



KARUNYA TRUST

Safety net to poor...

***Annual Report
2023-24***

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



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

-St. Mother Teresa

VISION



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

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.



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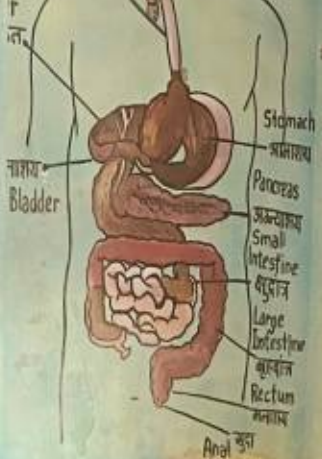
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Message from the Chairman

Dear Friends,

Karunya Trust stands as a cherished initiative of the Kalyan Diocese, dedicated to making a meaningful difference in the lives of countless individuals. Its mission reflects the deep connection between compassion and action, as the Trust works tirelessly to uplift humanity across various dimensions.

Karunya Trust's charitable efforts encompass a wide range of human needs, including healthcare, shelter, education, livelihood support, psychological well-being, and financial assistance. For many, the Trust serves as a reliable bridge between those eager to help and those in genuine need, ensuring that resources reach where they are most impactful.

For decades, Karunya Trust has been a symbol of hope and a trusted partner in the realm of charity. On behalf of the Diocese, I extend my heartfelt gratitude to all benefactors, volunteers, the committed team of Karunya Trust, and all those who support its mission in any capacity. Your unconditional efforts and commitment to serving humanity inspire us all.

Wishing you continued strength and success in your noble endeavors.

Sincerely

BISHOP MAR THOMAS ELAVANAL
Chairman, Karunya Trust



Director's Message



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

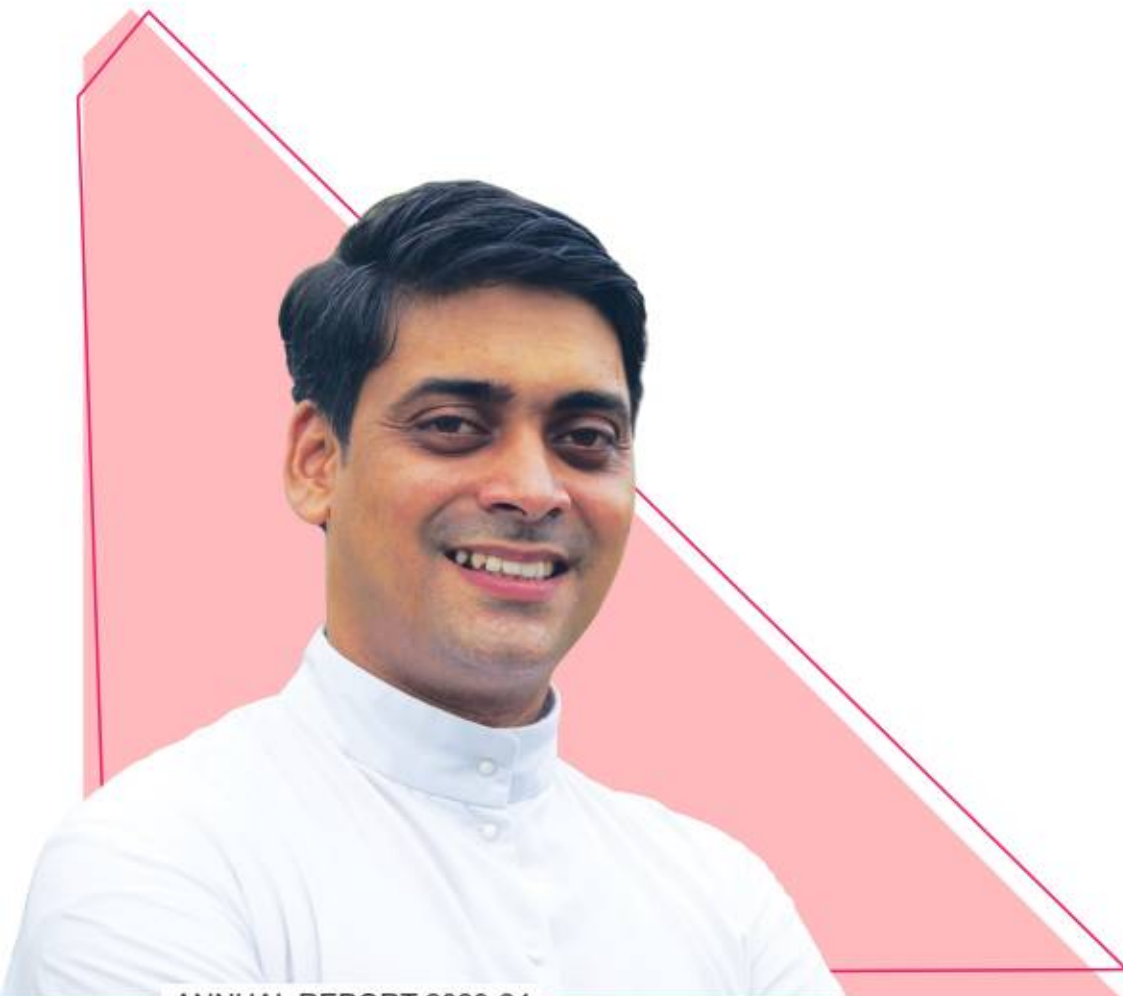
We are thankful for the unwavering support of our Chairman, Trustees, and Advisory Board Members, whose guidance has been invaluable. Their leadership has been a beacon of direction for us in our pursuit of transforming lives. Equally, the generosity of our corporate partners, individual donors, volunteers,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

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

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

Sincerely

Fr. Lijo Velliyamkandathil
Executive Director, Karunya Trust



Asst. Director's Message

The mission of Karunya Trust has always been to create a safety net for the poor and marginalized, ensuring that no one is left behind in their quest for dignity and a better life. We believe that providing care, support, and opportunities for growth is not just an act of service but a duty of compassion toward humanity.

In this journey, the Karunya family is constantly inspired by the dedication and generosity of those who make our work possible. Our donors, whether corporate partners, individual benefactors, or charitable organizations, form the backbone of our initiatives. Your unwavering support allows us to address pressing social issues and extend our reach to the most vulnerable members of society. Your contributions are not just financial assistance—they are a lifeline for individuals and communities seeking hope and transformation.

I am equally grateful for our incredible and committed staff members. Each of you brings a unique passion and energy to the projects you lead, and your hard work has been the foundation of our success. Your efforts have turned Karunya Trust's vision into reality.

Karunya Trust has emerged as a source of hope and inspiration for thousands of people throughout its journey. Each project, from providing quality education to underprivileged children to promoting environmental sustainability, reflects our deep commitment to holistic development.

The success of Karunya Trust over the past year is a testament to God's providence and the collective effort of our supporters, staff, and well-wishers. Together, we have built a legacy of service, one that continues to grow stronger with each passing year.

Together, we can broaden our impact and extend our reach to touch the lives of even more people in need. Let us move forward united in our shared vision of creating a world where every individual can live with dignity, hope, and the promise of a brighter future.

With heartfelt thanks and blessings,

FR SINTO PULIKKOTTIL
Asst. Director, Karunya Trust

CORE VALUES



OUR CORE THRUST AREAS



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



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



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



We advocate good governance at the local level.



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



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



ORGANIZATIONAL PROFILE

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

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



Project- **GYANSAATHI**



Gyansaathi, a project of Karunya Trust, is dedicated to empowering children and youth from the rag-picking community in Govandi, Mumbai, through non-formal education, holistic support, and a sustainable approach to comprehensive development. The project serves around 400 underprivileged children from the slum areas of Baba Nagar, Govandi. Also, it works with youth and women from the slums of Baba Nagar, Indira Nagar, and Nirankari Nagar on sustainability

initiatives. Located near the Deonar landfill, the oldest and one of the largest dumps in India, Gyansaathi aims to address the challenges posed by the nearby landfill, where Mumbai deposits 5,500 tons of waste daily, impacting the community's well-being.

HOLISTIC DEVELOPMENT ACTIVITIES



Exposure visits

- Byculla Zoo
- Wonder Park
- Villa Teresa School
- IIT Bombay
- Science Lab of Janjaguti



Community meetings

- Iftar celebration
- How to teach children
- Financial Literacy
- Women's day celebration
- Menstrual hygiene
- Gender Equality
- Domestic Violence



Health

- 14 health camps &
- 6 health awareness session

583

Children

IN YEAR 2023-2024

400

families

SUSTAINABILITY DEVELOPMENT ACTIVITIES



Income Generation Program:

- a) 36 youth job opportunities
- b) 50 youth and women IGP opportunities
- c) 11 sewing machines distributed to community youth and women



Advocacy for community:

- a) 3 domestic violence and cyber crime cases referred to NGOs
- b) 2 drug cases referred to CWC/NGOs



Drugs and substance abuse awareness:

- a) rallies
- b) skits
- c) sessions

◆ **Beneficiaries Enrolled in government schemes/documents:**
204

◆ **Number of Trainings Conducted**

A total of 185 participants attended various training sessions, which included:

- Spoken English Courses
- Beauty Parlor Training
- Tailoring Courses
- Mehndi Training Courses
- Fabric Painting Training
- 20 training sessions for staff development

◆ **Community Skill-Based Training and Job Opportunities**

- 36 community members enrolled in skill-based training and job opportunities offered by Tech Mahindra, Kotak Foundation, Magic Bus, Vision Rescue, Anukalp Foundation

◆ **Community Activities and Events**

Several events and activities were organized to engage and benefit the community:

- Monsoon session at M East Ward
- Tree Plantation
- Rally with Nashamukti Mandal
- Rally for Green Diwali
- Child Rights Day with M East Ward Child Safety Forum
- Debate Competition on Gender Equality
- Team Building Session
- Awareness on Domestic Violence
- Leadership Duties and Responsibilities, Awareness on Drug and Substance Abuse
- Visit to Mother Teresa's Home

A Beacon of Hope

Hussain, a 13-year-old, sells vegetables every Friday to support his mother after his father's death. Taboos prevented her from working, so post-lockdown, Hussain sold ginger and chilies. He prioritized helping his mother over studies. He was also elected class monitor and Sports Minister. Gyansaathi staff nurtured his leadership, appointing him sports captain. Hussain's dedication led to his development as a



member of the Child Rights Protection Committee (CRPC).

By Gyansaathi Project

Shahrukh Shaikh's Journey of Redemption



The story of Shahrukh Shaikh, a nineteen-year-old (name changed), began with drug addiction,

leaving home to live on the streets. Rescued by an NGO, he received immediate support including food, shelter, medical check-ups, and essentials. Trained staff assisted him in overcoming addiction. After three years of rehabilitation, he reunited with his family under supervision. He then sought further education through Karunya Trust Gyansaathi, passing his 10th grade exams with 61%. Active in advocacy, he participated in anti-drug rallies and skits, sharing his personal journey.

By Gyansaathi Project

SAVLI is a community-based care and support programme focuses on the empowerment of the children who are at high risk and their families through holistic care. SAVLI supports 450 children who are infected and affected by HIV/AIDS, between the age group of 4-18years living in and around S ward, N ward, M ward, L ward, H ward, F ward and T ward of Mumbai district and Thane to Titwala areas of Thane district.



SAVLI aims to enable the children infected and affected with HIV/AIDS and their families to access a better quality of life. The main focus areas of the project are education support, health and nutrition, psycho-social support and rights and entitlements.

450
Children

IN YEAR 2023-2024

342
families



Entitlement & Linkages

- Income Certificate **98**
- Residential Proof **48**
- Medical Certificate **21**
- New Ration Card **5**
- Sanjay Gandhi Niradhar Yojana **15**
- Nav Sanjivani Yojana (Thane Municipal Corporation) **20**
- Antarvasi Certificate **25**
- Voting card **19**



Support Services

- Education Support **360** Children
- Nutrition Support **100** Children
- Vocational Training Support **2** Children
- Counselling session **169** sessions
- Income Generation support **4**



Children Activity

- Life Skill Session **17**
- Career guidance session **1**
- Festival Celebration **4**
- Exposure visit **2**
- CP community awareness **1**
- Vacation Camp **3**
- Sports day **2**

Sohel's Silver Triumph

Sohel, a 14-year-old boy from Shivadi, Mumbai, lives with his father, mother, and younger sister. Despite facing severe familial and financial challenges, Sohел has emerged as an inspiring figure through his perseverance and dedication to his passion for kickboxing.

Sohel's family circumstances are exceptionally challenging. His father, a truck driver, is the sole breadwinner but often struggles to work due to his health issues. Both his parents are living with HIV positive. His mother is paralyzed and suffering from kidney failure, which requires extensive care. These conditions have placed a significant emotional and financial burden on Sohел and his family.

Sohel's passion for kickboxing earned him a selection for the Kickboxing National Championship in Delhi. However, the financial condition of his family made it impossible for him to bear the expenses of the competition. Feeling helpless, Sohел approached Savli's team, his only hope of fulfilling his dream. Recognizing his talent and determination, Savli's team encouraged him to continue his practice and took proactive steps to support him. Through discussions with the management, Savli identified a donor to assist Sohел. Karunya Trust stepped forward and provided financial support of Rs.15,000 to cover Sohел's expenses for the championship. This timely assistance

allowed Sohел to participate in the tournament and give his best.

In the Kickboxing National Championship held in Delhi, Sohел secured the second position, earning a silver medal and certificate. This remarkable achievement was a proud moment for Karunya Trust, which had played a crucial role in supporting his journey. Sohел expressed immense gratitude for the financial and emotional support that enabled him to reach this milestone. In addition to his success in kickboxing, Sohел has consistently demonstrated excellence. He is a three-time state gold medalist and a national silver medalist, making him a role model for children at Savli. His hard work and dedication extend beyond sports; he actively participates in various activities organized by Karunya Trust and has learned about child rights and other essential life skills. Sohел's involvement in the Child Parliament (CP) has significantly enhanced his leadership qualities, further empowering him to make a difference.

Despite his accomplishments, Sohел's responsibilities at home are immense. With his father's health often failing and his mother paralyzed, Sohел has taken on household duties to support his family. Alongside his sports and studies, he manages these responsibilities with remarkable maturity. Karunya Trust continues to provide financial assistance

for his studies and nutritional needs, ensuring he can focus on his education and well-being.

Sohel's dedication to both his personal goals and community involvement is evident in his participation in events such as the TATA Marathon 2024 in the Dream Run category. His achievements in sports and his ability to balance life's challenges have made him a source of inspiration for his peers at Savli. Despite the significant

adversities he faces, Sohел continues to excel as an athlete, a student, and a responsible family member. His journey underscores the impact of organizations like Karunya Trust in transforming lives and enabling dreams. Sohел's achievements serve as a beacon of hope and motivation for countless children facing similar challenges. Make it a short success story

By Savli Project

From Silence to Success

Anju has been registered in the SAVLI project since 2018, at the age of 16. She lives in Vikhroli with her parents and elder brother, with her father running a paan patti shop earning Rs- 5,000 per month, while her mother is a housewife. Anju is currently in her final year of B. Com, and her brother is also a college student. Both Anju and her parents are HIV-infected. When Anju joined SAVLI, she was an introverted child, unwilling to talk or participate in any activities, and was unaware of her illness. She rarely attended support meetings, and her parents had not disclosed the disease to her out of fear that she would blame them. After SAVLI staff visited her home and interacted with her parents, they helped her understand the illness and reassured her that with proper medication, she could live a healthy life. SAVLI provided continuous counselling, home visits, and financial support for her

education. As a result, Anju completed her schooling and is now pursuing her graduation in B.Com. Additionally, she completed diploma courses in aviation, cabin crew, and ground clearance. SAVLI also assisted the family in linking them to the Sanjay Gandhi Yojana Scheme, which provides Rs- 1,500 per person monthly. Through ongoing motivation from SAVLI, Anju began attending meetings and actively participating in project activities. She eventually became the President of the Child Parliament and played a key role in planning and conducting various activities. With the guidance and education support from SAVLI, she now works in ground clearance at the International Airport while continuing her studies. Anju's journey serves as an inspiration and role model for other children in the SAVLI project.

By Savli Project



In January 2015, the Self-Help Group (SHG) Approach was introduced under the BHARARI Project in 16 tribal hamlets of Ambernath Taluka, completing its first phase by September 31, 2022, with the formation of 52 SHGs and 3 CLAs, benefiting a population of 6,678. In its second phase, the project was renamed Disha and, since October 1, 2022, Karunya Trust has been implementing it across 32 tribal hamlets, primarily inhabited by the Katkari and Thakar communities in Ambernath Taluka and Kalyan District, Thane. The Disha Project aims to empower women through the formation and facilitation of Self-Help Groups and CLAs, fostering economic, social, and political development. Its goal is to integrate these communities into the mainstream, enabling them to raise their voices against exploitation, claim their rights, and improve the education, health, and nutrition of their children. The majority of Katkari households work in brick kilns, earning daily wages, while the Thakar community is relatively better off. The region's primary occupation is agriculture, with most people relying on forest land or land owned by landlords, as very few own their land. Cultivation is seasonal, and in addition to farming, people depend on forest products like leaves, fruits, and vegetables for their livelihood.

1672

School-Going Children

IN YEAR 2023-2024

1015

Balwadi children



Major Activities

- PRA- Social mapping and well-being analysis – 28 hamlets
- 40 Child Right Situation Analysis conducted in 28 hamlet
- Self Help Group formation 26 with 259 women
- 2 Cluster Level Association formed
- Networking and linkages with Block office and Maharashtra State Rural Livelihood Mission



SHG Womens Trainings

- Saving and loaning training with 26 Self Help Group
- Goal Setting and self-Assessment training with 14 Self Help Group
- Leadership, Communication and conflict management- 14 Self Help Group
- Business plan training -4
- Kitchen garden training – 2



Other Activities

- Women's Exposure visit to Mahalaxmi Saras at Bandra for Exchange learning's and experiences during meetings and discussion
- Silver Jubilee programme
- Women's day celebration



Achievements of SHG

- Self Help Group members capacity build through trainings
- Women visiting grampanchayat & Block office
- Women are participating in Gramsabha

Building Dreams, Brick by Brick

Nestled in the heart of a forest, the charming village of Kolhewadi stands 10 kilometres from the nearest city, hidden away from the hustle and bustle of urban life. Despite its beauty, Kolhewadi is a place where dreams often seem out of reach, buried as deeply as the village itself. But for Jagruti Sonu Jadhav, a 23-year-old resident of Kolhewadi, dreams are not easily forgotten.

Jagruti lives with her spouse and their two children in a small mud-and-bamboo hut. Her husband works for daily wages, but the income is barely enough to cover their basic needs. The poverty they face is stark, and Jagruti often goes without sufficient food. Despite these hardships, Jagruti never lost sight of her dream to build a safe and secure home for her family.

When she joined the Ekvira self-help group (SHG) established by Karunya Trust in Kolhewadi, Jagruti's journey towards realizing her dream began. Through individual goal-setting and self-assessment training provided by the Trust, she gained confidence and a renewed belief in her ability to change her circumstances.

Determined to make her dream a reality, Jagruti applied multiple times to the Gram Panchayat for assistance in building a house. However, her applications were rejected four times due

to supporting documents. Undeterred, she turned to the staff of Karunya Trust for help.

Her persistence paid off when she was selected for the Nivas Project, a housing initiative by Karunya Trust. Through this project, Jagruti was allowed to build her dream home. Today, that dream is a reality. Her new house stands completely a symbol of hope and determination.

As she reflects on her journey, tears fill Jagruti's eyes, but they are tears of joy. "I am thrilled," she says, her voice filled with emotion. "I can live comfortably at home, and I can sleep peacefully now. I always believed I would never be able to build a house of my own, but now, thanks to Karunya Trust, I have fresh hope and can live with dignity."

Jagruti's story is one of perseverance and the power of community support. With the help of Karunya Trust and her SHG, she has accomplished her goal and provided a better future for her family. Her new home is not just a structure of bricks and mortar; it is a testament to her strength and resilience.

Jagruti Sonu Jadhav's success story is a reminder that even in the most challenging circumstances, dreams can be built, one brick at a time.

By Disha Project

Empowering the Chanderi SHG of Kopryachiwadi

Kopryachiwadi, a small hamlet nestled in the hills about 16-18 km from Badlapur city, is home to the Thakur tribe. The village consists of 52 households with a population of around 234 people. The community's livelihood is seasonal, with some families engaged in paddy cultivation on their small landholdings, while others work as daily wage labourers. Living conditions in Kopryachiwadi are challenging, with overcrowded houses, poor roads, inadequate water facilities, malnourishment among children, and unhygienic conditions. In a Participatory Rural Appraisal (PRA) focused on social and well-being analysis, it was revealed that the community had formed two Self-Help Groups (SHGs) in the past, but both were dissolved due to various issues. The assessment also found that 22 community members fell into the C&D categories, indicating their vulnerability. Recognizing the need for collective action, a new SHG was formed in February 2023, consisting of 12 determined women. They named their group "Chanderi." The Chanderi SHG became a platform for these women to meet regularly and discuss the needs of their community. In their discussions, they identified safe drinking water as their most urgent issue. With the support of Karunya Trust, the members of Chanderi SHG received training and were

introduced to the workings of the gram panchayat and block offices. Determined to solve the water crisis, the Chanderi group approached the local Sarpanch to request a new borewell. Initially, their request was ignored, but the group remained persistent. During a visit to the Block Development Office (BDO), they learned that there was a provision within the gram panchayat to provide borewells for safe drinking water. Empowered by this information, the women revisited the gram panchayat and once again met with the Sarpanch. This time, they asserted their rights and informed the Sarpanch that the BDO had confirmed the village's eligibility for a borewell. Their persistence paid off. Within a week, the gram panchayat sanctioned a new borewell, which was installed by the end of May 2023, providing the community with much-needed safe drinking water. This success was a turning point for the Chanderi SHG, illustrating the strength of collective action. The women of Chanderi SHG expressed their gratitude to Karunya Trust for their support and guidance. Through their efforts, they not only addressed a critical issue but also gained the confidence to tackle future challenges. Their journey serves as a testament to the power of unity and the positive impact of empowering communities from within.

By Disha Project



1359

**School-Going
Children**

IN YEAR 2023-2024

721

Balwadi children



Other Activities

- Community orientations on Gram Sabha **08**
- Village level trainings on rights and entitlements **12**
- Capacity building of women CBO leaders **04**
- Trainings for women on application process **14**
- Popularization of Adivasi food **1**

The Jeevan project, implemented by Karunya Trust, targets 3,058 households across 20 villages in the Kalyan block of Thane district, covering a 30-kilometer radius. It focuses on the Katkari and Thakur tribal communities, as well as Scheduled Tribes, Scheduled Castes, Other Backward Classes, and general category populations. These selected hamlets are small and often located far from the main villages. The Katkari community, designated by the Maharashtra government as one of the "most backward communities" and classified as a vulnerable tribal group, faces significant challenges. While various organizations work with the tribal community, there remains a gap in addressing the needs of marginalized and poor people from Other Backward Classes. Through the Jeevan project, Karunya Trust aims to fill this gap and improve the lives of these underserved communities.

Triumph in Securing Caste Certificates



In the quiet village of Adivali, located 21 kilometres from Kalyan in the Thane district, the Thakur community faced a formidable challenge—the lack of crucial evidence from 1950, a mandatory requirement for obtaining caste certificates. Despite the difficulties, the villagers refused to be discouraged.

On December 13, 2023, a determined group from Adivali, led by Mrs. Vanita Ughade and Mrs. Jaya Jadhav, embarked on a journey to the Tribal Development Project Office in Shahapur. Their mission was clear to ensure that their community could secure the long-overdue caste certificates that were rightfully theirs.

They presented a well-prepared written application to the Field Project Officer

(FPO), Mr. Kalpande. The application was not just a document; it represented the hopes and rights of an entire community. Their efforts were met with respect and understanding, and Mr. Kalpande provided them with valuable guidance.

"We discussed the issue in detail with him, and he suggested collecting all applications from the 'Setu' department," shared Mrs. Vanita Ughade. The advice was a crucial step forward, and the interaction left a positive impression. "We received good gestures and respect from the officer and happily gifted him the KT-published book on 'Tribal Lifestyle,'" added Mrs. Jaya Jadhav.

The visit was more than just a bureaucratic procedure; it was a moment of recognition for the struggles and identity of the Thakur community. The officer's suggestions for the further process brought renewed hope to the villagers, marking a significant milestone in their journey.

This success story is a testament to the power of persistence, unity, and respectful dialogue. The villagers of Adivali proved that with determination, even the most challenging obstacles can be overcome, paving the way for a brighter future for their community.

By Jeevan Project

Empowering Women Leaders to Secure Food Rights

On August 2, 2023, a transformative application writing workshop was conducted, focusing on the importance of food security and the right to access ration cards. In the workshop, organized by Karunya Trust, Women leaders were equipped with the skills to navigate the complexities of ration card separation, updates, and new registrations. Among the attendees were Mrs. Deepa Harad from Ankhar and Mrs. Nisha Jadhav from Utane, who emerged as key figures in this movement.

Mrs. Deepa Harad, a determined women leader, reflected on the workshop's impact, "We didn't give up collectively. We tried to face the challenges and took continuous follow-up to pressurize the authorities." This collective effort fostered a sense of solidarity among the women, empowering them to challenge the barriers that previously hindered their access to essential resources.

Mrs. Nisha Jadhav, an active leader from Utane, emphasized the courage and persistence that defined their journey "We fearlessly talked and raised our issue confidently to take this campaign till the last. We promised we would work on participation in governance strongly for the development of our village, and slowly, we achieved the result by receiving the ration cards on time."

Their efforts culminated in a significant

victory 92 women received their ration cards, and 63 more were successfully processed online, all through the unwavering determination of these empowered leaders. This success not only ensured food security for their communities but also demonstrated the power of collective action and the importance of women's participation in governance.

This story stands as a testament to the resilience and strength of women leaders who, through education, solidarity, and persistence, can bring about meaningful change in their communities.

By Jeevan Project

Project - NIVAS

Since 2008, Karunya Trust has been committed to improving the living conditions of low-income tribal communities in Ambernath Taluk, Thane District, through its housing project. Previously, these families built shelters using locally available resources such as cane, wood, palm, and waste materials. Through the Niwas initiative, Karunya Trust has provided durable homes, and in 2023-24, as part of its Silver Jubilee celebrations, it constructed 25 houses also partial support to deserving families under the Nodel Units reaffirming the Trust's dedication to uplifting the needy.



25
Houses
Constructed



02
Partial
Support



Project - JUBILEE ACTION NETWORK (JAN)

In the financial year 2023-24, a dedicated team of volunteers provided support, care, and rehabilitation for destitute individuals. One person from Mira Bhayander Road, found in front of Deepak Hospital, received treatment at a municipal facility before being admitted to Santa Claret Anatha Ashram in Badlapur. Another individual found in Sakinaka was also admitted to the same centre. Additionally, a child from the Gyansaathi project was sent to Thane Mental Hospital for treatment. The volunteers extend their support further by distributing biscuits, water, and bread to approximately 500 people on the footpaths near TATA Hospital every week.



Voluntary activity Thane

3
Destitutes
Rehabilitated
2023-24



On street



Bhayander

Project - I-SAVE



Urban

In the 2023-24 period, i-SAVE continued its mission to uplift marginalized populations by offering critical skill development and training. A total of 13 visually challenged students completed a basic computer course, receiving certificates to enhance their employability. Additionally, 20 young women were trained through the tailoring units, with certificates awarded upon completion.

In a significant step towards empowerment, 20 young girls from underprivileged backgrounds, who faced early school dropout and lacked essential skills, were provided with tailoring machines and training. This initiative has not only equipped them with a sustainable means of livelihood but also fostered self-confidence and independence.

By focusing on education and vocational skills, iSAVE is laying the foundation for long-term development, positively impacting not just the participants but their broader communities. This marks the beginning of a transformative journey towards empowerment and sustainable development for all involved.



26
Numbers



Urban



Urban



Rural

Project - **SUVIDYA**



9
Students
2023-24

The Suvidya initiative, through Karunya Trust, provided scholarship support to seven students from the Diocese of Kalyan during the reporting period. This program aims to empower adolescents from economically disadvantaged backgrounds to pursue higher education, addressing financial challenges and ensuring that academically promising and committed students can continue their studies without interruption.

Project - **GYANDEEP**



923
Children
Tuition centres
2023-24

94
Students
Nodal centres
2023-24

Karunya has been actively working to provide educational support to underprivileged children, helping bridge the gap in access to quality education. Through its efforts, the organization has successfully empowered young learners.

Educational Reach

Tuition Centers: Karunya operates 29 tuition centres, offering educational assistance to 923 children from marginalized communities. These centres ensure that students receive personalized guidance and resources to enhance their learning capabilities.

Nodal Centers: In addition to tuition centres, 94 students are supported through specialized nodal centres, where they receive focused academic help tailored to their individual needs.

Scholarships: Karunya Trust provides educational scholarships to deserving students, enabling them to continue their studies without financial barriers.

Study Assistance: Initial study help is provided to children, ensuring a strong foundation in core subjects and encouraging consistent academic progress. Through its dedicated programs, Karunya continues to make a significant impact on the lives of underprivileged children, fostering education as a tool for long-term empowerment and societal growth.

Project - **JEEVAN SAHARA**



32
Individuals

Since 1998, Karunya Trust and its Nodal Centres have been dedicated to providing accessible medical aid and comprehensive life cycle support to economically disadvantaged communities. In the financial year 2023-24, through the Jeevan Sahara initiative, 32 individuals received much-needed assistance, highlighting the program's unwavering commitment to improving lives and fostering resilience among marginalized groups through holistic care that addresses critical medical needs and overall well-being.

Project - **SWACH**



Since 2015, Karunya Trust has been dedicated to improving sanitation facilities for tribal and underprivileged communities in the Ambarnath and Kalyan areas. The initiative aims to address the lack of basic hygiene infrastructure, which has long been a challenge for these communities. Through collaborative efforts and continuous support from corporate donors and well-wishers, Karunya Trust has been able to make a significant impact on the lives of the residents.

Over the past several years, a total of 436 families have benefited from the construction of personal sanitation units. In the 2023-24 financial year, 65 sanitation units were constructed with generous support from Fugro India Pvt. Ltd.

Karunya Trust remains committed to expanding its sanitation initiatives in partnership with organizations like Fugro India Pvt. Ltd., focusing on sustainable community development and improving living standards for marginalized families.



65

**Families
2023-24**



Project - GREEN HANDS



Karunya Trust (KT) has partnered with the Forest Department for the past seven years to organize an annual plantation drive in July, reaffirming its commitment to environmental sustainability. This initiative has successfully resulted in the planting of 12,000 saplings on conserved forest land, contributing to ecological restoration and biodiversity enhancement.

The drive involves active participation from KT staff, volunteers, youth, and children, creating a sense of environmental stewardship within the community. This collaboration has enriched local ecosystems and fostered a culture of responsibility towards nature among participants.

As Karunya Trust continues this meaningful partnership, the organization remains committed to expanding its reforestation efforts, ensuring these saplings' sustained growth and the forest ecosystem's protection.



Project - SUJAL



Karunya Trust has been dedicated to supporting vulnerable communities in their Sustainable Development efforts for several years, with a special focus on providing safe drinking water in rural areas. These initiatives are a key part of the organization's commitment to Integrated Community Development. Recognizing the inextricable link between water and sustainable development, the Trust has worked tirelessly to ensure that rural households have access to safe and reliable water sources. In many rural areas, communities lack access to piped water systems for drinking and domestic needs, relying instead on tube wells, open wells, tanks, or springs, often located at a considerable distance. This heavy dependence on groundwater, coupled with unsafe collection practices, has led to contamination of drinking water, contributing to water-borne diseases that pose significant health risks. To address this urgent issue, Karunya Trust has successfully constructed six borewells in six target villages, which are expected to provide a reliable and clean water source for drinking and domestic purposes, significantly improving the availability and quality of drinking water in these rural communities.



9

**Units in 12
Tribal hamlets**



Project - POSHAN



Karunya Trust, and its Nodal Centers, continue its mission to support impoverished communities. To address the immediate nutritional needs of families living in challenging circumstances, the organization distributed essential ration kits and nutritious food to 345 families. Beneficiaries expressed gratitude for the timely assistance, highlighting the role of the ration kits in reducing the burden of rising food costs and ensuring their families do not go hungry. This initiative by Karunya Trust exemplifies a compassionate and effective response to address food insecurity among the underserved. By providing essential ration kits and nutritious food, the organization has reaffirmed its commitment to uplifting marginalized communities and ensuring a healthier, more secure future for all.



345
Families
2023-24



LEGAL STATUS OF THE ORGANIZATION

- * Registered under Bombay Public Act 1950 No. E-18021 (Mumbai) dated 12-3-1998
- * Registered under Foreign Contribution Registration (Regulation Act (FCRA) 1976 No. 083781117 dated 19/5/2007
- * FCRA last renewal date 27/06/2021, This renewed Certificate is validity from 01/04/2023 to 31/03/2028
- * Registered under the Income Tax Act, 11-Clause (I) the first proviso to sub-section (5) of section 80(G) unique Registration No. AAATK2998RF20071 and 12A Registration No. AAATK2998RE19984 From AY 2022-23 to 2026-27
- * Income tax permanent account no. AAATK2998R
- * Tan No. under Income Tax 1961 for TAN No. MUMK12811B
- * Professional Tax Registration No. 27605202601P

AUDITORS

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

BANKERS

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

KARUNYA TRUST

POWAI, MUMBAI

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

ACCOUNTS

For The Year Ended

31st March, 2024

Chhotalal H. Shah & Co. (Regd.)

CHARTERED ACCOUNTANTS

MAKER BHAVAN NO. 2, GROUND FLOOR,
18, SIR VITHALDAS THACKERSEY MARG,
NEW MARINE LINES, MUMBAI - 400 020.

TEL : 2201 1787 / 2201 9193

E-mail : caoffice@chshahco.com

Chhotalal H. Shah & Co. (Regd)

CHARTERED ACCOUNTANTS

Bimal R. Desai, B.Sc., F.C.A.

Ketan S. Patel, B.Com., F.C.A.

Anshu A. Singla, B.Com., F.C.A.

Pankti B. Desai, M.Com., F.C.A., C.P.A. (Australia)

Tel.: 2201 1787 / 2201 9193

Maker Bhavan No. 2, Ground Floor,

18, Sir Vithaldas Thackersey Marg,

New Marine Lines, Mumbai - 400 020.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF KARUNYA TRUST, POWAI, MUMBAI

Report on the Financial Statements

Opinion

1. We have audited the accompanying financial statements of KARUNYA TRUST, POWAI, MUMBAI, ('the Trust') which comprise the Balance Sheet as at March 31, 2024 and the Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.
2. 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 Maharashtra Public Trusts Act, 1950 ('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 31st March, 2024 and
 - ii) in the case of the Income & Expenditure Account of the Surplus of the Trust for the year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ('SAs') issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Trust in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.
4. We have taken into account the provisions of the Act and matters which are required to be included in the audit report under the provisions of the Act and Rules made thereunder.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.



Bimal R. Desai, B.Sc., F.C.A.

Ketan S. Patel, B.Com., F.C.A.

Anshu A. Singla, B.Com., F.C.A.

Pankti B. Desai, M.Com., F.C.A., C.P.A.(Australia)

Management's Responsibility for the Financial Statements

6. The Trustees 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 in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of 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.
7. The Trustees are also responsible for overseeing the Trust's financial reporting process.

Auditor's Responsibility

8. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal control relevant to the audit 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.



Bimal R. Desai, B.Sc., F.C.A.

Ketan S. Patel, B.Com., F.C.A.

Anshu A. Singla, B.Com., F.C.A.

Pankti B. Desai, M.Com., F.C.A., C.P.A.(Australia)

- iii Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

- iv. Evaluate the overall presentation, structure and content of the financial statements, include the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

9. As required by Sub section (2) of Section 33 and Section 34 and Rule 19 of The Maharashtra Public Trusts Act, 1950 and Rules, 1951 we annexe hereto our Report on the matters specified therein.
10. Further to our comments in the Report referred to in paragraph 9 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 and the Income and Expenditure account 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 Trust and its various units which is in agreement with the books of accounts.

For CHHOTALAL H SHAH & CO

Chartered Accountants

F.R.N. 101828W

Partner

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201

Place : Mumbai

Date : 29 SEP 2024

UDIN : 24039201BKEKCT8248



DATE

29 SEP 2024

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, 2024.

Under the Maharashtra Public Trusts 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 being maintained and is being updated. Changes there in are being 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/- | Tenders were invited for Construction and Major Repairs done during the year. Other repairs were done departmentally under personal supervision. |
| (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 |



DATE

29 SEP 2024

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, 2024.

Under the Maharashtra Public Trusts Act, 1950 & Rules 1951.

- | | |
|--|----------------|
| (n) Whether the budget has been filed in the form provided by rule 16A | Yes |
| (o) 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; | Complied with. |
| (s) Special Remark: | |
| Schedule referred to here in are consolidated account prepared from the account of various centers run by the trust and as per books of account of the trust and information, explanations given to us by the Trustee. | |

Place : Mumbai

Date



For CHHOTALAL H. SHAH & CO

Chartered Accountants

F.R.N 101828W

PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT,
Membership No. 39201

THE MAHARASHTRA PUBLIC TRUSTS ACT, 1950

" SCHEDULE IX C "

(Vide Rule 32)

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

DATE 29 SEP 2024

Statement of Income liable to contribution for the year ended 31st March, 2024.

Name of Public Trust : KARUNYA TRUST, POWAI, MUMBAI

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

	Rs.	P.	Rs.	P.
I Income as shown in the Income and Expenditure Account (Schedule IX)	As Per Annexure Attached		1,47,56,315.36	
II Items not chargeable to contribution-under section 58 and rule 32 :				
(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)	17,45,209.00			
(v) Amount spent for the purpose of medical relief (As per Schedule "F" attached)	18,29,847.00			
(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 :-				
(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 :-				
(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	550.00			
(e) Cost of collection at 4 percent of gross rent of building let out	220.00			
(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			
			35,75,826.00	
Gross Annual Income Chargeable to contribution *			1,11,80,489.36	

* As per the Order of the Honorable Bombay High Court in case of P.I.L. No. 40/2007 dated 25.09.2009, the Court has stayed the collection of contribution payable by Public Charitable Trust u/s. 58 and Rule 32

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

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N 101828W



[Signature]

PARTNER

BIMAL R. DESAI

CHARTERED ACCOUNTANT.

Membership No. 39201

Place : Mumbai

Date :

ANNUAL REPORT 2023-24

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

KARUNYA TRUST, POWAI, MUMBAI

YEAR ENDED : 31ST MARCH, 2024.

ANNEXURE TO IX C

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

1,47,56,315.36

Add : Donation Credited to Funds :

Earmarked Funds (As per Schedule "A" attached)

Rs. 4,04,25,448.25

5,51,81,763.61

Less: Donation received with specific Direction :

Earmarked Funds (As per Schedule "A" attached)

Rs. 4,04,25,448.25

TOTAL RUPEES : 1,47,56,315.36

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N. 101828W

[Signature]

PARTNER

BIMAL R. DESAI

CHARTERED ACCOUNTANT.

Membership No. 39201

Place : Mumbai

Date : 29 SEP 2024



[Signature]
[Signature]
TRUSTEES



[Signature]
[Signature]
TRUSTEES



Bimal R. Desai, B.Sc., F.C.A.
Ketan S. Patel, B.Com., F.C.A.
Anshu A. Singla, B.Com., F.C.A.
Pankti B. Desai, M.Com., F.C.A., C.P.A.(Australia)

Tel.:2201 1787 / 2201 9193
Maker Bhavan No. 2, Ground Floor,
18, Sir Vithaldas Thackersey Marg,
New Marine Lines, Mumbai - 400 020.

CERTIFICATE

Name of the Trust : KARUNYA TRUST, POWAI

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

YEAR ENDED : 31ST MARCH, 2024.

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

1	Rural Development Fund (FC Account)	Rs.	58,88,757.25
2	<u>Rural Development (Local Account)</u>		
a	Jeson Industries Pvt. Ltd.	Rs.	5,69,000.00
b	Miranda Automation Pvt Ltd	Rs.	5,00,000.00
3	Welfare of Children (FC Account)	Rs.	1,40,28,627.00
4	<u>Welfare of Children (Local Account)</u>		
a	Gyansaathi - II - Deutsche Equities India Pvt. Ltd.	Rs.	57,57,500.00
b	Gyansaathi - II Holistic Centre - Deutsche Equities India Pvt. Ltd.	Rs.	22,82,000.00
c	NIOS Education - Global Logistics Solution India Pvt. Ltd.	Rs.	1,50,000.00
d	Gyansaathi - V Balwadi for Rag Picking Children Jaikal Exports Pvt. Ltd.,	Rs.	14,00,000.00
e	Swatch Sanitation Project	Rs.	20,31,500.00
5	<u>Education for High Risk Childrens whose parents are affected by AIDS : (Savli Project) - (Local Account)</u>		
a	Delloite Global Financial Services Ltd.	Rs.	30,00,000.00
b	Victualic Piping Solutions	Rs.	5,02,800.00
c	Sun Jewels Pvt. Ltd.	Rs.	2,50,000.00
d	Wab India Pvt. Ltd.	Rs.	3,46,680.00
e	Trinity Travel Pvt. Ltd.	Rs.	5,00,000.00
f	Jeson Industries Pvt. Ltd.	Rs.	4,31,000.00
g	D Décor Pvt. Ltd.	Rs.	5,00,000.00
h	Cargocare Logistics (India) Pvt. Ltd.	Rs.	17,83,272.00
6	<u>Build a House Project (Local Account)</u>		
	Trinity Travel Pvt. Ltd.	Rs.	5,04,312.00

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

PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201



Place : Mumbai **29 SEP 2024**

Date :

THE MAHARASHTRA PUBLIC TRUSTS ACT, 1950

" SCHEDULE IX D "

[Vide Rule 19(2A)]

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

DATE : **29 SEP 2024**

Information pertaining to the income tax returns of the Trust for the year ended 31st March, 2024.

Name of Public Trust : KARUNYA TRUST

Address : BISHOP HOUSE, PLOT NO.B38, IIT PO, POWAI, MUMBAI 400076

Sr. No.	Particulars	Details		
1.	PAN No. of Trust	AAATK2998R		
2.	Registration No. with date of registration under section 12AA of Income Tax Act, 1961 (43 of 1961)	Reg No. AAATK2998RE19984 Dated 24-09-2021 valid From Assessment Year 2022-23 to 2026-27		
3.	Acknowledgement No. with date of filing of the Return of Income for earlier three years	Sr. No.	Acknowledgement No.	Year
		(i)	522166680221123	2022-23
		(ii)	753470861271022	2021-22
		(iii)	336711840120322	2020-21
4.	PAN No. of all Trustees	Sr. No.	Name of Trustee	PAN No.
		1	Thomas Zacharias Elavanal	AAMPE7410N
		2	Francis Eluvathingal Devassy	ABAPE4584C
		3	Verghese Abraham Vattamattathil	AGIPV0702A
		4	Joju Johny Arackal	ASKPA2038G
		5	Lijo Velliyanmkandathil (appointed on 01/01/2024)	ATMPV3459P
		6	Joby Methew Kurian (Transferred on 30/01/2024)	ASVPJ5803B

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N. 101828W

PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT
Membership No. 39201

Place : Mumbai

Date :



Verghese
Thomas Zacharias Elavanal
Francis Eluvathingal Devassy
Joju Johny Arackal
Lijo Velliyanmkandathil
Joby Methew Kurian
TRUSTEES



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	6,81,000.00			
Adjustment during the year (give details)	Nil		6,81,000.00	
Other Earmarked Funds:				
(Created under the provisions of the Trust Deed or Scheme or out of the income)				
Depreciation Fund				
Sinking Fund	As per Schedule			
Reserve Fund	"A" attached			
Any Other Fund			2,57,87,936.98	
Loans (Secured or Unsecured):				
From Trustees	Nil			
From Others	Nil		Nil	
Liabilities:				
For Expenses	Nil			
For Advances	Nil			
For Rent and other Deposits	Nil			
For Sundry credit balances				
(Staff Benefit Fund & Other Statutory Dues)	18,23,661.95		18,23,661.95	
Income and Expenditure Account:				
As per last Balance Sheet	3,37,98,453.47			
Less : Appropriation (Schedule "A" Note 'c.')	6,259.00			
	3,37,92,194.47			
Add / (Less): Surplus / (Deficit) as per Income and Expenditure account annexed	8,32,554.21		3,46,24,748.68	
Accounting Policies and Notes on Accounts (As per Schedule "H" Attached)				
TOTAL RUPEES			6,29,17,347.61	

As per our Report of even date annexed

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N 101828W


PARTNER

BIMAL R. DESAI
CHARTERED ACCOUNTANT,
Membership No. 39201



Place : Mumbai

Date : 29 SEP 2024

TRUSTS ACT, 1950

[Vide Rule 17 (1)]

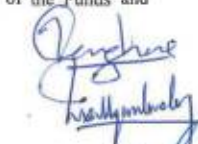
KARUNYA TRUST, POWAI, MUMBAI

31ST MARCH, 2024.

PROPERTY & ASSETS	₹	P.	₹	P.
Immovable Properties: (At Book Value/Cost)				
As per last Balance Sheet	As per Schedule			
Additions during the year	"B" attached		84,39,020.00	
Investments: (At Book Value/Cost) Market Value			Nil	
Furniture and Fixtures: (At Book Value/Cost)				
As per last Balance Sheet	As per Schedule			
Additions during the year	"C" attached		35,00,635.00	
Loans: (Secured or Unsecured) Good/Doubtful				
Loan Scholarships	Nil			
Other Loans	Nil		Nil	
Advances:				
To Trustees	Nil			
To Employees	3,14,900.00			
To Contractors	9,780.00			
To Lawyers Recoverable towards CSR Expenses	19,39,638.00			
To Others	1,67,856.00		24,32,174.00	
Deposits			8,30,000.00	
Income Outstanding:				
Rent	Nil			
Interest	1,62,905.00			
Other Income - TDS	3,51,887.00		5,14,792.00	
Cash and Bank Balances:				
a. In current accounts with				
b. In savings account with	As per Schedule			
c. In fixed deposits with	"D" attached		4,72,00,726.61	
d. Cash on hand, with the Trustee				
TOTAL RUPEES			6,29,17,347.61	

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.

TRUSTEES




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

THE MAHARASHTRA PUBLIC
SCHEDULE IX

NAME OF THE PUBLIC TRUST

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

EXPENDITURE	₹	P.	₹	P.
To Expenses in respect of Properties :				
Rates, taxes, cesses	26,600.00			
Repairs and Maintenance	Nil			
Salaries	Nil			
Insurance	11,995.00			
Depreciation (by way of provision or adjustment)	1,88,432.00			
Other Expenses	Nil		2,27,027.00	
To Establishment Expenses	As per Schedule "E" attached		33,61,618.65	
To Remuneration to Trustees			Nil	
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			72,570.00	
To Audit Fees			1,58,120.00	
To Contribution and Fees			Nil	
To Amount Written off :				
(a) Bad debts	Nil			
(b) Loan Scholarship	Nil			
(c) Irrecoverable rents	Nil			
(d) Other items TDS Receivable	1,700.00		1,700.00	
To Miscellaneous Expenses			Nil	
To Depreciation	7,50,246.00			
Less : Transferred from Capital Asset Fund to the extent of Depreciation	2,29,068.00		5,21,178.00	
To Amount transferred to Reserve or Specific Funds			4,929.00	
To Expenditure on Objects of the Trust				
(a) Religious				
(b) Educational				
(c) Medical Relief				
(d) Relief of poverty	As per Schedule "F" attached		95,76,618.50	
(e) Other Charitable objects				
To Surplus carried over to Balance Sheet			8,32,554.21	
Accounting Policies and Notes on Accounts (As per Schedule "H" Attached)				
TOTAL RUPEES			1,47,56,315.36	

As per our Report of even date annexed

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N 101828W



PARTNER

BIMAL R. DESAI

CHARTERED ACCOUNTANT,

Membership No. 39201

Place : Mumbai

Date 29 SEP 2024

ANNUAL REPORT 2023-24

TRUSTS ACT, 1950

[Vide Rule 17 (1)]

KARUNYA TRUST, POWAI, MUMBAI

31ST MARCH, 2024.

INCOME	₹	P.	₹	P.
By Rent (accrued) (realised)				5,500.00
By Interest (accrued) (realised)				
On Securities	Nil			
On Loans	Nil			
On Bank accounts and Fixed Deposits	24,37,004.00		24,37,004.00	
By Dividends			Nil	
By Donations in cash or kind	As per Schedule "G" attached		1,22,50,055.16	
By Grants			Nil	
By Income from other sources (In details as far as possible)				
Miscellaneous Income	9,200.00			
Sundry Balance Written off	54,556.20		63,756.20	
By Transfer from Reserves Specific Funds			Nil	
By Deficit carried over to Balance Sheet			Nil	
TOTAL RUPEES			1,47,56,315.36	

TRUSTEES


SCHEDULE 'A'

OTHER EARMARKED FUNDS :

Sr. No.	Name of the Fund	Balance as on 01.04.2023	Received during the year	Provision / Transfer from	Spent during the year	Transferred to / From	Balance as on 31.03.2024
A	Depreciation Fund:	9,01,722.00	-	1,88,432.00 a	-	-	10,90,154.00
	TOTAL RUPEES (A)	9,01,722.00	-	1,88,432.00	-	-	10,90,154.00
B	Earmarked Funds:						
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 (FC Account)	13,36,625.80	58,88,757.25 e		49,69,164.00	10,000.00 d	22,46,219.05
4	Rural Development (Local Account)		5,69,000.00		5,69,080.00	80.00	
a	- Jeson Industries Pvt. Ltd.		5,00,000.00				5,00,000.00
b	- Miranda Automation Pvt Ltd						2,045.00
5	Relief/Rehabilitation of Victims of Natural Calamities (FC)	2,045.00					
6	Welfare of Children (FC Account)	1,28,51,954.56	1,40,28,627.00 e		1,21,58,160.00	45,500.00 d	1,46,76,921.56
7	Welfare of Children (Local Account)						
a	Gyansaathi - II - Deutsche Equities India Pvt. Ltd. (CSR)		57,57,500.00		57,61,727.00	4,227.00	
b	Gyansaathi - II Holistic Centre - Deutsche Equities India Pvt. Ltd. (CSR)		22,82,000.00		22,82,000.00		
c	NIOS Education - Global Logistics Solution						
d	India Pvt. Ltd. (CSR)	3,57,002.00	1,50,000.00		4,28,389.00		78,613.00
	Gyansaathi - V Balwadi for Rag Picking Children						
	Jaikar Exports Pvt. Ltd., (CSR)	3,33,688.77	14,00,000.00		19,90,433.00		(2,56,744.23)
e	Swachh Sanitation Project (Local Account) (CSR)	50,000.00	20,31,500.00		6,86,995.00		13,94,505.00
f	Rural Tuition Centre - Capco Technologies Pvt Ltd (CSR)	1,78,380.00			1,78,380.00		
8	Education for High Risk Childrens whose parents are affected by AIDS : (Savli Project) - (Local Account)						
a	- Deloitte Global Financial Services Ltd. (CSR)	30,00,000.00			30,01,543.00	1,543.00	
b	- Virtualac Piping Solutions (CSR)	2,20,000.00	5,02,800.00		2,20,000.00		5,02,800.00
c	- Sun Jewels Pvt. Ltd. (CSR)	1,00,000.00	2,50,000.00		2,50,000.00		
d	- Forstar Froozen Foods Pvt. Ltd. (CSR)	6,50,000.00	3,46,680.00		1,00,000.00	180.00	
e	- Wab India Pvt. Ltd. (CSR)	1,66,48,390.13	3,67,06,864.25		9,96,500.00		
					3,35,92,371.00	61,530.00	1,97,13,053.38



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

KARUNYA TRUST, MUMBAI

SCHEDULE 'A' (Contd....2)

OTHER EARMARKED FUNDS :

Sr. No.	Name of the Fund	Balance as on 01.04.2023	Received during the year	Provision / Transfer from	Spent during the year	Transferred to	Balance as on 31.03.2024
	Total Rupees b/fd	1,66,48,390.13	3,67,06,864.25		3,35,92,371.00	61,530.00	1,97,13,053.38
f	- Trinity Travel Pvt. Ltd.		5,00,000.00		5,00,000.00		
g	- Jeson Industries Pvt. Ltd.		4,31,000.00		4,30,927.00	73.00	
h	- D Décor Pvt. Ltd.		5,00,000.00		5,00,021.00	21.00	17,83,272.00
	- Cargocare Logistics (India) Pvt. Ltd. (CSR Project)		17,83,272.00				
9	Build a House Project (Local Account)						
	- Cargocare Logistics (India) Pvt. Ltd. (CSR)	9,54,359.00	5,04,312.00		9,55,000.00	641.00	5,04,312.00
	- Trinity Travel Pvt. Ltd.			4,929.00 b			5,03,875.60
10	Jubilee Housing Project (Local Account)	4,98,946.60					
11	Chinchu & Jeffin Fund (Local Account)	5,01,318.00			5,01,318.00		
12	Disaster Relief Fund (Local Account)	10,09,632.00					10,09,632.00
19	Capital Asset Fund	13,57,206.00					
	TOTAL RUPEES (B)	2,09,69,851.73	4,04,25,448.25	55,500.00 d	-	2,29,068.00 c	11,83,638.00
	TOTAL RUPEES (A+B)	2,18,71,573.73	4,04,25,448.25	60,429.00	3,64,79,637.00	2,91,333.00	2,46,97,782.98
				2,48,861.00	3,64,79,637.00	2,91,333.00	2,57,87,936.98

Notes :

- Depreciation provision during the year
- Transferred from Income and Expenditure.
- Depreciation Withdrawn & transferred to Income & Expenditure Account.
- Transferred within Funds
- Transferred from Income and Expenditure Account Rs.6,259.00 (Balance Sheet Schedule VIII)
- Breakup of Funds Received during the year -
Transferred from Liabilities for CSR Donations
Received during the year in FC A/c



Immovable Properties (At Cost)

Sr No	Description	As At 1-Apr-2023	Additions	Deductions/Adjustment	As At 31-Mar-2024
1	Flat at Dapodi	6,06,020.00			6,06,020.00
2	Flat at Badlapur	78,33,000.00			78,33,000.00
	Total Rupees	84,39,020.00			84,39,020.00

SCHEDULE 'C'

Furniture and fixtures as per the following schedule (As at 31-Mar-2024)

Sr No	Description	Rate %	As At 1-Apr-2023	Additions	Deductions/Adjustment	Sub-total As At 31-Mar-2024	Depreciation For the year	As at 31-Mar-2024
1	Vehicle	20%	15,65,155.00			15,65,155.00	3,13,031.00	12,52,124.00
2	Computer	40%	4,81,301.00			4,81,301.00	1,92,520.00	2,88,781.00
3	Furniture, Fixtures & Equipments	10%	19,03,522.00	68,999.00		19,72,521.00	1,97,252.00	17,75,269.00
4	Library Books	10%	2,254.00			2,254.00	225.00	2,029.00
5	Hospital Equipments (Installed at Khan Bahadur Bhabha Hospital Managed by Municipal Corporation of Greater Mumbai)	20%	2,23,211.00			2,23,211.00	44,642.00	1,78,569.00
6	Computer Software	40%	6,439.00			6,439.00	2,576.00	3,863.00
	TOTAL RUPEES		41,81,882.00	68,999.00		42,50,881.00	7,50,246.00	35,00,635.00

SCHEDULE 'D'

CASH AND BANK BALANCES:

1 In Current Account with:

State Bank of India 51,590.72

2 In Savings Accounts with:

Punjab National Bank	1,15,690.96	
The South Indian bank Ltd.	98,83,041.36	
Bank of Baroda	2,98,757.33	
Citizen Credit Co. op. Bank Ltd.	67,317.25	
The Catholic Syrian Bank Ltd.	1,52,176.99	
Federal Bank Ltd.	7,96,597.51	
Union Bank of India	0.00	
Bassein Catholic Co-operative Bank Ltd.	45,902.40	
The Greater Bombay Co-operative Bank Ltd.	78,591.00	
State Bank of India	19,615.49	
Axis Bank	1,66,944.60	1,16,24,634.89

3 In Fixed Deposit with:

The Catholic Syrian Bank Ltd.	7,31,346.00	
Federal Bank Ltd.	50,000.00	
The South Indian Bank Ltd.	3,46,23,442.00	3,54,04,788.00

3 Cash on Hand

1,19,713.00

TOTAL RUPEES : 4,72,00,726.61



KARUNYA TRUST, MUMBAI

SCHEDULE 'E'

ESTABLISHMENT EXPENSES :

Electricity Charges	63,542.00
Bank Charges	28,506.84
Functions & Festival Celebrations	2,79,709.00
Gratuity Paid	2,56,501.00
Labour and Wages	1,15,527.00
Leave Encashment	9,568.00
Maintenance	879.00
Meeting Expenses	52,226.00
Miscellaneous Expenses	14,560.00
Other Expenses	35,452.81
Promotional Material	1,10,085.00
Printing & Stationary	3,000.00
Rent	36,500.00
Repairs & Maintenance	1,46,863.00
Salary & Wages	17,97,014.00
Telephone Charges	57,200.00
Travelling Expenses	39,786.00
Vehicle Maintenance	2,67,044.00
Website & Maintenance	35,855.00
Project Audit fees	11,800.00
TOTAL RUPEES :	33,61,618.65



KARUNYA TRUST, MUMBAI

SCHEDULE 'F'

EXPENDITURE ON OBJECTS OF THE TRUST :

a) Educational Expenses :		
Educational Help (Individual)	9,52,934.00	
Marethone Expenses	25,545.00	
Honorarium - Teacher	30,900.00	
Income Generation Support	17,000.00	
Infrastructure Development	37,583.00	
Educational Expenses	99,155.00	
Centre Rent	24,000.00	
Honorarium to Animators	38,313.00	
Staff Welfare	30,000.00	
Provide Emergency Health & Nutritional Support	4,86,779.00	
Provided access to Education	3,000.00	17,45,209.00
b) Medical Relief		18,29,847.00
c) Other Charitable Objects :		
Food, Provision to poor & needy	6,91,918.00	
Relief of Poor	2,08,549.50	
Rural Development Expenses	51,01,095.00	60,01,562.50
TOTAL RUPEES		95,76,618.50

SCHEDULE 'G'

Donations in cash :		
Local Account		1,17,81,059.16
Donation in kind :		
Charity	55,000.00	
Rural Development - Disha	1,85,764.00	
Staff Welfare Fund - TTM Savli	30,000.00	
Welfare of Children - Gyansaathi I	1,98,232.00	4,68,996.00
TOTAL RUPEES :		1,22,50,055.16



STATEMENT OF RECEIPTS AND PAYMENTS

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

KARUNYA TRUST, MUMBAI

SCHEDULE 'H'

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, except for Interest on Fixed Deposits that is accounted on accrual basis.
- 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) Donation received towards the Corpus fund are credited to the corpus fund as per the written directions of the donors.
iii) Donations received with specific directions from the donors which are to be used for specific purposes are credited to other earmarked funds.
iv) 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.
- 3) Fixed Assets & Depreciation:
i) Fixed Assets are stated at Book Value, except Immovable Properties, which is stated at Cost.
ii) Depreciation on Movable Fixed Assets has been provided on Written Down Value (W.D.V.) as the rates specified in Schedule 'C'.
iii) Depreciation on Immovable Properties has been provided on Written Down Value (W.D.V.) @ 2.5%
iv) Depreciation on assets capitalised under grant is withdrawn from capital asset fund and credited to Income and Expenditure Account
- 4) Provision for Taxation:
The Trust is registered U/s 12AB(1)(ac)(i) of Income Tax Act, 1961 which is valid for the period of five years i.e., Assessment Year 2022-23 to 2026-27 and is therefore entitled to claim exemption from tax U/s 11 of the Act, hence provision for taxation is not made in accounts.
- B. As clarified by the Institute of Chartered Accountants of India, New Delhi, accounting standards do not apply to the trusts as no part of the activity of such entity is commercial, industrial or business in nature. However for better presentation, the Trust has disclosed significant accounting policies.

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


PARTNER

Place : Mumbai

Date :

BIMAL R. DESAI
CHARTERED ACCOUNTANT.
Membership No. 39201

29 SEP 2024




TRUSTEES



RECEIPTS

To	Balance as on 01.04.2023 :		
	In Current Account with :		
	State Bank of India		
	(Account No. 33828507539)	58,279.72	
	In Savings Account with :		
	The South Indian Bank Ltd.		
	(Account No. 0366053000008467)	7,36,440.00	
	(Account No. 0366053000001238)	57,54,610.27	
	(Account No. 0366053000009877)	6,46,493.44	
	In Fixed Deposits with :		
	The South Indian Bank Ltd.	1,03,73,902.00	
	Cash on hand	1,75,211.00	1,77,44,936.43
To	Interest on :		
	Bank Account	1,02,499.00	
	Fixed Deposit	10,58,308.00	
		11,60,807.00	
	Less : Accrued Interest Receivable	1,60,911.00	9,99,896.00
To	Donation :		
	Gyanmitra	7,24,907.00	
	General	12,90,192.00	
	United Way of Mumbai - Marathon	60,97,893.16	
	A	81,12,992.16	
	Donation in kind :		
	Charity	55,000.00	
	Rural Development - Disha	1,85,764.00	
	Staff Welfare Fund - TTM Savli	30,000.00	
	Welfare of Children - Gyansaathi I	1,98,232.00	
	B	4,68,996.00	
	Donation for Projects under CSR towards		
	F.Y. 2023-2024		
	Balwadi for Rag Picking Children - Jaykal Exports	14,00,000.00	
	Gyansaathi II - Deutsche Equities India Pvt Ltd	57,57,500.00	
	Gyansaathi II - Holistic Centre Deutsche Equities India Pvt Ltd	22,82,000.00	
	NIOS Education - Global Logistics Solutions India Pvt. Ltd.	1,50,000.00	
	Rural Development - Jeson Industries	5,69,000.00	
	Savli Project - Deloitte Global Financial	30,00,000.00	
	Savli Project - D Décor	5,00,000.00	
	Savli Project - Jeson Industries	4,31,000.00	
	Savli Project - Sun Jewels Pvt. Ltd.	2,50,000.00	
	Savli Project - Trinity Travel	5,00,000.00	
	Savli Project - Wab India Pvt. Ltd.	3,46,680.00	
	Swatch Sanitation Project - Fugro Survey (India) Pvt. Ltd.	20,31,500.00	
	C	1,72,17,680.00	
To	Balance c/fd	2,57,99,668.16	1,87,44,832.43



STATEMENT OF RECEIPTS AND PAYMENTS

RECEIPTS

PAYMENTS		
By <u>Expenses in Respect of Properties</u>		
Insurance	11,995.00	
Rates, taxes, cesses	24,070.00	36,065.00
By <u>Establishment Expenses</u>		
Electricity Charges	63,542.00	
Functions & Festival Celebrations	2,79,709.00	
Gratuity Paid	1,39,122.00	
Labour and Wages	1,15,527.00	
Meeting Expenses	52,226.00	
Miscellaneous Expenses	14,560.00	
Other Expenses	35,452.81	
Promotional Material	1,10,085.00	
Rent	36,500.00	
Salaries	15,17,671.00	
Telephone Charges	57,200.00	
Travelling Expenses	39,786.00	
Vehicle Maintenance	1,50,829.00	
Repairs & Maintenance	1,36,863.00	
Website & Maintenance	35,855.00	27,84,927.81
By Audit Fees		1,17,000.00
By Professional Fees		72,570.00
By <u>Expenditure on the Objects of the Trust :</u>		
a) <u>Educational :</u>		
Marathon Expenses	25,545.00	
Education Help	3,000.00	
Rural Tuition Centre Expenses	30,900.00	59,445.00
b) <u>Medical Relief :</u>		
Jeevasradha - Medical Help to Individuals		2,85,722.00
c) <u>Relief of Poor :</u>		
Chinchu & Jeffin	5,01,318.00	
Food, Provision & other help to poor & needy	1,23,000.00	6,24,318.00
d) <u>Other Charitable Objects :</u>		
A. <u>Rural Development Expenses :</u>		
1 <u>Disha Project :</u>		
Project Cost	1,20,665.00	
Donation in Kind	1,85,764.00	
A	3,06,429.00	
2 Support for Construction of House (Build a House Project)		
Cargocare Logistics (India) Pvt. Ltd.	9,55,000.00	
Forstar Frozen Foods Pvt. Ltd.	2,04,920.00	
Tata Mumbai Marathon Expenses	45,91,000.00	
Less : Contribution from beneficiaries of project	(1,72,750.00)	
B	55,78,170.00	
To Balance c/fd	58,84,599.00	39,80,047.81

To Balance b/fd	2,57,99,668.16	1,87,44,832.43
F.Y. 2024-2025		
Education Support - Cargo Care Logistics	17,83,272.00	
Housing Project Trinity Travel	5,04,312.00	
Miranda Automation Pvt Ltd	5,00,000.00	
Salvi Project - Victualic Piping Products Pvt. Ltd.	5,02,800.00	
D	32,90,384.00	
A+B+C+D		2,90,90,052.16
To Provided access to Education TMM Salvi (Cheque Return)		9,200.00
To <u>Other Payables :</u>		
Medical & SBA Allowance	69,113.00	
Profession Tax	30,400.00	
Provident Fund	6,66,244.00	
TDS Payable	2,12,625.00	9,78,382.00
To Recovery of Advance given to Staff		5,28,700.00
To Staff Welfare Fund		1,89,102.00
To Rent Deposit Refunded		1,80,000.00
To <u>TDS Transferred From Units :</u>		
Kalyan East	4,084.00	
Malad West Account	52.00	
Mira Road Account	2,341.00	
Nashik Account	2,308.00	
Sakinaka Account	1,324.00	
Suvidhya Account	2,758.00	12,867.00
To <u>Transferred from Units :</u>		
Amboli	2,033.70	
Dapodi	18,000.00	
Kalewadi	5,000.00	
Nalasopara	2,000.00	
Nasik Unit	1,000.00	
Sakinaka	3,000.00	
Ulhasnagar	4,000.00	
Vikhroli	3,000.00	38,033.70



To Balance c/fd 4,97,71,169.29

	58,84,599.00	39,80,047.81	
3 <u>Swatch Sanitation Project - Fugro Survey (India) Pvt. Ltd. (CSR Project)</u>			
Administration Cost	2,380.00		
<u>Project Cost</u>			
Borewell Constructions	6,12,000.00		
Supervisor Conveyance/Misc	3,635.00		
Project Expenses	68,980.00		
C	6,86,995.00		
4 <u>Rural Development - Jeson Industries</u>			
Administration Cost	25,000.00		
<u>Project Cost</u>			
Education Materials	2,03,200.00		
Livelihood Support	2,00,480.00		
Supplementary nutrition	1,20,000.00		
Tuition centres	20,400.00		
D	5,69,080.00		
5 <u>Rural Development - Tata Mumbai Marathon Expenses</u>			
Education Support	14,000.00		
Livelihood Activities	1,00,796.00		
Repairing & Maintenance of House	50,000.00		
Stationery & Office Maintenance	1,700.00		
Supplementary Nutrition	5,000.00		
E	1,71,496.00		
A+B+C+D+E		73,12,170.00	
B <u>Welfare of Children :</u>			
1 <u>Gransathi - Tata Mumbai Marathon Expenses Mumbai Marathon</u>			
Income Generation Support	17,000.00		
Infrastructure Development	37,583.00		
Educational Expenses (Laptop)	63,720.00		1,18,303.00
2 <u>Gyansaathi - I Rag Picking Children Project Expenses</u>			
Rent for Centre	24,000.00		
Project Cost	37,080.00		
Donation in Kind (Educational Material)	1,98,232.00		2,59,312.00
3 <u>Gyansaathi II -</u>			
i) <u>Gyansaathi II - Deutsche Equities India Pvt Ltd (CSR Project)</u>			
<u>Administration Cost :</u>			
Audit Fees	7,080.00		
Director's Travel	27,500.00		
Documentation / Photography	25,281.00		
Office Maintenance/Electricity	80,052.00		
Postage Expenses	400.00		
Printing & Stationery	50,775.00		
Staff Travel	1,17,635.00		
Staff Welfare Fund	1,10,244.00		
Telephone & Internet	28,872.00		
A	4,47,839.00		
To Balance c/fd	4,47,839.00	1,16,69,832.81	

RECEIPTS

To Balance b/fd 4,97,71,169.29



To Balance c/fd 4,97,71,169.29

PAYMENTS

	To Balance b/fd	4,47,839.00	1,16,69,832.81
<u>Personnel Cost</u>			
Salary - Part Time Accountant		2,62,921.00	
Salary - Helper / Assistant		79,778.00	
	B	<u>3,42,699.00</u>	
<u>Project Cost</u>			
Advocacy & Linkages		18,144.00	
Capacity Enhancement of the Project Team		2,120.00	
Community Development :		79,247.00	
Empowerment & Education Expenses :		29,65,995.00	
Hospitality		481.00	
Monitoring and Evaluation		18,120.00	
Psycho-Social Care		89,500.00	
Rehabilitation		17,81,622.00	
Strengthening of CRPC		15,960.00	
	C	<u>49,71,189.00</u>	
			57,61,727.00
ii) <u>Gyansaathi II - Holistic Centre Deutsche Equities India Pvt Ltd (CSR Project)</u>			
i. <u>Administration Cost</u>			
Documentation		5,645.00	
Office Maintenance		51,741.00	
Printing & Stationery		13,451.00	
Staff Field Visit Charges		57,700.00	
Telephone		11,508.00	
	A	<u>1,40,045.00</u>	
ii. <u>Personnel Cost</u>			
Honorarium to Animator		4,66,954.00	
Salary for Helper		35,208.00	
Salary Project Incharge		2,64,000.00	
	B	<u>7,66,162.00</u>	
iii. <u>Project Cost</u>			
Awareness about Drugs		14,179.00	
Awareness Session - CRPC		30,220.00	
Carrier Guidance		29,915.00	
Counselling		1,80,000.00	
Cultural Festivals		62,186.00	
Exhibition of Advocacy		23,799.00	
Exposure visit for Children		41,795.00	
Formation of Child Protection		37,200.00	
Health Camp		88,342.00	
Identifying and List		53,949.00	
Life skill Education for the Children		22,880.00	
Linkages for CRPC with Government Organisation		10,987.00	
Linkages with Government Organisations		23,062.00	
Rent for Centre		2,42,160.00	
Scout & Guide Session		40,329.00	
Supplementary Nutrition		3,42,711.00	
Vocational Guidance & Training		1,32,079.00	
	C	<u>13,75,793.00</u>	
		A+B+C	<u>22,82,000.00</u>
	To Balance c/fd		1,97,13,559.81

RECEIPTS

To Balance b/fd 4,97,71,169.29



To Balance c/fd 4,97,71,169.29

PAYMENTS

	To Balance b/fd	1,97,13,559.81	
4	Gyansaathi - V, Balwadi for Rag Picking Children - Jaikal Exports Pvt. Ltd. (CSR Project)		
i.	<u>Administration Cost</u>		
	Director's Travel	18,550.00	
	Miscellaneous	78.00	
	Office Maintenance	59,548.00	
	Printing & Stationery	64,335.00	
	Staff Travel	8,181.00	
	Telephone/Internet	3,598.00	
	Salary - Part Time Accountant	66,000.00	
	Salary - Helper / Assistant	9,59,892.00	
	A	11,80,182.00	
ii.	<u>Project Cost</u>		
	Capacity Enhancement of the Project Team	49,056.00	
	Community Development	29,173.00	
	Empowerment & Education Expenses	6,55,943.00	
	Health Care	30,993.00	
	Awareness Program on Child Safety	100.00	
	Life Skill Training for Parents	10,466.00	
	Exposure for the Children	34,520.00	
	B	8,10,251.00	
	A+B	19,90,433.00	
D.	<u>NIOS Education Expenses :</u>		
i.	<u>Global Logistics Solutions India Pvt Ltd. - (CSR Project)</u>		
	<u>Programme Cost :</u>		
	Education Material for Children	1,09,178.00	
	Extra Curriculum Activities for Children	69,375.00	
	Visit/study Tour for Child	28,506.00	
	Life Skill Education for Child	150.00	
	Miscellaneous Expenses	1,06,580.00	
	Honorarium to Part Time Animator	1,14,600.00	4,28,389.00
E.	<u>Rural Tuition Centre - Capco Technologies Pvt Ltd. - (CSR Project)</u>		
	<u>Programme Cost :</u>		
	Honorarium to In charge	20,000.00	
	Rent for Centre	42,400.00	
	Printing & Stationery	49,780.00	
	Stipend - Tuition Teachers	66,200.00	1,78,380.00
By	<u>Education for High Risk Childrens whose parents are affected by AIDS : (Savli Project) -</u>		
A.	<u>Savli - Tata Mumbai Marathon Expenses</u>		
	<u>Personnel Cost :</u>		
	Honorarium to Animators	38,313.00	
	Staff Welfare	30,000.00	
	A	68,313.00	
	<u>Programme Cost</u>		
	Provide Emergency Health & Nutritional Support	4,86,779.00	
	Provided access to Education	3,000.00	
	B	4,89,779.00	
	A+B	5,58,092.00	
	To Balance c/fd	2,28,68,853.81	

RECEIPTS

To Balance b/fd 4,97,71,169.29



To Balance c/fd 4,97,71,169.29

PAYMENTSRECEIPTS

	To Balance b/fd	2,28,68,853.81	
B. <u>Savli Project - D Decor</u>			
Education Expense	33,750.00		
Honorarium to Animator	1,91,432.00		
Life Skill Education	2,500.00		
Office Maintenance	7,560.00		
Project Co Ordinator	22,248.00		
Provide Emergency Nutriion	82,805.00		
Psycho Social	296.00		
Rent for Centre	1,58,246.00		
Staff Travel	1,184.00	5,00,021.00	
B. <u>Savli - Deloitte Global Financial Pvt. Ltd. (CSR Project)</u>			
<u>Administration Cost</u>			
Audit Fees	3,540.00		
Miscellaneous Expenses	1,100.00		
Documentation Expenses	15,000.00		
Office Maintenance & Electricity	42,766.00		
Printing & Stationery	10,790.00		
Staff Welfare Expenses	26,068.00		
Staff Travelling Expenses	50,000.00		
Telephone & Internet	6,114.00		
A	1,55,378.00		
<u>Programme Cost</u>			
Awareness of Child Rights	7,946.00		
Educational Expenses	16,41,630.00		
Honorarium to Animators	5,38,432.00		
Honorarium to Counsellor	2,84,542.00		
Life skill Education for the Children	15,000.00		
Linking with GOs, NGOs, Govt. Depts.	700.00		
Salary - Project Co-ordinator	1,58,697.00		
Rent for Centre	1,20,000.00		
Study Tour for Children	34,074.00		
Vacation Camp	20,739.00		
Vocational Guidance & Training	24,405.00		
B	28,46,165.00		
A+B		30,01,543.00	
C. <u>Savli Project - Jeson Industries :</u>			
<u>Administration Cost</u>			
Office maintenance and stationeries	5,390.00		
<u>Programme Cost</u>			
Education Expense	3,50,010.00		
Honorarium to Animator	20,111.00		
Provide emergency nutritional support	50,000.00		
Staff travel	5,416.00	4,30,927.00	
D. <u>Savli Project - WAB India</u>			
<u>Administration Cost</u>			
Electric Expenses	3,310.00		
Office Maintenance	1,402.00		
Printing & Stationery	10,292.18		
Telephone & Internet	1,066.82		
A	16,071.00		
To Balance c/fd	16,071.00	2,68,01,344.81	

To Balance b/fd 4,97,71,169.29

To Balance c/fd 4,97,71,169.29



BISHOP'S HOUSE, POWAI

ACCOUNT

FOR THE YEAR ENDED 31ST MARCH, 2024. (Contd...6)

KARUNYA TRUST

MAIN

STATEMENT OF RECEIPTS AND PAYMENTS

PAYMENTS

To Balance b/fd	16,071.00	2,68,01,344.81
<u>Programme Cost</u>		
Co Curriculum Activity	31,189.00	
Education Expense	2,47,117.00	
Health Care	3,000.00	
Honorarium to Animator	1,18,941.00	
Life Skill Education	1,500.00	
Linkage with Go	700.00	
Project Co Ordinator	1,80,000.00	
Staff Travel	51,482.00	
Supplementary Nutrition	3,46,500.00	
B	<u>9,80,429.00</u>	
A+B		9,96,500.00

Savli Project - Trinity Travel

Education Expense	59,000.00	
Honorarium to Animator	2,43,784.00	
IGP Support	27,000.00	
Miscellaneous	5,244.00	
Office Maintenance	7,650.00	
Project Co Ordinator	15,339.00	
Psycho Social Support	5,515.00	
Rent for Centre	1,09,007.00	
Staff Travel	1,940.42	
Staff Welfare	25,520.58	5,00,000.00

D. Savli - Sun Jewels Pvt. Ltd. (CSR Project)

<u>Programme Cost</u>		
Co Curriculum Activity	13,448.00	
Educational Expenses	37,500.00	
Honorarium to Animators	84,458.00	
Honorarium to Counsellor	12,081.00	
Life skill Education for the Children	3,000.00	
Salary to Project Co-ordinator	58,461.00	
Staff Travelling Expenses	4,708.00	
Supplementary Nutrition	36,344.00	2,50,000.00

E. Savli - Victualic Piping Solutions (CSR Project)

<u>Administration Cost</u>		
Professional Fees	3,540.00	
Office Maintenance & Electricity	4,240.00	
Printing & Stationery	8,643.00	
A	<u>16,423.00</u>	
<u>Programme Cost</u>		
Educational Expenses	39,000.00	
Honorarium to Counsellor	16,000.00	
Linking with GOs, NGOs, Govt. Depts.	1,836.00	
Supplementary Nutrition	1,46,741.00	
B	<u>2,03,577.00</u>	
A+B		2,20,000.00

To Balance c/fd

2,87,67,844.81

RECEIPTS

To Balance b/fd 4,97,71,169.29

TOTAL RUPEES 4,97,71,169.29

We have verified the above statement of Receipts and Payments with the books and records produced to us and find the same be in accordance therewith.

For CHHOTALAL H. SHAH & CO.

Chartered Accountants

F.R.N.101828W



PARTNER

BIMAL R. DESAI

CHARTERED ACCOUNTANT.

Membership No. 39201

MUMBAI,

Date : 29 SEP 2024



BISHOP'S HOUSE, POWAI

ACCOUNT

FOR THE YEAR ENDED 31ST MARCH, 2024. (Contd...7)

PAYMENTS

	To Balance b/fd	2,87,67,844.81
By <u>Payment towards -</u>		
Staff Welfare Fund	4,16,749.00	
Security Deposit	1,40,000.00	5,56,749.00
By <u>Payment of Liability towards :</u>		
Medical & SBA Allowance	69,332.00	
Profession Tax	33,405.00	
Provident Fund	6,09,360.00	
TDS Payable	1,82,203.00	8,94,300.00
By Sundry Creditor (TDS Recoverable)		7,260.00
By <u>Capital Expenditure :</u>		
Mobile Phones		13,499.00
By Advance Paid for Staff		5,97,000.00
By TDS Receivable		2,14,528.00
By <u>Balance as on 31.03.2024 :</u>		
In Current Account with :		
State Bank of India		
(Account No. 33828507539)	51,590.72	
In Savings Account with :		
The South Indian Bank Ltd.		
(Account No. 0366053000008467)	3,55,955.00	
(Account No. 0366053000001238)	44,00,703.32	
(Account No. 0366053000009877)	1,64,505.44	
In Fixed Deposits with :		
The South Indian Bank Ltd.	1,36,53,515.00	
Cash on hand	93,719.00	1,87,19,988.48
	TOTAL RUPEES	4,97,71,169.29

The above statement is true and correct to the best of my knowledge and belief.

[Signature]
[Signature]
 TRUSTEE *[Signature]*





BOARD OF ADVISORS



Bp. Thomas Elavanal
Bishop - Eparchy of Kalyan
Chairman, Karunya Trust



Msgr. Gijo Kurian Kumbattu
Vicar General and
Trustee of Karunya Trust



Fr. Varghese Abraham Vattamattathil
Finance Officer and
Trustee of Karunya Trust



Fr. Joju Johny Arackal
Chancellor and
Trustee of Karunya Trust



Mr. Babu Joseph
Former CEO Axis Bank Foundation



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



Dr. Joseph Aprain
Social Scientist & Vice President of
INSARP



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



Fr. Paul Kunduparambil
Former Executive Director



Mrs. Rose Joseph
Outstanding Philanthropist



Fr. Lijo Velliyamkandathil
Executive Director and
Trustee of Karunya Trust

YES I WANT TO GET INVOLVED THROUGH DONATION

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

🍽️ Meal for the poor	
□ Rs. 2,500/-	to provide one time meal for a family, for a week
□ Rs. 5,000/-	to provide one time meal for a day, for 50 street children
□ Rs. 30,000/-	to provide one time meal for a week, for 50 street children
🏥 Health programs	
□ Rs.5,000/-	to support a needy patient for a month
□ Rs.8,000/-	to provide monthly medical check up, for 100 street children
□ Rs.15,000/-	to provide initial care and support to a destitute

🏠 Shelter programs	
□ Rs.1,00,000/-	to provide partial support to build a rural house for tribal family
□ Rs.2,00,000/-	to provide full support to build a rural house
💡 Income generation programs for rural women and farmers	
□ Rs.8,000/-	to provide initial support for organic farming
□ Rs.10,000/-	to provide initial support for small scale IGP

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

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



SCAN QR CODE TO DONATE

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



OUR PARTNERS



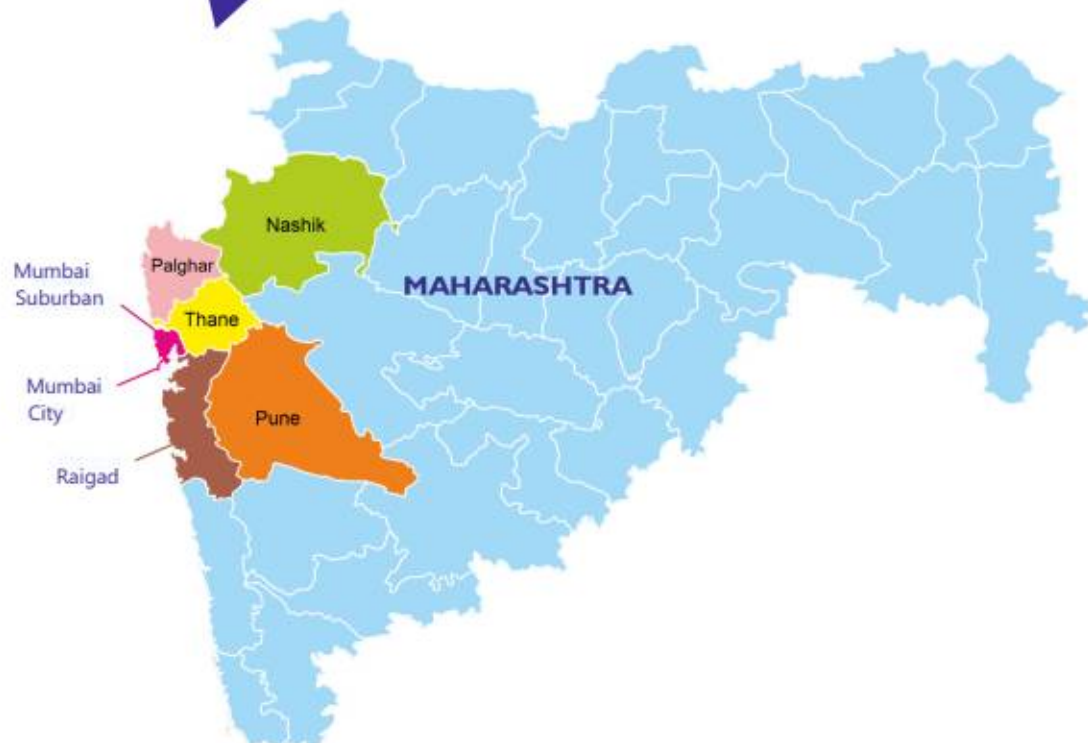
OUR SUPPORTERS



OUR PRESENCE

Karunya Trust Registered Office

Bishops House, B/38, IIT P.O,
Powai, Mumbai – 400076
Tel: 02225798625/ 25773399
Mob: 8452081611



VOLUNTEERING ENGAGEMENT

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

VOLUNTEERS MAY CONTACT:

☎ 77383 90500 / 022 2578 5515

✉ hr@karunyatrustononline.org

🌐 www.karunyatrustononline.org

    [karunyatrustkalyandiocese](https://www.facebook.com/karunyatrustkalyandiocese)

Safety net to poor...

KARUNYA TRUST

KALYAN DIOCESAN SOCIAL ACTION (KDSA)



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

