changes in us as well as in the community", said Parvati Bagle "The land where we are living belongs to the forest department. We got settled in this land many years back. My birth, childhood and marriage took place in the same hamlet. Today I am 60. Through Karunya Trust's facilitation, we fought for our rights and are enjoying all government facilities like water, electricity, public roads and Anganwadi. The house and the toilet have been built with the subsidy provided by the government", said Maya Savant "The thatched hut is converted into a concrete house. But the land is not

registered in our name. Documents are still pending. All the women were educated on Forest Right Act and collectively 12 women visited the village Panchayat for getting information on Forest Right Act and found from the Gram Panchayat that the Forest Rights Committee has been established but is not active in the village. As a result, no work has been done by them." said Parvati Bagle. "We submitted an application for the participation of our tribal members in the Forest Rights Committee. On 22nd December all women from Poi hamlet came together and wrote one more application to the Forest Rights Committee to own the forest land. Then on 28th December collectively people submitted the application to the Forest Rights Committee regarding land registration (the Gaothan entries)", said Vanita Bagle. As members of one community, people are working together towards a common purpose. People don't want to lose their land; they want their grandchildren to grow up in the same land. People are empowered towards leadership and change.



**There are no great
discoveries
and
advances
as long as
there is still
an unhappy
child on Earth."**

-Albert Einstein.



Chapter 7

PROJECT: BHARARI

Bharari project is based on Self Help approach implemented in 16 hamlets of Ambarnath Block with the population of 1434 households. It supports 1326 children in education and 54 SHGs members of Katkari and Thakar community to empower the women and avail the government facilities through different training and awareness programs.

Women power...



We, the Jivdani Mahila Bachat Gat, have been residing at Devloli Adivasi Hamlet for the last 50 years. The hamlet comprises of 19 houses. We have two self help groups (SHG) that is facilitated by Karunya Trust. We work at the brick kilns and fields of the high class people who show interest only in our regularity of work. Since we are daily wage workers, we take loans from the owners, owing to economic compulsions life. We then work on their field or brick kilns, for repayment and thus making us bonded laborers and

leading us in the bondage of debt. Since 50 years now, we have no water facility in our hamlet. Women have to fetch water from far away places, which is a more difficult task than the household and daily wage work. Several representations to the government officials and land owners were made for water supply but no heed was paid to our request. SHG then made a firm decision on construct a borewell. We did not leave any stone unturned, in achieving our task. With firm spirit, we continuously kept demanding and knocking at the doors of the Gram Panchayat and Block Office. Finally, fed up with our constant visit and continuous

follow up on the task, they provided us with the sanction of the borewell. Truly it is the hard work of our group that today we have water facility in our hamlet.

-By Jivdani Mahila Bachat Gat (Jivdani Self Help Group)

We came together and cleaned our well...

It was a great day for the people of Kelni Adivasi village at Kalyan Block, as people from this hamlet solved the problem of safe drinking water with their own efforts. Kelni hamlet people were struggling to get drinking water. Community people, mostly women and young girls struggle to fetch water for house hold use due to lack of water availability in the area. They had to pay Rs. 200 per day per family to buy drinking water from other caste people who have their own borewell.

Since the Gram Panchayat was not responding to the problem positively, with the encouragement of Karunya staff, villagers came together and approached Gram Panchayat to resolve the issue. But nothing constructive happened. A meeting was conducted to discuss the problem and decided to clean the well with participation from the villagers. 26 people (men, women and school children) came together with equipments and worked to remove the

silt from the well and cleaned it. People are happy that their problem is solved with collective effort.

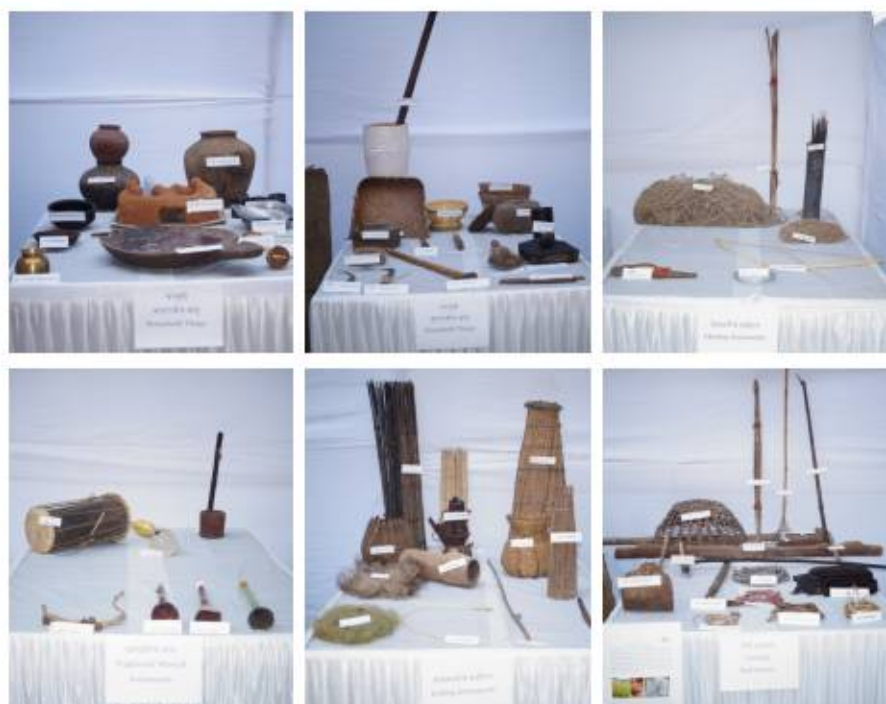


Preservation of Tribal Culture

Tribal culture, being ancient culture has its own tradition. Unfortunately tribals are losing their own traditional dance, songs, without realizing it. Through the People led initiative (PLE) Karunya trust has made efforts to preserve and showcase the tradition of tribals by setting up an exhibition. They could feel their ancestor's close connection with nature by the things they used and ate. Even the fishing and hunting instruments were self made and handy. The agriculture instruments were prepared with deep insight and could be used by anyone. The



taste and aroma of food prepared in clay vessels is rarely experienced now. The traditional instruments for festivals have become extinct as none of them in this modern age know how to use them. Even though people have lost touch with their traditional things, they are still found unused and hidden. This exhibition invited them to value and preserve their tradition which is eco-friendly and health sustaining.



Farmers Celebration

163 people from Kalyan Taluka organized a grand farmers melava to honor farmers. Currently farming is at loss. Due to use of chemical fertilizers, environmental degradation is increasing. Farmers suicides are increasing with increasing debts. In this scenario, people took initiative to organize Farmer's Melava. Resource person Mr. Rajendra Bhat, officer of Agriculture department spoke about the importance of organic farming and its benefits. "I am grateful for this information, I am aware of the benefit of organic farming", said Babu Mr. Gurunath Samale gave few indicators for cultivation. Farmers need to select proper seed and traditional method of cultivation, these are the sources of good vegetable cultivation. He gave information about climate change. Good cultivation also depends on climate. Mr. Patil, Agriculture department Officer, gave information on government schemes for farmers. He informed that government schemes and plans are available for SHG, individual farmer or farmers groups. Mrs. Karindikar and Mr. Rahul, ATMA coordinators spoke on the process of networking with ATMA department. Farmers can benefit from ATMA department by registering their SHG. It is an opportunity for farmers



to increase their cultivation and income. "I like this Farmers Melava Program. I gained information on vegetable cultivation and also became aware of government schemes for farmers", said Ganesh Balge.

My Kitchen and my garden is a better Pharmacy- Herbal Medicine



Health is wealth is an old adage that still rings true. Realizing the importance of health and the commonality and effectiveness of herbal medicine, Karunya Trust is facilitating a training in herbal medicine among the tribal community. The results are encouragingly positive. The villagers now turn to their own kitchens and gardens to find cures for ailments resulting in lot of savings. Indigestion, diarrhoea, vomiting, cold, cough, fevers, headaches and skin diseases are among the ailments that have been successfully treated through herbal medicine. "I was suffering from diarrhoea at night. Having received the herbal medicine training by Karunya Trust, I headed to my garden and consumed a few tender leaves of the guava plant which gave me instant relief", shares Anandi from Chon village.

Through the efforts of Karunya Trust, kitchens and gardens have been transformed into pharmacies.

SUJAL PROJECT: Water facility in Sonawale village



Around 55 families reside in Sonawale village and people were facing water problem since 20 years.. Women brought forward the problem of drinking water to Karunya Trust as they have to fetch water even at night. "During rainy season women used to slip and fall, leading to fractures. In February, we have to wait for 2 hours to fill one pot and all we got was impure water", said Yogita Mengal.

After much study, we helped the village women to contact Gram Panchayat but they did not lend any ear to this concern. We made the women aware of the bore-well system and facilitated them to have a bore-well. After much discussion, the women

took ownership of tank construction. Sujal Project scheme was implemented in the village and village women collected Rs. 20,000/- Karunya Trust helped Sonawale village to achieve their dream of having good water with proper documentation to avoid any problems in future. The responsibility of maintenance of bore well and electricity meter is taken up by SHG women. 40 families have benefited from this Sujal Project and it has transformed the lives of people.

Sujal Project Completed Water Storage In Villages...



Sonavale



Fanaswadi



Chon



Varewadi



Devloli



Mulgaon

A woman with dark skin, wearing a vibrant sari with a purple and white checkered pattern and a pink border, is focused on writing on a blackboard. She is wearing a gold necklace and several bangles on her left wrist. The blackboard is mounted on a pink frame, and she is using a piece of white chalk to write the letters 'FE'. The background is slightly blurred, showing other people and colorful fabrics.

Chapter 8

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.

Tuition centre for Tribal children



Karunya Trust has been working in 16 hamlets of Ambarnath Block for Tribal women and children. The Tribal people are simple and kind but financially backward. They live on daily wages. Most of the people work in brickline area or other's farms. Due to these the children's education was affected upon. Understanding and knowing the situation Karunya Trust opened the tuition centers in different hamlet which will improve the study of children. There are 9 centers which is helping 350 students of 1st to 5th std. Students are given free education. Children have improved their studies and also due to different competition children have realized their inborn talents and potentialities. This gives joy and happiness to us.

Anganwadi in Savrewadi

Savrewadi is a tribal hamlet of katkari community with the population of 40 families and mostly involved in farming and brickline work. Women are very active and have realized the importance of education. Government has opened the anganwadi but it is at a distance of 2km from the hamlet which made it difficult for small children to attend. Small children were left alone when their parents are busy in daily labour work. Women from the hamlet approached Karunya Trust to start an Angawadi to solve this problem. The dream of anganwadi came true on 23rd July 2018 with 18 children. People are happy and have expressed their gratitude towards Karunya Trust.





Chapter 9

Jubilee Housing

Housing project for Rural poor

Around 12 Shelters are provided to tribal families in Ambarnath Block in the year 2017-18. By providing the shelters families are protected from the dangerous snakes and adverse climate specially during rainy season. As a result Children are able to study even at night and during rainy season also



Government has schemes to provide houses to the poor. To avail the benefit of government housing scheme, land documents are needed and name has to be registered in BPL list. Tribal community was left behind due to lack of documents and information. Families stay in huts or mud houses. They work on daily wages. Financial condition is poor, and they cannot afford concrete big houses. As the surrounding area is covered with forest, families stay in fear especially during rainy season as snakes & insects enter their huts easily.

This year Karunya Trust has provided 12 shelters (houses) in women's names in 7 villages. The concrete, new houses owned by families have brought big smile on their faces and hope and happiness in their life. "Today I have my home, I have no fear of anything. I feel happy and joy to own my house", said Asha Aghan.



**...the one who began a good work
among you will bring it to completion...**

(Phil 1:6)

Chapter 10

OTHERS

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.

Training and Capacity Building of the Team





Atma's Accelerator programme helps NGOs to grow.

Photograph: Kavita Carneiro

Bigger better stronger

A strategy for growth
Enabling growth in high potential NGOs

"I joined Atma because I wanted to help people to help themselves says Joycelyn Andrades, Atma Education's Partnership Manager, "Organisations like Karunya Trust are doing an amazing work. We just help them to reach their potential to make an even bigger impact."

Atma is a non-government organisation (NGO) providing consultancy to high-potential NGOs in the education sector through their Accelerator programme. As part of Deutsche Bank's global enterprise initiative Made for Good, we support Atma's partnership with Karunya, an education focused NGO working hands-on with over 500 children from Mumbai's most marginalised communities.

GROWTH

Mary Ellen Matsui, Atma's Executive Director, gives an example: "Karunya is a lifeline for children living at Deonar, Mumbai's largest waste dumping ground. They're on site, providing holistic support in unimaginable conditions. This is intense work and just one of their projects. Naturally, there's little time for

organisational strategy." Matsui explains: "Lack of strategy makes it harder to raise funds, to forge connections with other NGOs and the government, and to attract new volunteers. Ultimately it limits how much Karunya can grow and how many people they can help."

With Atma's support, the Karunya team will use technology to track the well-being of those they support. "Monitoring and evaluating impact is really important. We've helped Karunya define what they want to track and create tools to capture quality data," says Andrades. Recalling the journey to implementation, Matsui commented, "Karunya was inspired to use technology to record their impact after they saw it working at another organisation, as part of a visit we arranged." Going back further, Matsui says, "When Deutsche Bank first approached us to support Karunya, the information that we came across did not reflect how good their work was. Now, their data management, H R practices and reporting systems help them to analyse and plan for the future.



Volunteer

Today's youth have given their selfless services towards rural development through their volunteering activities of construction work, Christmas celebration, painting houses and tree plantation etc.

“

Kalyan Eparchy Youth from Little Flower Forane church Nerul visited the Devlooli Village for painting of houses on the 11th of March 2017 from 10 am to 1 pm. Painting was done by 24 enthusiastic youth members accompanied by their Assistant Parish Priest Fr. Raphael. It was a great experience for many youths. These youths have become a role model for many more youths from the Kalyan Dioceses. "Spending a day with the local people was an enriching Social Experience." says Joel Matthew.



Tree Plantation Drive

Van Mahotsav Week from 1st to 7th July 2017



Leading by Example - Bp. Thomas Elavanal with Kalyan Diocese Parishioners and Karunya Trust staff planted 7500 saplings, at Danbav Forest area near Titwala in collaboration with Thane Forest Department.



Mumbai Marathon 2018

The Run to Transform Lives...

TATA Mumbai Marathon holds a place of prestige amongst the Top 10 Marathons in the World. It is not only a platform to test individual's sporting excellence but also a unique fund raising platform for participating Charities. Karunya Trust has been participating in the Mumbai Marathon since 2012 and has raised a considerable amount for the Charity purpose specifically Education and Vocational Training centre for the Rag Picking community and Building Houses for the Adivasi Community at the Villages in Ambarnath. Total of 173 people Ran for the cause of Education in the 2018 Edition of the Mumbai Marathon. From this 77 Rag Picking children. This year corporates such as DDecor Home Fabrics, DDecor Exports, Jessena Marine, St. Joseph Travels, Wert Jeans, Hiranandani Groups, Pravin Electricals and Trinity Travels supported our cause through various modes such as Charity Bib section and Corporate Challenge. And also 30 people raised Online Donations for Karunya Trust.

This year through Mumbai Marathon 2018, Karunya Trust raised INR 35, 86,005 and Funds has been utilized for building 8 houses for the Adivasi Community, Education expenses of 20 Rag Picking Children in their 10th STD studies and Vocational Training Courses conducted at the centre for the community. Many of our Donors from the Marathon used to visit our centres to see the impact being created by the donations made by them. These Donors have been contributing from last 4 to 5 years and the report of the work done is being sent to them every year. It is the impact created by Karunya Trust in the lives of the children, Women and Communities that have urged more and more people to support our Cause at the Mumbai Marathon. Karunya Trust is thankful to each of them for their valuable support in taking the mission of Karunya Trust forward.



PRAISE THE LORD!

Praise the Lord! I am very grateful to Jesus for making me instrumental in helping Gyansaathi, raising funds for its activities this year. With support from more than 30 generous friends and colleagues I raised Rs. 2.40 lacs under "Mumbai Marathon 2018" with patronage from United Way of Mumbai. I am very thankful to all the donors for their valuable contribution. Many of my donors have been supporting this cause for the past many years.

It takes a lot of time to follow up as everyone is busy with their work schedule and other concerns in life. At times you feel dejected with the negative responses from people. But I don't lose hope and stop follow up...

What I experienced is that the young generation is lacking the sense of giving and hence haven't experienced the happiness of sharing in their life. Parents should encourage their children to develop a concern for the fellow beings who are not so privileged like us in the society.

I sincerely thank the Management and the Volunteers of Gyansaathi who are dedicating their time and energy in making the life of its children colourful. May God bless them!



Gigy Mathew

The fascinating ambitions...

I started running a couple of years back. My initial motivation was when I watched marathoners completing their run just as we began our 6km dream run every year. That's when I said to myself, "If they can do it, so can I". Since then, I've done quite a few half marathons already and the experience is always fantastic.

But this time was different. This time I was running for a cause, a purpose.

I was running to raise funds for MY kids from Karunya Trust. It wasn't easy but every step I ran brought me closer to the cause that is so dear to my heart. The end result, I managed to contribute in my own small way. Last year I completed the half marathon in 2 hours 32 minutes but this year I managed it in 2 hours 19 minutes.



Sheryl Almeida

I have an interesting insight to share about my fundraising experience.

The first time I sent out a mail to my close friends, seeking support for this activity I had no expectations at all. I would have been happy to have raised a few thousand rupees but what happened totally knocked me off my feet. Within a few minutes of my mail going out, a friend deposited Rs 10,000 through the online portal. I was amazed and curious too. I immediately called him up and he said "I was looking for an opportunity to donate this amount, your message came as if it had read my mind".

A few days later another friend called me and asked me if I was aware what the money I was raising would be used for. I told him I was well aware of this organization and trusted the people who worked here. My friend said "This is just what I wanted to hear. I have pledged to donate a certain portion of my income every year but I want to be sure that it will be put to good use." I assured him that I would personally ensure that every rupee was used for the right cause. The next day I received a notification that my fundraising account had received a huge donation... a Rs. 4.5 lacs rupees to be precise.

I really was left speechless. After this there was no looking back.

I had gained this insight from first hand experience :

- people are more generous than we would normally expect.
- the need to give is just as strong as the need to receive.
- giving easily become a good habit that stays with a person. The ones who donate once keep on giving every year.



Nilesh Nandoskar



I reached out to all my friends through mail, facebook, whatsapp and kept on getting pleasantly surprised by their generosity."



Rose Mary Gigi

I personally believe that change starts with you. I was blessed to be part of such a noble cause. With each donation small or big I got a sense of self satisfaction. Thanks for making me a part of it.

KARUNYA DOSTI 2017-18 (Karunya Annual Day Celebration)



Mar Thomas Elavanal (Bishop of Kalyan, Chairman of Karunya Trust) inaugurating Karunya Dosti 2018 Lightning the Lamp



(Left to right) Shri. Ramesh K (Joint General Manager- South Indian Bank), Shri. Sardar Tara Singh (MLA- Mulund constituency), Shri. B.P. Singh (Producer of CID series), addressing the august gathering of Karunya Family.



Bp Thomas Elavanal honouring the dignitaries (Left to right) Shri. Sardar Tara Singh (MLA- Mulund constituency), Shri. B.P. Singh (Producer of CID series), Shri. Ramesh K (Joint General Manager- South Indian Bank), Smt. Nilufer Ahmed (Former Dean of Students Welfare at SNTD University, Karunya Trust Board Member), Shri. Prabhal Baruah (CID Serial Director), Smt. Vidhyulata Hinukale (Bhandup Rationing Officer), Sr. Anjana (Professor, Nirmala Niketan College of Social Work), Mrs. Mary Paul (St. Joseph Church, Powai) and Mrs. Thressia Jacob (St. Thomas Church, Vashi)



Bishop Thomas Elavanal handed over the Karunya Awards 2017; (Left to right) Volunteer Award (Mr. Anil Bakshi, Mrs. Thankamma Xavier, Mr. Jojo Joy), Good Samaritan Award (Little Flower Church- Nerul), St. Theresa's Church, (Kandivili West), Award of Excellence (Ms. Pooja Gaikwad, Ms. Jagruthi Lad, Mrs. Kunda Sawant, Mr. Nishikant Ranaware, Mr. Kevin Jose, Mr. Firoz Shaikh, Mr. Sandesh Sirsat, Mr. Roy Thomas)



Best Village Award, Dahiwali Adivasi Wadi, Kalyan



Best Village Award, Mhaskal Adivasi Wadi, Kalyan



Best Village Award, Warechwadi, Ambarnath



Performance by Karunya Children



Performance by Karunya Children



Performance by Karunya Children



Team Karunya

Women's Day 2017



Dr. Thanksy Thekekkara (IAS) officially inaugurates Women's Day celebration on 18th March 2017 in the presence of Bishop Thomas Elavanal, Karunya Trust Chairman.



Mr. Shinde Deputy collector of Thane releases the Yashgatha- Success Stories of Tribal initiatives in community development



Bishop Thomas Elevenal, honors-(from left) Dr. Thanksy Thekekkara (IAS), Dr. Shinde (Deputy Collector Thane District), Mrs. Sherly Paul (Social Activist), Sr. Betty (Counselor Ancillae Secular Institues), Sr. Marshan and Sr. Jessica (Holy Cross Congregation), Mrs. Sharda Zugare (Sarpanch-Kunde Gram Panchayat), Mrs. Shyali Butere (Principal of Shiv Bhakt Ashram school, Lavalee), Dr. Pramodini Rasal (Ayush Clinic Badlapur), Mr. Gigy Mathew, (Karunya Volunteer Award).

Dr. Thanksy Thekekkara IAS hand over Karunya Trust Mahila Ratna award 2017 to Bharari Project



Saverewadi hamlet



Thakurwadi Hamlet-Mulgoan



**Jeevan-PLE Project
Kelni Hamlet**



Poi Hamlet



**Pachawamail-
Naitharpada Hamlet**



Nalambi Hamlet



Thakurpada Hamlet



Kala Kadali Kuderan Hamlet



Gulab Dinesh Jadav - Devloli Hamlet



Yogita Mangal - Sonavle Hemlet,



**Savli Project - Sr. Shaila Phillip Rosario
hand over to Poonam Nishad - Thane.**



**Gyansaathi Project - Dr Vatsala Trivedi
hand over to Salma Shaik**



Mrs. Sharda Zugare Sarpanch-Kunde Gram Panchayat releases the book on Tribal development schemes and hand over to women and Karunya Staff

Visitors...



Such a Great privilege, it has been to see the great work that is being done in Gyansaathi. You all are an inspiration. The kids clearly love being here. Keep up the great work. 2017 will be an ever bigger year for you guys. Thank you.

**Brett Dragwidge,
Melbourne, Australia**

"Pleased with the efforts of you"

**Mr. Mangesh Narayan Pawar
(Corporator - Bhandup Village)**

Today Karunya Trust celebrated Women's day and honored the women which is very encouraging and the display of tribal traditional things was very good this day will remain a memorable day for me.

**By, Mrs. Syali Butere,
(Principal, Shiv Bhakt Ashram School)**

The exhibition organised by Karunya Trust is really an inspiring one. The instruments displayed indeed strengthened the knowledge. We came to know the creativity, occupation and culture of our tribals. it was truly a great experience.

**Mast. Aarya Sunil Shewale (student),
St.Thomas High School, Kalyan east**

Felt like we entered a God designed family with kids of so many different ages and interest and coming together in such a fun learning atmosphere. God bless their Family.

**Sr. Pauline MSMI
MSMI Vijaymatha Convent, Kamothe**

" Feeling really proud that DB is associated with such a fantastic organisation"

**Rajesh Raje
Deutsche Bank Volunteer**

"We are very impressed. Your service is a gift of God for the children and for us all. Thank you for your love and conviction for the people. God Bless you."

**Paul Hildebrand and Jochen Werner,
Germany**

"The Staff are doing a Great Job. In love, I wish you for the Future All the Best and a Hopeful Life for the Children."

Jurgen Claus
Gamma Immobilien, Germany

"Very Fascinating Place. I am sure it's done because of the great sacrifice and dedication you each have contributed. God Bless you and Your efforts."

Fr. Mervyn Dsouza, Principal,
St. Joseph's School

"We place on record our high appreciation for the wonderful work carried out by Karunya Trust for the betterment of the kids and their families. Congratulations. May God reward you abundantly for the great work."

Little Flower Forance Church,
Nerul

"Happy to see these young Phoenixes rise from the Ashes. May they fly real high, spreading their vibrant colours glowing in the sky."

Malad Forane

This has been a wonderful visit. We look forward to collaborate with Karunya Trust and grow together. Best Wishes for the Great work you do.

Sabah Khan, Neeraj Kumar
Tata Institute of Social Sciences (TISS) Mumbai

I am very happy now because I have completed my internship in Gyansaathi. Organization is working well for the children, All the best for the future. Thank you so much.

Varada N.N
Christ University

"Excellent work! The team is working very nice. Savli is Best!"

Ms.Vidyulata Hinukale
Bhandup Rationing officer

It was a pleasure to come back to Karunya Trust. I have experienced care and passion among the staff to work with the downtrodden community. The children here are the best. They will be an asset to the nation. God Bless.

Mr. Cyril John Moolakkatt,
Assistant Professor Christ University, Bangalore

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

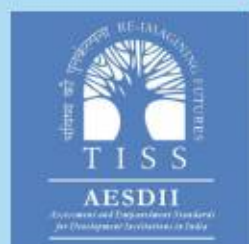
AUDITORS

M/S .Chhotalal H. Shah & Co. Damodar
Mansion, NaikMarg, 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 renewal 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



Certificate of Partnership
Partner No.
TISS AESDII/ 17/ 07/ 11
From 03rd July 2018

Karunya Trust Board of Directors



Bp. Thomas Elavanal



Msgr. Emmanuel
Kadankavil



Fr. Jacob Porathur



Lion Dr. Ashok Mehta



Dr. Vatsala Trivedi



Mrs. Nilufer K. Ahmed



Mr. Babu Joseph



Mr. Thomas Mathew



Dr. Joseph Aprain



Fr. Justin Kallely



Fr. Sebastian Mudakkalil



Fr. Paul Kunduparambil



Mrs. Rose Joseph



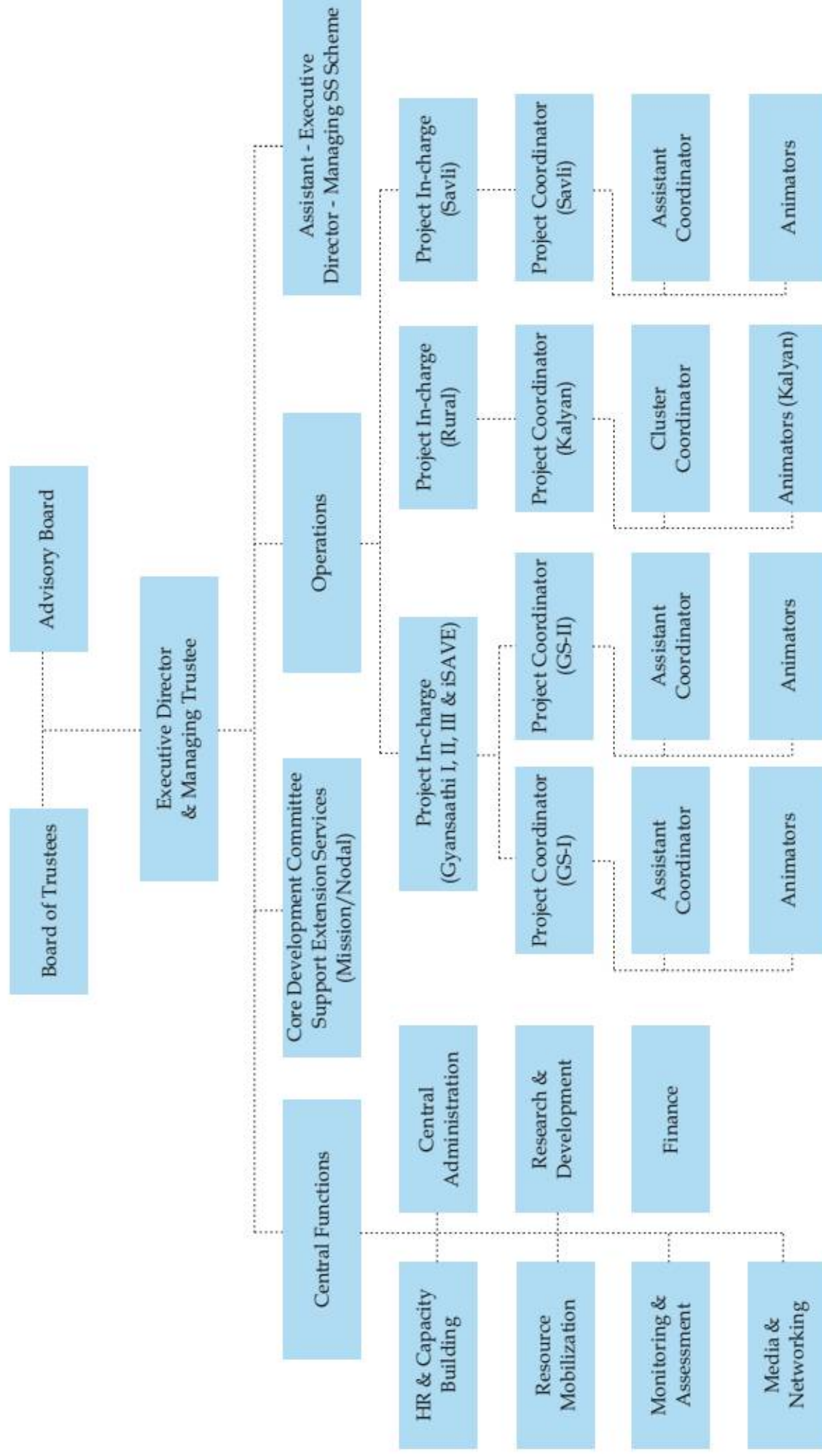
Fr. Joby Kurian

Kalyan Diocesan Social Action - Karunya Trust Staff



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

AUDITOR'S REPORT TO THE TRUSTEES 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, 2018 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 judgement 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 procedure 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.



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

4. Opinion

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

- i) in the case of the Balance Sheet, of the state of affairs of the Trust as at March 31, 2018;
 - 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 Chhotatal H. Shah & Co.
Chartered Accountants
(F.R.N.101828W)



[Signature]
Partner

Mumbai : - 4 OCT 2018

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201

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

DATE **4 OCT 2018**

REPORT UNDER MAHARASHTRA PUBLIC TRUSTS ACT, 1950

The Trustees of **KARUNYA TRUST, POWAI, MUMBAI**
P.T.Registration No. **E-18021(MUMBAI)** Accounts for the Year Ended **31st March, 2018.**
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 or 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 to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with; | Registers are maintained. Changes there in are not communicated. |
| (f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him; | Yes |
| (g) Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust; | No |
| (h) The amounts of outstanding for more than one year and the amounts written off if any; | Nil |
| (i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5000/- | 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) Alienation, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor; | Not Noticed |
| (l) Any special matter the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner; | No such special matter noticed |
| (m) All cases of irregular, illegal or improper expenditure of failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof and whether such expenditure, failure, omission loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the Trust; | Not Noticed |
| (n) Whether the budget has been filed in the form provided by rule 16A | Yes |



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

DATE

REPORT UNDER MAHARASHTRA PUBLIC TRUSTS ACT, 1950 (Contd...2)

The Trustees of **KARUNYA TRUST, POWAI, MUMBAI**
P.T.Registration No. **E-18021(MUMBAI)** Accounts for the Year Ended **31st March, 2018.**
Under the Maharashtra Public Trust Act, 1950 & Rules 1951.

- | | |
|---|--|
| (e) Whether the maximum and minimum number of the Trustees maintained; Meetings held regularly and Minute Book of the proceedings maintained; | Yes |
| (p) Whether any of the Trustees has any interest in the investment of the Trust; | No |
| (q) Whether any of the Trustees is a debtor or a creditor of the Trust; | No |
| (r) Whether the irregularities pointed out by the Auditors in the accounts of the previous year have been duly complied with by the Trustees during the period of the audit; | Not complied with, Refer item "e" above. |
| (s) Special Remark:
Schedule referred to here in are consolidated account prepared from the account of various centres run by the trust and as per books of account of the trust and information, explanations given to us by the Trustee. | |

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



Place : Mumbai
Date : **4 OCT 2018**
Comp : ML

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201

Chhotatal H. Shah & Co. (Regd.)

CHARTERED ACCOUNTANTS

Tel.: 2201 1787 / 2201 9193

"Damodar Mansion", 1st Floor,
15, A. K. Naik Marg, Fort,
Mumbai - 400 001.**"SCHEDULE IX C"**
(Vide Rule 32)

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

Statement of Income liable to contribution for the year ended 31st March, 2018

Name of Public Trust : KARUNYA TRUST, POWAI, MUMBAI

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

DATE : - 4 OCT 2018

I	Income as shown in the Income and Expenditure Account (Schedule IX)	₹	P.	₹	P.
II	Items not chargeable to contribution-under section 58 and rule 32 :			1,45,57,712.00	
(i)	Donations received from other Public Trusts and Dharmadas	Nil			
(ii)	Grants by Government & Local Authorities	Nil			
(iii)	Interest on Sinking or Depreciation Fund	Nil			
(iv)	Amount spent for the purpose of secular education (As per Schedule 'F' Attached)	17,10,762.00			
(v)	Amount spent for the purpose of medical relief (As per Schedule 'F' Attached)	28,84,176.00			
(vi)	Amount spent for the purpose of veterinary treatment of animals	Nil			
(vii)	Expenditure incurred from donation for relief of distress caused by scarcity, draught, 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			
(ix)	Deductions out of income from lands used for nonagricultural 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			
(x)	Cost of collection of income or receipts from securities, stocks etc. at 1 per cent of such income	Nil			
(xi)	Deductions on account of repairs in respect of building not rented and yielding no income at 10 percent of the estimated gross annual rent	Nil			
	Gross Annual Income Chargeable to contribution	45,94,938.00			
				99,62,774.00	

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



For CHHOTATAL H. SHAH & CO.

Chartered Accountants

F.R.N 101828W



Place : Mumbai

PARTNER
BIMAL R. DESAI
CHARTERED ACCOUNTANT.
Membership No. 39201

Chhotatal H. Shah & Co. (Regd.)

CHARTERED ACCOUNTANTS

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

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

KARUNYA TRUST, POWAI, MUMBAI

YEAR ENDED : 31 ST MARCH, 2018.

ANNEXURE TO IX C

I.	Income as shown in the Income and Expenditure Account : (Schedule IX)	1,45,57,712.00
	Add : Donation Credited to Funds :	
	Rural Development Fund	₹ 53,27,099.00
	Welfare of Children	₹ 1,08,96,344.00
	Awareness about Acquired Immune Deficiency Syndrome	₹ 1,11,25,240.00
		2,73,48,683.00
	Less: Donation received with specific Direction :	
	Rural Development Fund	₹ 53,27,099.00
	Welfare of Children	₹ 1,08,96,344.00
	Awareness about Acquire Immune Deficiency Syndrome	₹ 1,11,25,240.00
		2,73,48,683.00
	TOTAL RUPEES :	1,45,57,712.00

For CHHOTATAL H. SHAH & CO.

Chartered Accountants

F.R.N. 101828W



PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT.
Membership No. 39201

Place : Mumbai

Date : - 4 OCT 2018

Comp :



CERTIFICATE

Name of the Trust : KARUNYA TRUST, POWAI

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

YEAR ENDED : 31ST MARCH, 2018

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. Corpus Fund	₹ 1,10,000.00
2. Rural Development Fund	₹ 53,27,099.00
3. Welfare of Children	₹ 1,08,96,344.00
4. Awareness about Acquired Immune Deficiency Syndrome	₹ 1,11,25,240.00

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

For CHHOTALAL H. SHAH & CO.

Chartered Accountants
F.R.N. 101828W



Mumbai - 4 OCT 2018

BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 39201

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

THE MAHARASHTRA PUBLIC
SCHEDULE VIII
NAME OF THE PUBLIC TRUST
BALANCE SHEET AS AT

FUNDS & LIABILITIES	₹	P.	₹	P.
Trust Fund or Corpus:				
As per last Balance Sheet	5,71,000.00		5,71,000.00	
Add : Received during the year	1,10,000.00		1,10,000.00	
Other Earmarked Funds:				
(Created under the provisions of the Trust Deed or Scheme or out of the income)				
Depreciation Fund				
Sinking Fund				
Reserve Fund				
Any Other Fund				
Loans (Secured or Unsecured):				
From Trustees	Nil		Nil	
From Others	Nil		Nil	
Liabilities:				
For Habitat Project	Nil		Nil	
For Advances	1,10,000.00		1,10,000.00	
For Rent and other Deposits	Nil		Nil	
For Sundry credit balances	5,24,842.00		5,24,842.00	
Income and Expenditure Account:				
As per last Balance Sheet	2,70,95,525.54		2,70,95,525.54	
Less : Transferred to Relief/Rehabilitation of Victims	1,345.00		1,345.00	
Add : Less : Surplus or Deficit as per Income and Expenditure account annexed	2,70,94,180.54		2,70,94,180.54	
Accounting Policies and Notes on Accounts (As per Schedule 'G' Attached)	36,29,215.85		36,29,215.85	
TOTAL RUPEES				
			4,44,84,441.27	

As per our Report of even date annexed

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N. 101828W



Place : Mumbai
Date : 4 OCT 2018
Comp: MN

BIMAL R. DESAI
PARTNER
CHARTERED ACCOUNTANT
Membership No. 39201

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			3,536.00 Nil Nil Nil Nil 13,349.00 Nil	
To Establishment Expenses			As per Schedule "D" Attached	16,885.00
To Remuneration to Trustees				21,63,435.15
To Remuneration (in the case of a math) to the head of the math including his household expenditure, if any				Nil
To Legal and Professional Fees				Nil
To Audit Fees				16,990.00
To Contribution and Fees				63,900.00
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			7,25,972.00	Nil
Less : Transferred from Mobile Computer Asset Fund to the extent of Depreciation			43,717.00	
To Amount transferred to Reserve or Specific Funds (As per Schedule 'E' Attached)				6,82,255.00
To Expenditure on Objects of the Trust (a) Religious (b) Educational (c) Medical Relief (d) Relief of poverty (e) Other Charitable objects				1,02,775.00
To Surplus carried over to Balance Sheet			As per Schedule 'F' attached	78,82,256.00
Accounting Policies and Notes on Accounts (As per Schedule 'G' Attached)				36,29,215.85
TOTAL RUPEES				1,45,57,712.00

As per our Report of even date annexed

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



Place : Mumbai

Date : - 4 OCT 2018

BIMAL R. DESAI
CHARTERED ACCOUNTANT

PROPERTY & ASSETS	₹	P.	₹	P.
Immovable Properties: (At Book Value/Cost) As per last Balance Sheet			6,06,020.00	
Investments: (At Book Value/Cost) Market Value			Nil	
Furniture and Fixtures: (At Book Value/Cost) As per last Balance Sheet Additions during the year			As per Schedule "B" Attached	29,15,682.00
Loans: (Secured or Unsecured) Good/Doubtful Loan Scholarships Other Loans			Nil Nil	Nil
Advances: To Trustees To Employees To Contractors To Lawyers To Others			Nil Nil Nil Nil 69,92,120.00	
Deposits				69,92,120.00
Income Outstanding: Rent Interest			Nil Nil	3,65,000.00
Other Income - TDS			3,05,353.00	3,05,353.00
Cash and Bank Balances: a. In current accounts with b. In savings account with c. In fixed deposits with			As per Schedule "C" Attached	3,33,00,266.27
d. Cash on hand, with the Trustee				
Income and Expenditure Account: As per last Balance Sheet Less : Surplus as per Income and Expenditure account annexed			Nil Nil	Nil
TOTAL RUPEES				4,44,84,441.27

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.



Shreyas
B. Desai
TRUSTEE

Tel.: 2201 1787 / 2201 9193

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

TRUSTS ACT, 1950

[Vide Rule 17 (1)]

KARUNYA TRUST, POWAI, MUMBAI

31ST MARCH, 2018.

INCOME		₹	P.	₹	P.
By Rent	(accrued) (realised)			Nil	
By Interest	(accrued) (realised)				
On Securities		Nil			
On Loans Interest on TDS Refund		Nil			
On Bank accounts and Fixed Deposits		20,30,343.00		20,30,343.00	
By Dividends				Nil	
By Donations in cash or kind : General				1,25,21,556.00	
By Grants				Nil	
By Income from other sources (In details as far as possible)					
Sundry Receipt		4,100.00			
Shivakami Memorial Scholarship		1,713.00		5,813.00	
By Transfer from Reserves Specific Funds				Nil	
By Deficit carried over to Balance Sheet				Nil	
TOTAL RUPEES				1,45,57,712.00	

Chaphe
[Signature]



TRUSTEE
[Signature]

KARUNYA TRUST, MUMBAI

SCHEDULES 'A' TO 'G' ATTACHED TO AND FORMING PART OF THE

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2018

SCHEDULE 'A'

OTHER EARMARKED FUNDS :

Sr.No.	Name of the Fund	Balance as on 01.04.2017	Received during the year	Provisions/Transfer	Spent during the year	Transferred to Income	Balance as on 31.03.2018
A	<u>Depreciation Fund:</u>	72,057.00	-	13,349.00 a	-	-	85,406.00
	TOTAL RUPEES	<u>72,057.00</u>	<u>-</u>	<u>13,349.00</u>	<u>-</u>	<u>-</u>	<u>85,406.00</u>
a	Depreciation provision during the year						
B	<u>Earmarked Funds:</u>						
1	Educational Fund	1,65,694.00	-	-	-	-	1,65,694.00
2	Ambulance Fund	4,03,000.00	-	-	-	-	4,03,000.00
3	Rural Development Fund	19,89,534.55	53,27,099.00 b	25,678.00 d	60,51,379.00 b	-	12,90,932.55
4	Relief/Rehabilitation of Victims of Natural Calamities	700.00	-	1,345.00 e	-	-	2,045.00
5	Welfare of Children	45,61,333.33	76,75,374.00 b	34,752.00 d	73,72,807.00 b	-	66,72,786.33
			32,20,970.00 c		14,46,836.00 c		
6	Jubilee Housing Project(Tailoring)	1,23,040.00		4,398.00 d	34,130.00 c	-	93,308.00
7	Awareness about Acquired Immune Deficiency Syndrome	19,56,494.00	1,11,25,240.00 c	-	41,88,334.00 b	-	26,93,712.00
					61,99,688.00 c		
8	Chinchu & Jeffin Fund	4,12,050.00	-	24,120.00 d	24,732.00 c	-	4,11,438.00
9	Disaster Relief Fund	7,10,771.00	-	13,827.00 d	1,36,347.00 c	-	5,88,251.00
10	Capital Asset Fund	82,347.00	-	-	-	43,717.00 f	38,630.00
	TOTAL RUPEES	<u>1,04,04,963.88</u>	<u>2,73,48,683.00</u>	<u>1,04,120.00</u>	<u>2,54,54,253.00</u>	<u>43,717.00</u>	<u>1,23,59,796.88</u>
	TOTAL RUPEES (A+B)	<u>1,04,77,020.88</u>	<u>5,46,97,366.00</u>	<u>1,17,469.00</u>	<u>2,54,54,253.00</u>	<u>43,717.00</u>	<u>1,24,45,202.88</u>



- b. Donations received/spent in Foreign Contribution Account
c. Donations received/spent in Local Account
d. Transferred from Income and Expenditure Account (Schedule E)
e. Transferred from Income and Expenditure Account (Schedule VIII)
f. Transferred from Income and Expenditure Account (Schedule VIII)

SCHEDULE 'B'

Furniture and Fixtures & Other Movable Assets (At book value) :

Sr No.	Description	Rate %	As At 1-Apr-2017	Additions	Deductions/ Adjustment	As At 31-Mar-2018	Depreciation For the year	As at 31-Mar-2018
1	Vehicle	20%	14,27,285.00	11,04,601.00	-	25,31,886.00	5,06,377.00	20,25,509.00
2	Computer	40%	2,83,511.00	78,550.00	-	3,62,061.00	1,44,824.00	2,17,237.00
3	Furniture, Fixtures & Equipments	10%	7,14,651.00	28,815.00	-	7,43,466.00	74,347.00	6,69,119.00
4	Liabrary Books	10%	4,241.00	-	-	4,241.00	424.00	3,817.00
	Total Rupees		24,29,688.00	12,11,966.00	-	36,41,654.00	7,25,972.00	29,15,682.00



SCHEDULE 'C'

CASH AND BANK BALANCES:

In Saving Account with:

Oriental Bank of Commerce Ltd.	39,414.00
The South Indian bank Ltd.	45,56,316.38
Dena Bank	1,94,737.00
Citizen Credit Co. op. Bank Ltd.	51,107.25
The Catholic Syrian Bank Ltd.	8,34,385.39
Federal Bank Ltd.	6,40,151.75
Corporation Bank	39,301.00
Bassein Catholic Co-operative Bank Ltd.	35,229.00
Greater Bombay Co-operative Bank Ltd.	64,924.00
State Bank of India	1,39,048.50
Axis Bank	6,377.00
<u>In Fixed Deposit with:</u>	
The Catholic Syrian Bank Ltd.	10,04,220.00
Federal Bank Ltd.	5,45,395.00
State Bank of India	1,27,277.00
The South Indian Bank Ltd.	2,49,03,353.00
Cash on Hand	2,65,80,245.00
	1,19,030.00

TOTAL RUPEES :

3,33,00,266.27



SCHEDULE 'D'

ESTABLISHMENT EXPENSES:

Annual Day Expenses	35,326.00
Bank Charges	25,111.61
Capacity Building Programme	5,290.00
Celebration Expenses	18,203.00
Computer Accessories	12,200.00
Computer Repairs & Maintenance	19,700.00
Conveyance	34,638.00
Courier & Postage Charges	20,707.00
Electricity Charges	22,470.00
Gratuity Paid	1,08,650.00
Honorarium	90,000.00
Internet Charges	863.00
Karunya Newsletter	89,010.00
Labour and Wages	27,600.00
Meeting & Training Expenses	42,525.00
Miscellaneous Expenses	11,318.54
Newspaper & Periodicals	7,623.00
Office Accessories & Expenses	10,138.00
Pension Scheme	46,839.00
Printing & Stationery	39,234.00
Processing Fee	2,000.00
Promotional Material	1,89,870.00
Refreshments	6,704.00
Repairs & Maintenance	84,606.00
Salaries	9,56,740.00
Telephone Charges	9,220.00
Travelling Expenses	47,242.00
Vehicle Maintenance	1,73,607.00
Website & Maintenance	26,000.00
	21,65,435.15

TOTAL RUPEES :

SCHEDULE 'E'

Amount Transferred to Specific Fund:

Interest related to Specific Fund	25,678.00
Rural Development Fund	34,752.00
Welfare of Children	4,398.00
Jubilee Housing Project	24,120.00
Chinchu & Jeffin Fund	13,827.00
Disaster Relief Fund	1,02,775.00
	1,02,775.00

TOTAL RUPEES :



SCHEDULE 'F'

EXPENDITURE ON OBJECTS OF THE TRUST:

a) Educational Expenses:

i) Main Account	1,687.00
Shivakami Memorial Scholarship	2,59,403.00
Vocational Training	2,05,875.00
Education Help	76,379.00
Pro Life Sessions	5,43,344.00

ii) Centres Expenses

Bandra (E)	10,000.00
Bhayandar	99,600.00
Dehu Road	5,000.00
Goregaon(e)	38,000.00
Goregaon (w)	21,000.00
Kalamboli	25,000.00
Kalewadi	98,900.00
Kalyan (e)	1,54,620.00
Mahakali	79,700.00
Malad(w)	20,000.00
Marol	63,000.00
Mira Road (e)	23,000.00
Nasik Road	64,500.00
Nallasopara	11,000.00
Nerul	48,000.00
Powai	10,000.00
Sakinaka	2,76,545.00
Suvidhya- Project	5,000.00
Vasai (E)	20,000.00
Vasai (W)	10,900.00
Vikroli	2,000.00
Ulhasnagar	31,110.00
Wagle Estate	48,543.00
Ashraya	11,67,418.00
	17,10,762.00

b) Medical Relief:

i) Main Account

Ambulance Maintenance	23,269.00
Medical Help	74,588.00
Jeevasradha	2,01,101.00
	2,98,958.00

ii) Centres Expenses

Airoli	2,60,500.00
Ambarnath	6,000.00
Amboli	9,990.00
Bandra (E)	15,000.00
Bhayandar	2,23,828.00

Total Rupees C/d 5,15,318.00 2,98,958.00 17,10,762.00



Dapodi	5,15,318.00	2,98,958.00	17,10,762.00
Dehu Road	30,000.00		
Goregaon(e)	3,000.00		
Goregaon (w)	9,000.00		
Kalamboli	94,563.00		
Kalewadi	4,058.00		
Kalyan (e)	50,000.00		
Kanjurmarg (E)	1,43,475.00		
Mahakali	10,000.00		
Malad(w)	63,800.00		
Marol	2,81,000.00		
Mira Road (e)	76,000.00		
Nasik Road	4,48,792.00		
Nallasopara	1,22,000.00		
Nerul	47,000.00		
Powai	17,570.00		
Sakinaka	20,000.00		
Ulhasnagar	97,500.00		
Vartak Nagar	98,000.00		
Vasai (E)	10,000.00		
Vasai (W)	1,82,965.00		
Vikroli	70,076.00		
Virar (W)	70,000.00		
Wagle Estate	4,500.00		
Ashraya	5,000.00		
	1,11,601.00	25,85,218.00	28,84,176.00

c) Other Charitable Objects:

i) Main A/C

Bharati	1,25,602.00
Build a House	1,00,000.00
Charity Help	55,000.00
Gyansaathi I	5,60,745.00
Gyansaathi II	32,260.00
Jeevan	7,354.00
Charity Expenses	41,000.00
Concern India -NIOS	4,11,670.00
NIOS - Rag pickers	95,036.00
Jubilee Housing Expenses	7,10,000.00
Marathon Expenses	1,27,298.00
Samsung Project Expenses	80,887.00
UPS Project	81,380.00
Jan Volunteer	5,000.00
Gyanmitra	38,000.00
Income Generation Activity Recovery	47,050.00
Donation to other	22,000.00
	25,40,282.00

Total Rupees C/d

25,40,282.00 45,94,938.00



Total Rupees B/fd 25,40,282.00 45,94,938.00

ii) Centres Expenses:

Airoli	10,800.00
Ambarnath	63,500.00
Assisi Nagar	5,600.00
Chakala	25,000.00
Goregaon (w)	73,200.00
Kalewadi	20,000.00
Kalyan (e)	1,04,990.00
Kanjurmarg (E)	15,351.00
Mahakali	1,68,713.00
Nasik Road	1,15,000.00
Nallasopura	17,000.00
Powai	30,000.00
Sakinaka	23,000.00
Vasai (E)	5,000.00
Vasai (W)	12,000.00
Wagle Estate	37,882.00
Ashraya	20,000.00
	7,47,036.00
	32,87,318.00

TOTAL RUPEES :

78,82,256.00



SCHEDULE 'G'

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) Classification of Donation Received :
i) General Donations are considered as Income of the Trust & utilised in accordance with the objects of the Trust.
- ii) Capital Assets purchased from Earmarked Funds are transferred from respective fund to Capital Assets Fund and amount representing the depreciation charged on such assets is transferred from Capital Assets Fund to Income and Expenditure account.
- 2) Fixed Assets & Depreciation :
i) Fixed Assets are stated at Book Value.
- ii) 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.

Depreciation on assets capitalised under grant is withdrawn from capital asset fund and credited to Income and Expenditure Account

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.

a. Shetty

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N 101828W



PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39204

MUMBAI
Comp : ML

- 4 OCT 2018



B. Desai
TRUSTEE

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:

022 25798625/ 25785515

ktadmin@karunyatrustonline.org

www.karunyatrustonline.org

Karunya Trust, Diocese of Kalyan

Address

Karunya Trust

P.T.A. Reg. No. E. 18021 (Mumbai)

Bishop's House, Plot No.B/38,

I.I.T P.O., Powai, Mumbai- 400 076,

Maharashtra,India.



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 higher education for a student
☐ Rs. 50,000/-	to provide major support for professional education of a student for a year
☐ Rs. 50,400/-	to educate a child for six years (5 th - 10 th std) (Rs. 400 per year)
Vocational Training	
☐ Rs. 3,000/-	to provide 3 months Vocational education to a boy/girl
☐ Rs. 3,500/-	to provide 4 month tailoring training course to an 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 up & 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
☐ Rs.1,50,000/-	to provide full support to build a rural house
*By Cheque ☐ or DD ☐ No. _____	
Dated _____ In favour of KARUNYA TRUST,	
Bishop's House, P.B. No. 8434, IIT P.O., Powai, Mumbai - 76,	
Maharashtra, India.	
Net Banking: (A/c. No. 0366053000008467, South Indian Bank Ltd. Powai, IFSC code of A/c. SIBL0000366)	
(Once you transfer your generous contribution, kindly inform Karunya Trust either by Phone 022 25798625 or email at karunyatrustkds@gmail.com)	
In Kind ☐ Note books for children ☐ Library books for children	
☐ Stationary ☐ Sports items ☐ Dress materials ☐ (Others)	



KARUNYA TRUST - KALYAN DIOCESAN SOCIAL ACTION (KDSA)

Gyansaathi

(Govandi)
Families: 600

iSAVE

(Govandi/ Kalyan/
Ambarnath)
Families: 655

Savli

(Nahur)
Families: 886

Gyandeep

(Mumbai/ Kalyan/
Ambarnath)
Families: 270

JAN

(Jubilee Action
Network)
(Mumbai)
Individuals: 129

Jeevan PLE

(Kalyan)
Families: 1028

Bharari

(Ambarnath)
Families: 1034

Sujal

(Ambarnath)
Families: 600

Jagruti

(Ambarnath)
Families: 1000

Jubilee Housing

(Ambarnath)
Families: 105

Total Children: 3443

Total Women: 6509

Direct Beneficiaries: 22692

Indirect Beneficiaries: 102114

Total Social Interventions/Projects: 10

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 faster 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