



KARUNYA TRUST

ANNUAL REPORT 2025 - 2026

**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



OUR VISION

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



OUR MISSION

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



SOCIAL PROBLEM

Definition

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



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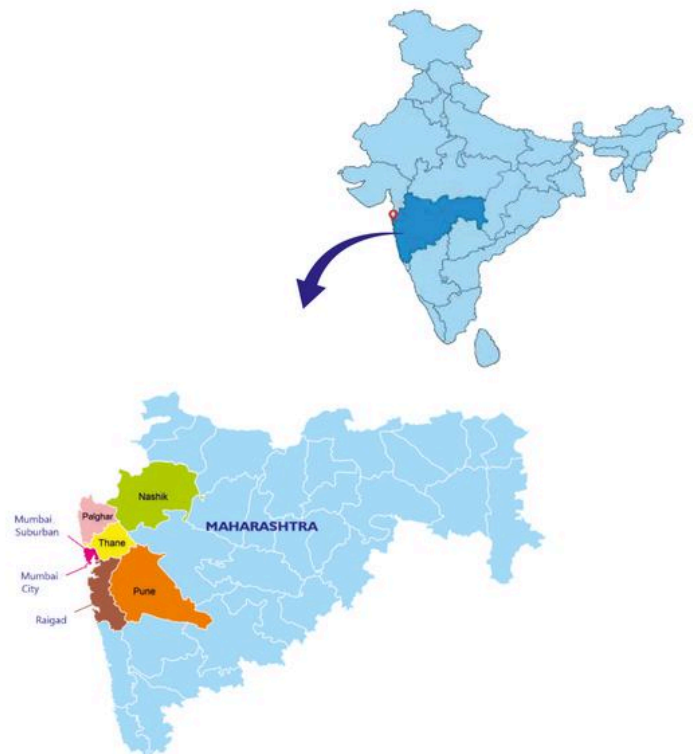
About us

Karunya Trust, registered under the Bombay Public Trust Act, 1950 (Reg. No. E-18021), has been serving vulnerable communities in Thane and Mumbai in Maharashtra since 1998. Guided by our six core themes including Education, Health, Livelihood, Good Governance, Environment and Community Wellbeing, we continue to work for the upliftment of children, women, and families from rag-picking communities, tribal hamlets, and HIV-affected households.

Our interventions span non-formal education, nutrition, exposure visits, sports opportunities, scholarships, vocational and skill training, health camps, psychosocial support, organic farming promotion, seed grants for livelihoods, access to government schemes, empowering women, construction of homes and sanitation units, drinking water facilities, and rural school development. Through these integrated efforts, Karunya Trust strives to create sustainable and dignified opportunities for marginalized communities.

Our Presence

Since 1998, Karunya Trust has been serving communities across Maharashtra, with a strong presence in Mumbai, Mumbai Suburban, Thane, Palghar, Nashik, Pune, and Raigad, reaching vulnerable families through education, health, livelihood, and community development initiatives.



OUR CORE THRUST AREAS



EDUCATION

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



GOVERNANCE

We advocate good governance at local level.



LIVELIHOOD

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



COMMUNITY WELL-BEING

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



HEALTH

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

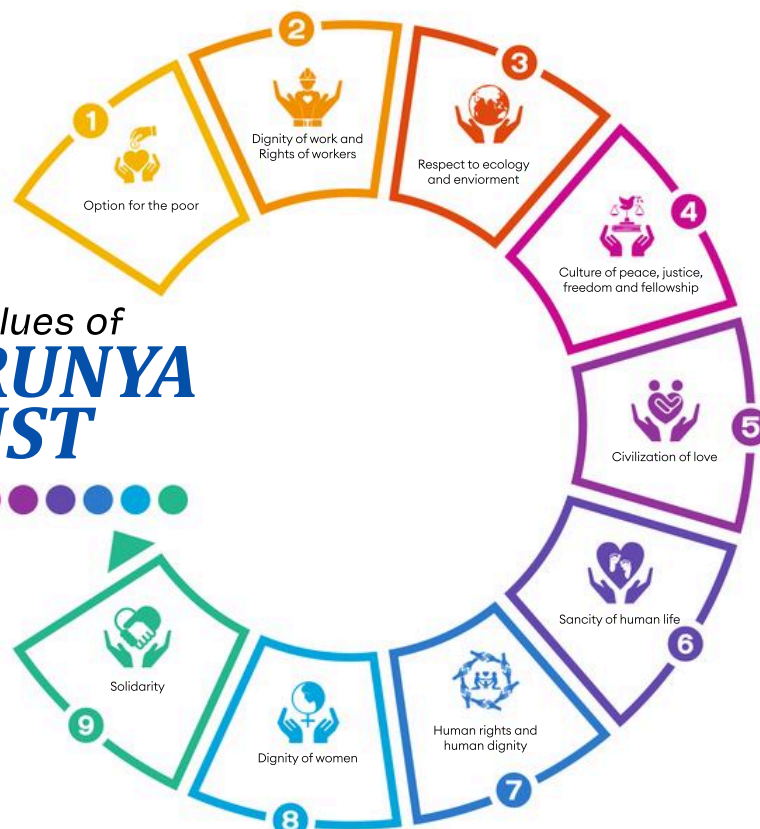


ENVIRONMENT

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



Core Values of KARUNYA TRUST





Archbishop Sebastian Vaniyapurackal

Chairman, Karunya Trust

It gives me immense joy to share a few words about Karunya Trust and the beautiful service it continues to offer to those who are in need. The very name Karunya reminds us of compassion. The word compassion comes from the Latin expression *cum patire*, meaning "to suffer with." It invites us to stand alongside those in need and to accompany them with care and concern.

True compassion is not merely feeling sorry for someone; it is entering into the suffering of another person, standing beside them, and helping them carry their burdens. This spirit of compassion is clearly reflected in the mission and activities of Karunya Trust.

Through its many projects and initiatives, the Trust has been reaching out to the poor, the vulnerable, and those who are struggling in life. It seeks not only to provide assistance but also to restore dignity, hope, and confidence to individuals and families. The compassion of Karunya Trust becomes visible through concrete acts of service and care.

One among the many recent initiatives that I have personally had the opportunity to witness after assuming the responsibility of Chairman of Karunya Trust is the housing project for poor families in the villages of Badlapur. It has been a deeply gratifying experience to see families receive a safe and dignified place to call home. A house is more than a structure of bricks and cement; it is a place of security, belonging, and hope for the future. I am happy to note that Karunya Trust has so far taken the lead in constructing around 300 houses, including 27 houses during the current year alone. This achievement speaks volumes about its commitment to serving those most in need.

I wholeheartedly congratulate the Executive Director, staff, volunteers, and all who work tirelessly for the success of this mission. I also express my sincere gratitude to the benefactors and well-wishers whose generosity makes these projects possible. Your support has become a source of hope and blessing for many families.

May God continue to bless Karunya Trust and everyone associated with its mission. May the spirit of compassion inspire us all to recognize Christ in those who suffer and to serve them with love, generosity, and joy.



Fr Lijo Velliyamkandathil

Executive Director, Karunya Trust

As we present the Annual Report for 2025–26, I am filled with gratitude and hope as I reflect on another year of meaningful service and transformation. Karunya Trust continues its journey of empowering vulnerable communities, promoting dignity, and creating sustainable opportunities for those on the margins of society.

This year, our commitment to holistic development remained steadfast across our six core areas - Education, Health, Governance, Livelihood, Environment, and Community Well-being. Through our 18 projects implemented across urban, rural, and tribal communities, we reached thousands of individuals and families, enabling them to overcome challenges and build a better future for themselves.

Our work is rooted in the belief that true development is not merely about providing assistance but about empowering people to become active participants in their own growth.

This year marked several significant milestones in our journey. Under the Nivas Project, we facilitated the construction of 27 new houses, taking the total number of houses built with the support of Karunya Trust to 300, thereby restoring dignity, security, and hope to hundreds of families. We also celebrate the 15th anniversary of the Project Gyaansaathi this year, a landmark initiative that has positively impacted the lives of countless rag-picking children through quality education and holistic development. Encouraged by its success, we expanded the model by launching a new Gyaansaathi centre in Kalwa, extending educational opportunities to more children from marginalised communities.

The achievements highlighted in this report are the result of collective effort. I express my sincere gratitude to our Chairman, Board of Trustees, Advisory Board Members, donors, corporate partners, government agencies, volunteers, well-wishers, and collaborating organizations who have journeyed with us in our mission. Your trust and support continue to strengthen our efforts and expand our reach. I am especially grateful to our dedicated staff members, community leaders, members of the Child Parliament, and Child Rights Protection Committees, who work tirelessly at the grassroots level. Their passion, professionalism, and commitment have enabled Karunya Trust to remain responsive to emerging social needs and create sustainable impact in the communities we serve.

As we look ahead, we remain committed to creating lasting impact through innovative, community-driven initiatives. While challenges persist, we are encouraged by the resilience of the communities we serve, the dedication of our staff and volunteers, and the strength of the partnerships that make our work possible.

Together, let us continue to build a society where every person has the opportunity to live with dignity, hope, and purpose.

OUR INTERVENTIONS

Across its core thematic areas, Karunya Trust reaches communities through 18 projects and interventions designed to promote dignity, opportunity, and well-being for all.

GYANDEEP : SINCE 1998

Gyandeep supports underprivileged children by providing educational scholarships, study assistance, and learning support through Karunya Trust and its nodal centres, helping them continue their education and pursue better opportunities.

POSHAN : SINCE 1998

Poshan focuses on addressing food insecurity by providing essential ration kits and nutritional support to impoverished communities through Karunya Trust and its nodal centres, promoting better health and well-being.

JEEVAN SAHARA : SINCE 1998

Jeevan Sahara focuses on providing accessible healthcare support and comprehensive life-cycle assistance to economically disadvantaged communities through Karunya Trust and its nodal centres, ensuring care, dignity, and improved well-being.

KARE : SINCE 2005

(KARUNYA ASSISTANCE AND RELIEF EFFORTS)

KARE focuses on providing timely assistance and relief support during natural and man-made disasters, responding to emergencies and supporting affected communities with essential aid and care.

NIVAS : SINCE 2008

Nivas works towards providing safe and secure housing solutions for tribal and underprivileged communities, enabling families across Thane and Mumbai to access dignified living conditions.

GYANSAATHI : SINCE 2011

Gyansaathi works towards empowering children and youth from the rag-picking communities of Govandi, Mumbai and Kalwa, Thane through non-formal education, holistic support, and sustainable interventions that promote comprehensive development.

BHARARI/DISHA : SINCE 2013

Bharari/Disha focuses on the holistic development of women and children from tribal hamlets through a Self-Help Approach, strengthening community participation, empowerment, and sustainable growth across Ambernath and Kalyan Taluka, Thane.

JAN : SINCE 2013

(JUBILEE ACTION NETWORK)

JAN is a volunteer-driven initiative dedicated to supporting, caring for, and rehabilitating destitute individuals on the streets by providing assistance, compassion, and support to vulnerable communities.

MRUTHUNJAI: SINCE 2013

Mruthunjai focuses on creating awareness and promoting organ donation, encouraging individuals and communities to contribute towards saving lives through the gift of organ transplantation.

I-SAVE : SINCE 2014

(INSTITUTE OF SOCIAL ANIMATION & VOCATIONAL EDUCATION)

I-SAVE focuses on strengthening livelihoods through skill development, vocational training, and support initiatives for urban and rural communities, enabling individuals to build sustainable income opportunities.

UPLIFT: SINCE 2014

(UPLIFTING PUBLIC LIVING THROUGH INFRASTRUCTURE FACILITIES & TECHNOLOGY)

UPLIFT focuses on enhancing community well-being by improving infrastructure and introducing sustainable technological solutions that support better public living conditions.

PROJECT GREEN HANDS : SINCE 2014

Project Green Hands focuses on environmental conservation through tree plantation and nurturing initiatives, empowering tribal communities in Thane, Maharashtra as "Nature Nurturers" to restore natural resources and contribute towards a greener future through sustainable action.

JEEVAN : SINCE 2015

Jeevan focuses on empowering tribal communities through strengthening local governance, promoting sustainable agriculture, and creating awareness and access to tribal rights in Kalyan Taluka, Thane.

SWACH : SINCE 2015

Swach focuses on improving health and dignity among tribal and underprivileged communities by providing access to sanitation facilities and promoting better living conditions across Thane and Mumbai.

SAVLI : SINCE 2016

Savli works towards empowering children and families affected by life-threatening illnesses by ensuring access to education, psychosocial care, and essential entitlements across Mumbai and Thane districts, including Mumbai Suburban, Mumbai City, and Titwala.

SUVIDYA : SINCE 2016

Suvidya supports adolescents from low-income backgrounds by providing scholarship assistance for higher education, helping them overcome financial barriers and continue their academic journey towards better opportunities.

SUJAL : SINCE 2017

Sujal focuses on ensuring access to safe and clean drinking water for tribal communities by establishing sustainable water solutions in tribal hamlets across Thane district.

I-PLAY : SINCE 2024

I-PLAY focuses on building a culture of fitness, teamwork, and empowerment among children, youth, and women from underprivileged communities through sports-based initiatives that encourage holistic development.

TATA MUMBAI MARATHON 2026



Karunya Trust proudly participated in the Tata Mumbai Marathon 2026, continuing its long-standing journey of running for a cause and mobilizing communities towards meaningful social impact. The marathon once again became a powerful platform to unite runners, fundraisers, donors, volunteers, and corporate partners in support of children, youth, women, and marginalized communities reached through the Trust's interventions.



The Tata Mumbai Marathon 2026 campaign witnessed the participation of **300+ runners, 80+ online fundraisers, 1000+ donors, and 5 corporate teams**, all coming together with a shared commitment towards social change and community development.

For the fourth consecutive year, Karunya Trust achieved the **Highest Privilege Level – ELITE Level**, marking another important milestone in its marathon journey and reflecting the consistent commitment and collective effort of its supporters and well-wishers.



PARTICIPATION HIGHLIGHTS



RUNNERS PARTICIPATION

Full Marathon	: 14
Half Marathon	: 17
Open 10K Run	: 45
Dream Run	: 234



A significant highlight of the year was the recognition received by **Fr. Lijo Velliyamkandathil, Executive Director of Karunya Trust**, who was honoured with the prestigious **Change Icon Award** for his remarkable fundraising efforts. The award was presented by **Shri Ashish Shelar, Minister of Cultural Affairs, Government of Maharashtra**, and **Shri Chhagan Bhujbal, Minister for Food, Civil Supplies and Consumer Protection, Government of Maharashtra**, during the **Philanthropy Award Nite** held at the **Trident Hotel on 15 April 2026**.

FUNDRAISER CATEGORIES

Change Icon (₹50 Lakh & Above)	: 1
Change Investor (₹5 Lakh & Above)	: 2
Change Maker (₹2 Lakh & Above)	: 5
Fundraiser Gold (₹1 Lakh & Above)	: 3
Fundraiser Silver (₹50,000 & Above)	: 4
Fundraiser Bronze (₹10,000 & Above)	: 43
Fundraisers (Below ₹10,000)	: 38

The marathon campaign reflected the spirit of solidarity, compassion, and collective action, bringing together youth groups, archeparchial representatives, corporate teams, volunteers and supporters from different walks of life. Over the years, Karunya Trust's participation in the Tata Mumbai Marathon has evolved beyond fundraising into a movement of hope, awareness and public engagement.

Karunya Trust expresses its sincere gratitude to every runner, fundraiser, donor, volunteer, corporate partner and supporter who transformed every step into an act of hope and impact.

CORE THRUST AREAS

EDUCATION



Education remains one of the core focus areas of Karunya Trust, centred on ensuring that children, adolescents, and families from vulnerable communities have access to learning opportunities, educational support, and holistic development. Through community-based initiatives, the Trust works towards strengthening access to education, reducing barriers to learning, and encouraging long-term growth through academic, psychosocial, and life-skill interventions.

During the year, Karunya Trust continued its educational interventions among children from rag-picking and urban slum communities, tribal families, children infected and affected by life-threatening illnesses, and economically disadvantaged youth. Non-formal education centres provided children from underserved urban communities with a supportive learning environment from Balwadi to Grade 10, combining academic learning with co-curricular activities like art and craft, reading, music and dance that encouraged holistic development. Tuition centres offered after-school academic support to tribal children in rural communities, helping them strengthen their learning and remain engaged in formal education.

Daily Non Formal Education for Slum Children



Session on Personal Hygiene and Grooming



Tuition Classes in Rural Areas

Educational assistance, learning materials, and admission support helped children continue their studies with reduced financial barriers, while career guidance and study counselling enabled adolescents and youth to make informed decisions regarding their education and future aspirations. Life-skill education sessions addressed areas such as leadership, time management, interpersonal relationships, classroom behaviour, and personal development, equipping young people with skills necessary for responsible decision-making and growth.

Adult literacy programmes primarily supported women from urban slum communities by strengthening basic literacy skills and building confidence for greater participation in family and community life. Exposure visits and educational tours further enriched learning experiences by providing children and youth with opportunities to explore new environments, broaden their perspectives, and learn beyond the classroom.


723

Slum Children in
Non-Formal Education
in Govandi and Kalwa


324

Rural Tribal Students
have been reached
through 15 Remedial
Education Centres


2,045

Education Kits
Distributed


1,672

Children Received
Educational Support


2,268

Beneficiaries Reached
through Life Skills
Education


254

Youth Benefited
from Career
Guidance Sessions


21

Students
Supported for
College Admissions


748

Beneficiaries Participated
in Exposure Visits and
Study Tours


32

Adult Literacy
Beneficiaries
Reached



FAIZAN'S JOURNEY BACK TO LEARNING

Faizan, a Grade 10 student from Govandi, faced a difficult choice when financial hardship forced him to step away from school and educational support activities. Raised by his mother, who single-handedly supports the family, Faizan felt compelled to contribute to the household income and began working at his uncle's welding shop. Believing that he was not academically capable and that earning an income was more important, he gradually lost interest in continuing his education.

Recognising his prolonged absence, the Gyansaathi team reached out to the family and conducted several follow-up visits. Through continuous engagement with his mother and personal interactions with Faizan, the team encouraged him to reconsider his decision and highlighted the importance of education in shaping his future. With persistent motivation and guidance, Faizan agreed to return to his studies.

To support his transition back to learning, counselling sessions were arranged and personalised academic assistance was provided. Teachers offered additional guidance, conducted extra classes, closely monitored his progress, and worked to rebuild his confidence and interest in education.

Over time, Faizan's dedication and the consistent support he received led to remarkable improvements in both his academic performance and self-belief. He successfully completed Grade 9 and is now preparing for his Grade 10 board examinations. Alongside attending school, he continues to participate in educational support sessions to strengthen his learning and achieve his goals.

Faizan's story demonstrates how timely intervention, counselling, and sustained educational support can help children overcome financial and social barriers, enabling them to remain connected to education and build a brighter future.

CORE THRUST AREAS

HEALTH



Health is a key focus area of Karunya Trust, promoting the physical, emotional, and social well-being of vulnerable individuals and communities through preventive healthcare, nutritional support, medical assistance, counselling, health awareness, and sports-based engagement. Through its community-centred interventions, the Trust works towards improving access to healthcare services, encouraging healthy lifestyles, and supporting individuals facing medical and social challenges.

During the year, Karunya Trust continued its health interventions among children and families infected and affected by HIV/AIDS, economically vulnerable families in rural and urban communities, destitute individuals, women, and youth. Support was provided through health camps, daily nutrition programmes, nutritional assistance, medical aid, counselling services, health awareness programmes, and sports and fitness activities. Health camps included both general health check-ups and specialised camps focusing on issues such as eye care, breast cancer screening, cervical cancer awareness, and other preventive healthcare services. Daily nutrition was provided to children attending non-formal education centres, while nutritional assistance and medical aid helped vulnerable individuals and families access essential healthcare and improve their overall well-being.

Urban Slum Children involved in Football Tournament



Eye Check Up Camp for the Rural Tribal Beneficiaries



Anti-Drug Awareness Session for the Urban Slum Community Men



Anti-Drug Awareness Session for the Urban Slum Community Men



Children from the Urban Slum Community Winning Medals for Boxing





Health awareness programmes focused on promoting hygiene, nutrition, disease prevention, mental health, and healthy lifestyle practices among community members. Counselling services supported children, parents, and families by understanding their emotional and social well-being, helping them navigate personal challenges, access appropriate support systems, and take necessary actions to improve their circumstances. Sports and fitness activities created positive spaces for children and youth to develop discipline, teamwork, confidence, and leadership skills while encouraging healthy lifestyles and reducing their vulnerability to substance abuse and other harmful behaviours. Through these integrated interventions, Karunya Trust continued to strengthen community health, resilience, and overall quality of life among vulnerable populations.



RESTORING DIGNITY AND CARE FOR ROHAN

Rohan, a 27-year-old resident of Baba Nagar, Govandi, had been struggling with severe substance addiction for several years. Having lost both his parents, he lived with his elderly grandmother, who is visually impaired and survives through begging. With limited family support and deteriorating health, Rohan's situation became increasingly critical.

Over time, Rohan developed a swelling in his neck that affected his ability to speak and walk. His condition worsened to the point where he was unable to care for himself, resulting in poor hygiene, isolation, and an unsafe living environment. Recognising the urgency of the situation, Ms. Rukiya, a member of the Women for Child Rights Protection Committee (W4CRPC), took immediate action.

She reached out to Fr. Rudolf D'Souza of Don Bosco Shelter Home and informed him about Rohan's condition. Following a visit to the community and discussions with his family members, it was decided that he required immediate medical attention and rehabilitative care. With the support of his relatives and community members, Rohan was admitted to Don Bosco Shelter Home and referred to Sion Hospital for medical evaluation and treatment.

Several medical investigations were conducted, and while initial reports ruled out tuberculosis, further assessments were undertaken to determine the cause of his illness. Since being admitted to the shelter home, Rohan has received regular care, nutritious meals, medical support, and a safe environment for recovery.

Today, his condition has shown improvement, and he is living with greater dignity, stability, and hope. His story demonstrates the importance of community vigilance, timely intervention, and collaborative action in supporting vulnerable individuals who may otherwise be left without access to care and support.



CORE THRUST AREAS

LIVELIHOOD



Vocational Products Exhibition Stall Managed by Urban Slum Community Members at Corporate Events



Livelihood remains an important focus area of Karunya Trust, aimed at enhancing the economic well-being and self-reliance of individuals from vulnerable communities. Through vocational training, skill development, entrepreneurship promotion, and income-generation initiatives, the Trust works towards improving employability, strengthening livelihood opportunities, and enabling individuals to achieve greater financial independence.

During the year, Karunya Trust continued its livelihood interventions among women, youth, and tribal communities from both rural and urban areas. Support was provided through vocational training programmes, skill-building workshops, job linkage support, self-employment initiatives, and income-generation activities. Participants were equipped with practical skills in areas such as tailoring, beautician training, computer skills, mehendi application, candle making and other locally relevant trades, enabling them to enhance their employability and explore sustainable livelihood opportunities.



MSC-IT Training Classes for Visually Impaired Beneficiaries in Rural Villages

Women associated with Self-Help Groups were encouraged to undertake livelihood activities like poultry rearing and tailoring, strengthen financial management practices, and participate in group-based enterprises that contributed to household income and economic security. Tribal communities were supported through sustainable agriculture and organic farming practices, promoting self-reliance and long-term economic stability.

The Trust also facilitated employment opportunities, entrepreneurship development, and income generation activities for individuals from vulnerable communities. Through vocational guidance, market exposure opportunities like setting up vocational stalls, and community-based livelihood initiatives, beneficiaries were encouraged to build sustainable sources of income, strengthen their confidence, and move towards greater economic independence and resilience.



49

Vocational Training Sessions Conducted for Urban Slum Communities and Rural Tribal as well as Handicapped Individuals



820

Beneficiaries Trained through Vocational Programmes



13

Successful Job Placements Achieved by Urban Slum Community

68

Individuals Supported towards Self-Employment through Organic Farming and Livelihood Initiatives in Rural Tribal Communities



10

Income Generation Activities Supported



100

Beneficiaries Reached through Income Generation Activities



STITCHING A PATH TO INDEPENDENCE KUNDA'S JOURNEY

Kunda (name changed), a resident of a small tribal hamlet near Badlapur, spent most of her life confined to household responsibilities with limited opportunities for personal or economic growth. Living in a remote village with basic facilities, she had little confidence to step outside her home or engage with the wider community.

Her journey took a positive turn when Karunya Trust facilitated the formation of a Self-Help Group in her village. As an active member and secretary of the group, Kunda began participating in regular meetings and trainings focused on financial literacy, leadership, and women's empowerment. Through a tailoring training programme introduced in the village, she acquired stitching skills and discovered a new source of livelihood.

With support from the organisation, Kunda received a sewing machine and started offering tailoring services from her home. Today, women from nearby villages approach her for stitching work, providing her with a steady source of income and greater financial independence.

Kunda's story reflects how skill development, community support, and opportunities for livelihood can empower women to build confidence, strengthen their economic security, and create a better future for themselves and their families.

CORE THRUST AREAS



COMMUNITY WELL BEING

27

Houses Completed for Tribal and Underprivileged Families in the Rural Areas

25

Sanitation Units Constructed in Rural Communities for Tribal and Underprivileged Families in the Rural Areas

1

Borewell Established in a Tribal Village

Community well-being remains a key focus area of Karunya Trust, centred on improving the quality of life of vulnerable families through access to safe housing, sanitation facilities, infrastructure support, and disaster relief assistance. Through community-based interventions and infrastructure development initiatives, the Trust works towards creating safer, healthier, and more resilient communities where families can live with dignity and security.

During the year, Karunya Trust continued its efforts to strengthen community well-being among tribal and underprivileged communities through housing, sanitation, and essential infrastructure support. Many tribal families, particularly women and children, live in fragile one-room dwellings made of temporary materials that offer limited protection from heavy rains, extreme weather conditions, wild animals, and other environmental risks. Access to safe housing therefore plays a crucial role in ensuring security, dignity, and improved living conditions for these families.



New House Constructed for a Tribal Woman in a Rural Village

Recognising the importance of access to basic resources, the Trust also addressed water security challenges faced by tribal communities. For years, families struggled with limited access to safe drinking water, with women and children walking long distances to collect water. Through the installation of a borewell, Karunya Trust helped establish a reliable water source within the community, reducing daily hardships, improving hygiene practices, and strengthening the overall well-being of the tribal families.



The Trust also continued to address sanitation challenges in rural communities, where inadequate toilet facilities often result in open defecation, posing significant health, safety, and dignity concerns. Women, children, and elderly persons are particularly vulnerable to the risks associated with poor sanitation and lack of privacy. By supporting the construction of household sanitation units, Karunya Trust contributed towards reducing open defecation, promoting better hygiene practices, and creating healthier and safer living environments. Through these interventions, the Trust continued to strengthen the well-being, resilience, and dignity of vulnerable families and communities.

A STEP TOWARDS DIGNITY AND BETTER HEALTH: NISHA'S STORY

Nisha (name changed), a young student from the tribal village of Mhasrundi in Kalyan Taluka, faced daily challenges due to the lack of sanitation facilities in her community. Like many families in the village, her household did not have a toilet, forcing family members to use open spaces and nearby forests for defecation.

This situation was particularly difficult for women and girls, who often had to wait until early morning or late evening for privacy. During the monsoon season, reaching these areas became even more challenging and unsafe. The lack of sanitation facilities also contributed to health concerns and affected the dignity and well-being of community members.

Through the support of Karunya Trust and its partners, household toilets were constructed in the village, significantly improving living conditions for families. Access to a toilet at home has reduced health risks, improved hygiene practices, and provided greater privacy and safety, especially for women and girls.

For Nisha and her family, the intervention has brought not only convenience but also a greater sense of dignity and security. Her story highlights how access to basic sanitation can transform everyday life and contribute to healthier, safer, and more dignified communities.



Sanitation Unit Constructed to Improve Health, Hygiene, and Dignity for Rural Families

FROM WATER SCARCITY TO DIGNITY: THE SUJAL PROJECT



For years, access to safe drinking water remained a daily struggle for the 35 tribal families of Kelani. Women and young girls walked long distances every day to fetch water, while families faced additional financial pressure during summer months when they had to purchase water from neighbouring villages.

Karunya Trust's long engagement with the community focused not only on addressing immediate needs but also on building confidence and collective action. Through regular meetings, awareness sessions, and leadership development, community members, especially women, were empowered to identify challenges, approach authorities, and advocate for solutions.

When repeated efforts to resolve the water crisis through local authorities did not bring a lasting solution, Karunya Trust took the initiative to establish a permanent water source. Under the Sujal Project, the Trust installed a borewell in Kelani Tribal Hamlet using its own resources. Despite challenges due to the

difficult terrain and geographical conditions, the borewell installation was successfully completed through continuous efforts and community support.

The newly installed borewell transformed daily life for the community. Families gained access to safe drinking water closer to their homes, reducing the burden on women and children, lowering household expenses, and improving health and hygiene practices. The time saved from collecting water could now be invested in education, livelihoods, and family responsibilities.

CORE THRUST AREAS

GOVERNANCE



Governance remains a key focus area of Karunya Trust, aimed at strengthening community participation, leadership, and access to rights and entitlements among vulnerable communities. Through awareness initiatives, community institutions, and advocacy efforts, the Trust works towards enabling individuals and groups to actively participate in decision-making processes that affect their lives.

During the year, Karunya Trust continued its governance interventions among children from urban slum communities, children infected and affected by life threatening diseases, and tribal women from rural communities. Child Rights Protection Committees (CRPCs) provided a platform for children from slum communities to understand and advocate for their rights, while Child Parliaments encouraged children affected by HIV/AIDS to develop leadership skills, express their concerns, and participate actively in discussions affecting their lives. These platforms fostered confidence, responsibility, and active citizenship among children and adolescents.



Wall Painting Activity by Child Rights Protection Committee Members during 14 Days of Orange Day (Awareness against Gender Based Violence)

Among tribal communities, Self-Help Groups (SHGs) and Cluster Level Associations (CLAs) played a vital role in strengthening grassroots governance and women's leadership. Through regular meetings, training, and collective action, women were encouraged to develop financial management skills, promote savings and credit practices, address community issues, and participate in local decision-making processes. These institutions contributed to building stronger community networks and enhancing women's participation in development initiatives.

The Trust also facilitated access to government schemes and entitlements by supporting beneficiaries in obtaining essential documents such as income certificates, residential certificates, ration cards, voter IDs, medical certificates, caste certificates, ABHA cards, and PAN cards. Community members were further linked to welfare schemes and services, including housing support, livelihood initiatives under MSRLM, community investment and revolving funds, and social security schemes such as Antyodaya Yojana, Sanjay Gandhi Niradhar Yojana, and Nav Sanjivani Yojana. Through awareness programmes, anti-drug campaigns, community meetings, training sessions, and advocacy initiatives, Karunya Trust continued to strengthen community participation, improve access to rights and entitlements, and empower individuals to become active agents of change within their communities.



2 Women CRPC Groups Formed for Urban Slum Women	3 Youth CRPC Groups Formed for Urban Slum Women	11 Community Issues Addressed through CRPCs	2 CLA's formed for Rural Tribal Women (15 active CLAs overall)	3 Documentation Camps Conducted	7 Anti-Drug Awareness Rallies & Activities	410 CRPC Members
5 Child Parliament Groups formed for Urban Children Infected & Affected with Life Threatening Diseases	24 CRPC Meetings Conducted	9 SHGs formed for Rural Tribal Women (59 active SHGs overall)	396 Linkages to Government Schemes Facilitated	626 Documentation Issues Resolved	4 Public Awareness Programmes	96 Tribal Women Part of SHGs



Exposure Visit to the Tehsil Office for Rural Tribal Women to Understand Government Procedures and Services

STANDING UP FOR HER RIGHTS: SUNITA'S STORY

Sunita (name changed), a tribal woman from Kalyan Taluka, earns her livelihood through daily wage labour and goat rearing. For years, limited income and lack of awareness about savings and government services made it difficult for her to achieve financial security.

Her life began to change when she joined a Self-Help Group facilitated by Karunya Trust. Through regular savings, trainings, and awareness sessions, she gained knowledge about financial management, government schemes, documentation processes, and her rights as a citizen. With the support of her SHG, she was able to obtain a property card for her house.

Soon after, she faced pressure from external parties who wanted her to vacate her property. Drawing on the confidence and awareness gained through the SHG, and supported by fellow group members, she sought help from local authorities and stood firm in protecting her rights. Eventually, the pressure ceased and her home remained secure.

Today, Sunita is more financially confident, aware of her rights, and able to access support when needed. Her story demonstrates how Self-Help Groups can empower women to become self-reliant, protect their entitlements, and actively participate in community development.

CORE THRUST AREAS

ENVIRONMENT

1,600
Trees Planted

200
Volunteers Participated

Environmental sustainability continues to be an important focus area of Karunya Trust, promoting community participation in protecting and preserving natural resources through tree plantation drives, environmental awareness, and sustainable practices. Through these initiatives, the Trust encourages individuals and communities to take collective responsibility for safeguarding the environment and creating a greener future.

During the year, Karunya Trust undertook tree plantation and environmental conservation activities involving volunteers, community members, and tribal communities. These initiatives contributed to increasing green cover, promoting ecological awareness, and encouraging sustainable living practices. Through active community participation and environmental stewardship, beneficiaries were encouraged to recognise the importance of conserving natural resources and protecting the environment for future generations.



Tree Plantation Drive in Rural Villages by Urban Slum Beneficiaries and Children Infected and Affected by Life-Threatening Diseases



Karunya Dosti 2025

A Day of Togetherness



Karunya Dosti 2025 was held on October 5, 2025, at Canossa Convent High School Auditorium, Andheri, bringing together more than 500 beneficiaries from all projects. Children and youth performed songs, dances, and skits celebrating the diversity and unity of the Karunya family. The program was marked by the presence of Mar Thomas Elavanal, Founding Chairman of Karunya Trust, who was given a short farewell as he attended his last annual day with the Trust. The event was filled with joy, gratitude, and a sense of unity, showcasing the talents and spirit of the beneficiaries while celebrating the legacy of the Trust's journey so far.



Women's Day Celebration

This Women's Day, Karunya Trust celebrated with our 450+ rural beneficiaries through a day full of dance, drama, music and community spirit. Tribal women lit up the stage, while our blind MS-CIT beneficiaries stole hearts with their singing and dancing.

We were honoured by the presence of Archbishop Sebastian Vaniyapurakkal, Chairman of Karunya Trust, Fr. Lijo Velliyamkandathil, Director, and Anna Joy, Deputy CEO of Concern India Foundation, as Guest of Honour. The celebration was also graced by Pranita Tembhe, Sarpanch of Navgaon-Bapsai, Deepak Chaughule, Administrative Officer of Panchayat Samiti Ambernath, and Alka Mengal, CLA Member. Certificates and gifts were distributed to the participating women, celebrating their talent, confidence and resilience.

Farewell to Our Founding Chairman

Karunya Dosti 2026 was made especially meaningful by the presence of our beloved founding Chairman, Bishop Mar Thomas Elavanal, who attended the celebration for the final time in his capacity as Chairman of Karunya Trust.

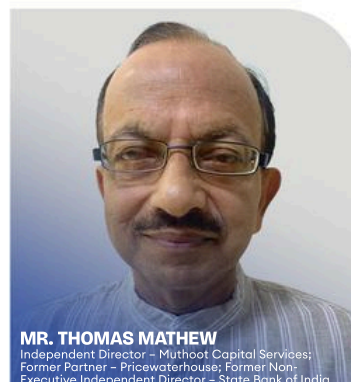
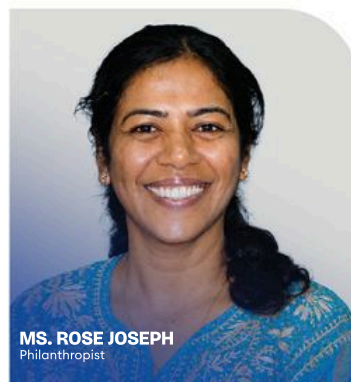
For 27 years, Bishop Mar Thomas Elavanal guided the Trust with unwavering faith, compassion, and wisdom. His leadership helped shape Karunya Trust into an organization rooted in service, dignity, and care for the most vulnerable. More than a leader, he has been a mentor, a shepherd, and a constant source of encouragement to the Karunya family.

As a token of our gratitude, the staff, beneficiaries, and well-wishers came together to offer him a heartfelt farewell during the celebrations. It was a simple yet emotional moment, filled with prayers, memories, and appreciation for his years of dedicated service.

Though he steps into a new chapter, the values he nurtured and the vision he inspired will continue to guide Karunya Trust for years to come. We extend our deepest gratitude to Bishop Mar Thomas Elavanal for his extraordinary leadership and wish him God's abundant blessings in the journey ahead.



BOARD OF ADVISORS



PARTNERSHIPS & COLLABORATIONS

*ATMA	*Firstsource	*Ration Office
*Akbar Travels of India Pvt. Ltd.	*Forstar Frozen Foods Pvt. Ltd.	*Reliance Foundation
*Annamrita Foundation	*Fugro Survey (India) Pvt. Ltd.	*Riya Travels
*Axis Bank	*Future Children Group	*Samsung
*Azim Premji Foundation	*Global Logistics Solutions (India) Pvt. Ltd.	*Seven Eleven Construction Pvt. Ltd.
*BFC Forex	*Gram Sabha	*South Indian Bank
*Brihanmumbai Municipal Corporation	*HCDI	*State Bank of India
*CAMS	*Habitat for Humanity	*St. Joseph Travels
*CEAT	*Indian Institute of Banking and Finance	*Sunjewels Pvt. Ltd.
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*Cargocare Logistics Pvt. Ltd.	*Jesons Industries Ltd.	*Tata Sustainability Group
*Caritas India	*Jesseena Marine Services Pvt. Ltd.	*Tahsildar Office
*Catharos Capital LLP	*Karunya Nodal Centers	*Tegh Cables (India) Pvt. Ltd.
*Child Welfare Committee	*Kalyan & Ambarnath Panchayat Samiti	*Thane Forest Department
*Chotalal Shah & Co.	*Kindernothilfe	*Thane Municipal Corporation
*Colors & Effects India Pvt. Ltd.	*Labour Law Consultants (India)	*Thane Zilla Parishad
*Concern India Foundation	*Madata Suru	*Thane & Mumbai Police
*Credit Suisse	*Mahindra Rise	*The Breakfast Revolution - Decimal Foundation
*D'Decor Exports Pvt. Ltd.	*Master Kitchen	*Trinity Air Travel & Tours Pvt. Ltd.
*D'Decor Home Fabrics Pvt. Ltd.	*Miranda Automation	*UPS
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*Dow	*ONGC	*WAB India
*Elgon Divine Components Pvt. Ltd.	*Ortho Clinic Diagnostics	*Wipro Capco
*Archeparchy of Kalyan	*Pfizer	*ZTCC
	*Public Health Foundation of India	*Westin Hotels & Resorts (Marriot International)
	*Rashmika eV	

OUR LEGAL STATUS

- * Registered under Bombay Public Trust Act, 1950:- Reg No.:-E-18021
- * CSR (Corporate Social Responsibility) Reg No.:-CSR00005095
- * DARPAN- Reg No.:- MH/2017/0166425
- * Registered under the Foreign Contribution Regulation Act since 2007- Reg No.:- 083781117
- * Registered under section 80G of the Income Tax Act - Reg No: AAATK2998R25MB02 Validity: Up to Assessment Year 2031-32
- * Registered under section 12A of the Income Tax Act - Reg No.: AAATK2998R25MB01 Validity: Up to Assessment Year 2036-37
- * Registered with a Tax Deduction and Collection Account Number - TAN No.:- MUMK12811B
- * Income Tax Permanent Account No:- AAATK2998R
- * Professional Tax Reg No.:- 27605202601P
- * Karunya Trust is registered on the Benevity Platform
- * Employee Provident Fund Reg No: THTHA2063481000

AUDITORS

M/S. Chotalal H. Shah & Co.

Damodar Mansion, NaikMarg, Fort, Mumbai- 400001

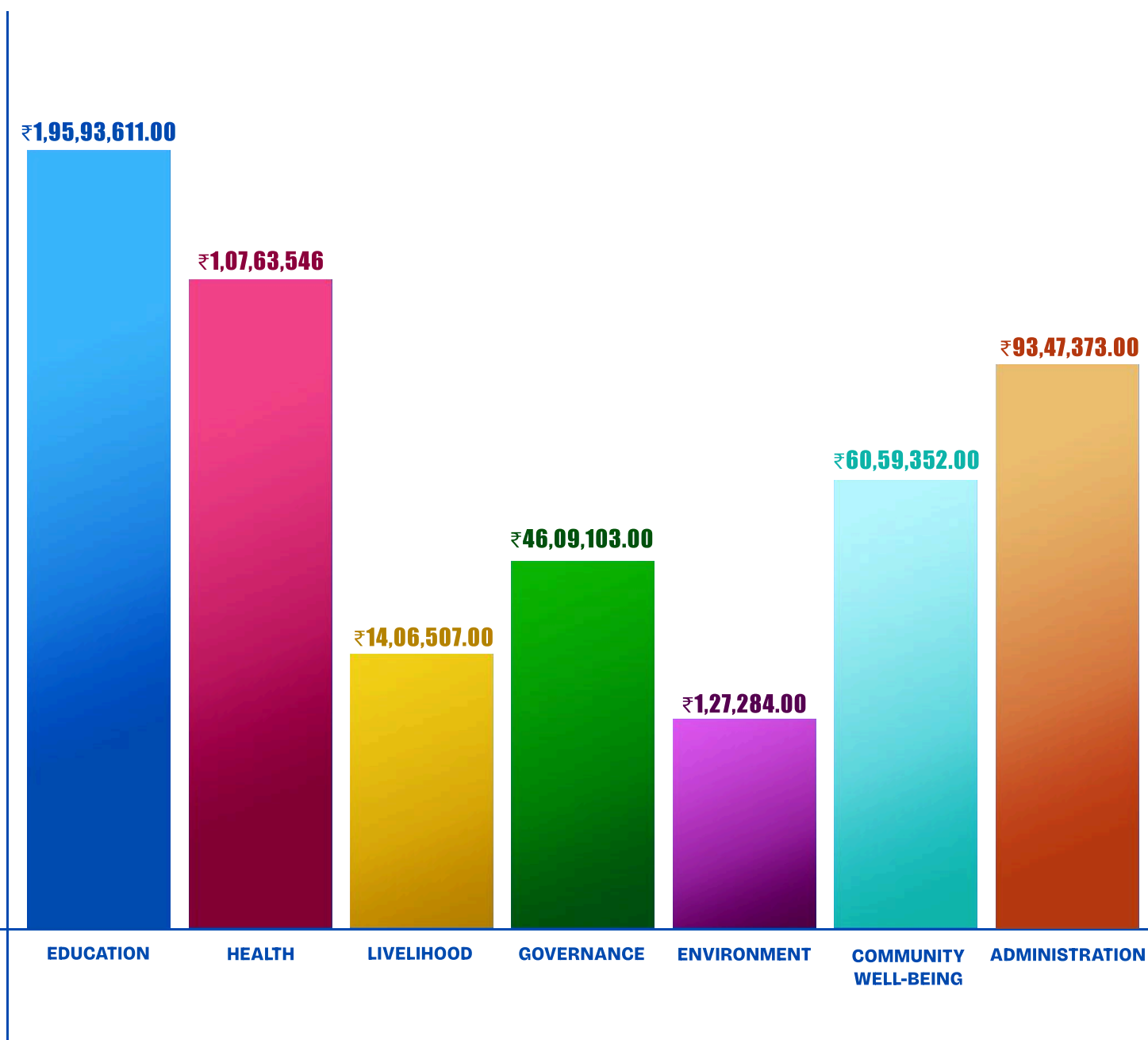
BANKERS

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

KARUNYA TRUST'S SOCIAL INVESTMENTS

Every contribution entrusted to Karunya Trust is transformed into meaningful action. The following summary highlights the social investments made during the year across its core areas of intervention.



VISITORS SPEAK

The impact of Karunya Trust is best reflected through the experiences of those who have engaged with the project. Here are a few reflections shared by interns and visitors who witnessed the initiative firsthand.



My internship at Karunya Trust was a truly enriching experience. It gave me the opportunity to learn new skills, engage with children from diverse backgrounds, and understand the importance of creating a positive learning environment. I observed how children are eager to learn when provided with encouragement and opportunities, and how creative teaching methods make learning more engaging. The experience also highlighted the importance of practical learning and child nutrition in supporting the overall development of children.

Janet Simon

Intern from Pillai College of Research Education



Our visit to Karunya Trust's Project Gyansaathi was a rewarding experience. Conducting practical science experiments with the children was both enjoyable and inspiring. Their curiosity, enthusiasm, and willingness to learn made the interaction truly memorable.

**NSS Students
IIT Bombay**



We were deeply inspired by the work being carried out by Karunya Trust for children from underprivileged communities. The dedication of the team and the positive impact on the children were evident throughout our visit. We sincerely appreciate the warm hospitality extended to us.

**Students
Vimala College**



It was inspiring to witness the meaningful work being undertaken at Karunya Trust. The commitment to bringing children together, nurturing their potential, and creating opportunities for learning and growth is truly commendable. We appreciate the dedication of the team in shaping a brighter future for the children.

St. Francis Assisi Church



Volunteering with Karunya Trust was one of the most fulfilling experiences of my life. The warmth of the communities, the dedication of the team, and the tangible impact of even the smallest actions made me realize how much each one of us can contribute. I came to give, but I left having received so much more.

**Mrinalika Doegar
Volunteer**

International Students from Somaiya College Visit the Non-Formal Education Centre and Interact with Children



221+
**Number of
Volunteers**

59+
**Number of
Interns**

Volunteers contributed over

840+ hours of service, supporting various community development and outreach initiatives throughout the year.



Volunteer Referees Support Football Tournament for Urban Slum Children



Children from Urban Slum Communities Showcase Their Dance Talents at a Donor-Sponsored Event



Teaching and interacting with the children has been the most cherished part of my experience. I had always dreamt of being an English teacher, and stepping into the class and interacting with the children, who put their best foot forward, makes me want to push myself more. They are so keen to learn and make something out of themselves. For me, a moment of pride has been witnessing their journey in becoming more open, expressive, and at ease with themselves. My experience has been nothing short of magical, a source of true happiness and fulfilment for me.

**Prashasti Dwivedi
Volunteer**

Yes I want to get involved through donation

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



Education Programs

Rs. 21,000/-	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 of a student.
Rs. 10,000/-	To provide holistic education to a HIV infected / affected child for a year.
Rs. 50,000/-	To provide major support for professional education of a student for a year.



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 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



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 to small scale IGP.



Shelter Programs for Tribal Communities

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

In-Kind Donations

Contributions made in the form of goods or essential materials, such as food, clothing, educational supplies, and other resources that support community needs.

Cheque /DD to be drawn in favour of **KARUNYA TRUST**

Net Banking Details:

(A/C. No 0366053000001238,

South Indian Bank Ltd. Powai, IFSC code – SIBL000366)

(Once you transfer your generous contribution , please inform Karunya Trust either by Phone 8452081611 or email at Karunyatrustkdsa@gmail.com)







KARUNYA TRUST



Thank You

For being a part of the Karunya Trust journey and supporting
our mission of reaching the unreached.



KARUNYA TRUST

KARUNYA REGISTERED OFFICE

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Powai, Mumbai - 40076

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MOB : 8452081611 | 7738390500

www.karunyatrufonline.org