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Triumph over  
prejudice and ignorance  
is a triumph for us all.

— Dame Judi Dench, Patron



KARUNA

2021

# Welcome to the Karuna 2020-21 Annual Review

The past year has been extremely challenging for Karuna's partners in India and Nepal and for people from the communities we work with.



In spite of these many challenges, Karuna supporters like you have demonstrated overwhelming generosity during these exceptional times. In fact, your support has allowed us to deliver our most successful ever year in terms of project outcomes, reaching out to a record number of people from marginalised communities. Thank you.

Although we have been forced to suspend some of our regular project delivery in light of the pandemic, we are making sure that we continue to act to secure the future of Karuna.

In addition to our emergency relief, we have been able to establish a new pilot project in Bangladesh – which you will read about shortly – giving us an increased reach into a new and much in-need country. And, I'm excited to say, in 2021-22 we will be establishing a new organisation in the USA. Like Karuna Germany, it will be a sister-charity to Karuna UK, sharing a similar mission, vision, and charitable aims, while adapted to a US context and supporter base.



**350,000**

PEOPLE WERE  
SUPPORTED  
THIS YEAR

Meanwhile, earlier in the year, we recruited a new Programmes Development Manager based in Mumbai, with a brief to oversee project implementation and develop links with potential new partners and projects. We see this as an important step in helping to ensure that our programme decisions reflect the needs of the communities we serve.

Karuna is also delighted to welcome Prof. Sir David Spiegelhalter, who joins us as a new patron alongside Dame Judi Dench, as well as a new ambassador, British novelist Kate Atkinson. We are incredibly grateful for their support.

This year also represents the last in-post for our Chair, Ulla Brown. For over a decade, I have had the pleasure of working alongside Ulla, whose leadership has seen Karuna through the biggest transitions and periods of growth in its 40-year history, not to mention through the uncertainty of this pandemic. I want to express my thanks to her for everything she has done during her tenure as Chair and wish her well in the future.

Thank you.

A handwritten signature in red ink that reads "Ciaran Maguire".

Ciaran Maguire  
CEO

**38**  
PARTNERS    **46**  
PROJECTS    **6**  
DISTRICTS IN NEPAL    **8**  
STATES IN INDIA



## A message from our former Chair, Ulla Brown

Leaving Karuna after having been the Chair of Trustees for the past 14 years, I feel a great sense of confidence in what lies ahead for this special charity and the communities we serve.

As I look back, I feel extremely proud of the organisational development across the charity, the professionalism of the staff, and the commitment and skills of our partners in India and Nepal. Most of all, I am grateful for the connections we have made over the years with our wonderful supporters.

Most recently, I feel our collaboration with Karuna Germany, the expansion of Karuna's work in Nepal, and the COVID-19 emergency response represent significant improvements for the charity. Likewise, our skilful engagement with recent areas of development, such as safeguarding, diversity, and digital infrastructure represent vital progress that I am grateful to have been a part of.

I want to rejoice in the ongoing commitment of all of us – Karuna staff and trustees, project partners, and you, our supporters – to making change possible for hundreds of thousands of people who would otherwise struggle to lead dignified and meaningful lives. We still listen to the stories of the people we serve and, learning from their experience, remind ourselves of our shared sense of purpose.

I am honoured to welcome Vajramudita Armstrong who will be taking over from me as Chair. I feel confident that her capable leadership will bring many new and important developments to Karuna over the coming years.

Thank you.



**145,000**  
PEOPLE PROVIDED ACCESS  
TO MEDICAL KITS

**180,000**  
JOBLESS MIGRANT  
LABOURERS SUPPORTED

## Coronavirus Crisis Appeal Update

Vulnerable communities across India and Nepal have suffered some of the highest COVID-19 infection rates recorded anywhere in the world, and our regular project delivery has been obstructed by lockdowns, travel restrictions, and school closures.

As well as the direct health effects of the pandemic, millions of the most vulnerable families have had to cope with the devastating economic impact of the lockdowns. Without access to basic needs like food, education, or healthcare, the crisis is truly a matter of survival for them.

  
**29,820**  
EMERGENCY  
FOOD PARCELS

### Increasing Our Reach

Following the incredible response to our Coronavirus Crisis Appeal, we were able to make over £1 million in grants, over £780,000 of which was for emergency relief, during the peak of the crisis in 2020/21. That means 350,000 people have been reached, enabling them and their families to survive the trials of this pandemic.

### Refocusing Our Work

With much of our normal project delivery suspended, we have worked hard to reassess our mission in terms of emergency aid. With strong community connections in some of the most-overlooked and hard-to-reach places, it was essential that we mobilise our resources properly and reach those others couldn't. While maintaining our distribution of essential items like food or health kits, we have also re-examined how we can continue to reach out to the most marginalised and vulnerable communities with effectiveness and increased reach during a pandemic.

The closures of schools has been a huge concern for vulnerable children and particularly girls, who already face significant economic and social barriers to completing their education. In order to continue to serve our commitment to **education**, we have focused on remote learning, giving girls and particularly adolescents access to radio and internet broadcasts and tutoring.

Meanwhile, there has been a dramatic increase of incidences of gender violence – an estimated rise of 131% – during the pandemic. Our commitment to **gender equality** has meant increasing our funding to provide resources and counselling to at-risk women, as well as increasing our legal support for victims of violence. This includes training and support programmes designed to prevent violence that reached 23,000 women.

Migrant workers and day-labourers have been among the hardest hit communities in this crisis. Karuna has increased its commitment to **dignified livelihoods**, helping to launch a new, major project providing support and counselling to displaced migrant workers, giving them access to government services and schemes. So far, this project has provided information to 180,000 migrant labourer families and directly supported 60,000 unemployed migrants to access government welfare payments.



## Hari Om's Story

Your support has meant thousands have been reached with emergency food and supplies, supporting them to make it through these devastating lockdowns. For these families, nothing has been more important.

Even before the pandemic, finding work in Delhi, cleaning sewers and drains was a struggle for Hari Om.

Then the first wave hit and there was no work at all.

"The lockdown left me with a family of three hungry children and a wife," he recalls. "I did not have a single penny in my pocket. I lost all hope."

Like millions of other daily-wage labourers, who live hand-to-mouth each day, Hari found himself without the possibility of work and, therefore, the ability to feed his family.

Hari was afraid. He had to beg a friend to borrow 500 rupees – less than £5 – to buy some dried food for his family. But it didn't last long. Hari reached his lowest point when he was forced to ask his children to go door-to-door and beg for food.

As part of our emergency relief, we were able to distribute food and supplies to thousands of families. Thankfully, one of these projects reached Hari and his family. They were able to provide enough food for them to make it through the lockdown – and they even refilled Hari's gas, so that he could have hot food again.

"The children were able to eat something, to go to sleep with their stomachs full," Hari says. "At times the situation felt so bleak...but this help has been a godsend. I will not forget it all my life."

Thank you for giving Hari's family – and many more just like them – the ability to outlast this pandemic.

## Caste in a Crisis

Even in a pandemic, caste-based discrimination doesn't just exist, it proliferates.

Archana is a field worker. Born into a manual scavenging caste, she now works within those communities advocating against caste-based discrimination.

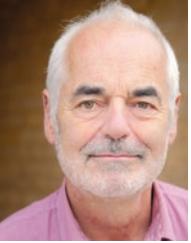
During the pandemic, she prepared and cooked food for those unable to afford food themselves. Later, she helped distribute food kits as part of Karuna's emergency aid effort.

Yet even then, prejudice was a daily encounter. She would be interrogated about her background when she entered some villages by dominant caste members unhappy about her past. Discrimination permeates society so much that, even some of the people she wanted to help refused to take food from her, or would pass the food on to others, choosing to starve rather than come into contact with someone of her background.

But Archana doesn't blame these people. She knows that their thinking is a product of the same discrimination she is working so hard to confront.

"I do not know when this kind of discrimination will end, but it will, eventually," Archana says. "As we reach out to huge numbers, there are always more who need help. In time, hopefully this will change."





## What can we learn from the numbers?

By Prof. Sir David Spiegelhalter, Karuna Patron

At the time of writing, while cases rise in the UK, the second wave of COVID-19 that has hit India and Nepal has thankfully declined. It peaked in May, amid chilling scenes of overcrowded hospitals and desperate families. We are rightfully moved by individual experiences of hardship and loss, but as a statistician I am also interested in how these personal stories add up. But can we trust the numbers we are told?

And there are some big numbers. India is currently carrying out around 2 million tests a day, which is a huge number, but relative to the size of the population it is less than a tenth the rate in the UK. At the peak in May, around a quarter of the tests were coming back positive, and that proportion rose to nearly half in Nepal.



Such a high proportion of positive tests suggests there is a large pool of undetected disease, this means recorded cases will be a substantial undercount. Murad Banaji, a mathematician from Middlesex University, has written that, "according to data from the third national serosurvey, across India just 3% of infections were detected through testing in 2020."

At the peak in mid-May, there were 4,000 COVID-19 deaths each day in India, but again this is an undercount. There are numerous claims that deaths have not been recorded as COVID-19, for example if there were other medical conditions, even though we know from UK data that around 90% of deaths due to COVID-19 also have other conditions. A positive COVID-19 test may also have been required. Banaji suggests that "India's national serosurveys are consistent with a story of 'missing' rural deaths".

The way in which a death is counted as 'Covid-related' varies so much that statisticians agree that it is better to look at 'excess deaths' compared with what we would have expected without the pandemic. In the UK this gives a roughly similar picture to official COVID-19 deaths, but this is not the case in India; a recent article in The Hindu reported that, in contrast to the nine thousand COVID-19 deaths reported in the state of Chhattisgarh, there had been 43,000 excess deaths, nearly five times as many.

Even this assumes deaths will be counted, but registrations can be low in some states, and these rates can get even lower during lockdown. Surveys will be needed to grasp the full impact of the pandemic.



Despite the huge effort in testing and data collection, there has been a substantial undercount of cases and deaths in India.

The New York Times estimated that reported COVID-19 deaths should be multiplied by between two and five to get more accurate figures, and so the current official count of 400,000 is more likely to be between one and two million, and a more recent study even estimated a ten-fold undercount, with over 4 million deaths. Despite the huge effort in testing and data collection, there has been a substantial undercount of cases and deaths in India.

All this data is a grossly inadequate summary of a vast number of stories of individual families struggling to manage. Furthermore, these averages obscure the major inequalities in society, where marginalised communities suffer the most. I am therefore very proud to be linked in a small way to Karuna's efforts to enable these communities to get through this disastrous period.

# Thank You for Getting Involved

You have no doubt faced your own challenges during this pandemic.

Yet, in spite of those difficulties, you have continued your support to us – thank you.

We have been humbled and grateful for the many new and innovative ways that you have found to raise donations for the people we support. Thank you to everyone who took action this year to become *Community Fundraisers*, raising thousands of pounds to go directly to our projects.

Thank you to Helen, who raised £1,403 – and counting – by creating and selling an album of musical mantras. "I've recorded a fundraising music album for Karuna because I wanted to make a contribution while on furlough," she says. Thank you Helen!

Meanwhile, Trish stretched herself, raising £515 by offering a free yoga class in support of our Coronavirus Crisis Appeal. Thank you Trish!



Lottie at Wild Orchid Fabric

Lottie took advantage of Black Friday sales, donating a percentage of the profits from her business, Wild Orchard Fabric, to Karuna's work. Very generous, Lottie!

And thank you to those who got moving safely during the crisis; people like Drishti, who raised €280 walking the Irish Coast, or Irene, who raised £1,830 by walking 250 miles in one month.

"I walked 250 miles in a month for Karuna because their work helps marginalised people in need," Irene says on her fundraising page. "Thank you to everyone who has encouraged me and also donated to the cause. The whole experience has been most rewarding."

Thank you Drishti and Irene!



Irene on one of her fundraising walks

And thank you to everyone who put their own wants second in order to give to those in need – over £3,000 was raised from people asking for donations to Karuna instead of birthday presents via *Facebook Birthday Fundraisers*!

These are just some of the brilliant activities you have all been involved with. Again, thank you to everyone who found ways to fundraise for us. As with all community fundraising efforts, 100% of the donations Karuna receives in this way go straight to the projects – so you can be sure that your effort is making an impact.

For more information, or to get involved yourself, please visit: [www.karuna.org/fundraise](http://www.karuna.org/fundraise)





## Her Education is Life-Saving

The COVID-19 crisis created what is arguably the biggest global education crisis in history.

In India and Nepal, school closures meant millions of girls were blocked from receiving the education they fought so hard to access, putting them at increased risk of child marriage, trafficking and abuse.

In rural India, girls' education is rarely seen as a priority, and for Dalit girls, even less so. Only 1 in every 100 girls continues in education to the equivalent of A-levels, with well over 50% of young women married before the legal age of 18, and a third married before age 13.

Often early marriage in these areas means a lifetime of choiceless household slavery. Isolated from other women outside their husband's family, child marriage at the cost of education leads to increased risk of illness, poverty, and abuse.

For some of these girls, an education can quite literally be life-saving. It gives them access to new opportunities, independence, and the ability to author their own futures.

## Manali's Story

For families already struggling with the financial and health pressures of the pandemic, trafficking, child marriage and abuse have risen rapidly.

Manali (name changed) lives in a rural village in West Bengal. Her family's poverty once meant that the cost of education was an unattainable expense. Before the pandemic, your support gave her the resources needed to attend school, be it books, uniforms, or anything else she needed. After-school groups gave her access to tutoring so she could excel in her studies, while also learning about her rights directly from women leaders.

For Manali, school and her girls' groups were much more than an education. They represented a safe place away from the threats of home. Her father was an alcoholic and abusive. School gave her an environment where she could be safe, and her girls' groups meant that her peers and community could keep an eye on her wellbeing, ensuring that trouble at home was spotted early.

Yet, when the pandemic struck, all of that changed. The groups had to be cancelled and schools closed. Manali was stuck at home, without access to either safety or education.

Like so many others, the huge increase in stress and financial concerns exacerbated Manali's father's alcoholism, who increasingly saw her as merely a financial burden – an extra mouth to feed in incredibly trying times. Manali had no way out, and spent her days desperately performing chores in an effort to appease her father's resentment, and simply survive.



In desperation and fueled by his addiction, Manali's father sold her to a stranger for a measly sum.

As with other students, Karuna was able to provide emergency food and medical aid for Manali and her family, particularly during the peak of the initial wave. While this at least guaranteed that they could eat, it was not enough.

In desperation and fueled by his addiction, Manali's father made an arrangement – he sold her to a stranger for a measly sum.

This could have been the end of Manali's story; sold into sexual and household slavery, disappearing from view forever. But thanks to her experiences in the girls' groups you supported, Manali knew what was happening. She knew what trafficking was, what child marriage meant, and most importantly, how to stop it. She was able to get communication out to the group leaders and her protests, thankfully, were heard. They intervened, got to her to safety, and both her father and the stranger fled to avoid prosecution. She didn't get justice, but at least she was safe.

## Staying Connected

Manali's story shows just how vital education can be. An important tool to increase gender equality, it also provides girls with a vital connection to the community, giving them visibility and safety.



At Christmas, we asked for your support to keep thousands of girls in education – and potentially save lives. Together, you raised over £100,000 in support of these girls' futures. Thank you for your generosity.

Your support has allowed us to open up online learning facilities for even the poorest students, like Manali. Children have been able to join virtual classrooms, staying in contact with both students and teachers, and received special coaching lessons to ensure that they don't fall behind.

And, in addition to providing medical and food kits to help the girls' families cope with the stresses of the pandemic, we have also worked with local leaders to ensure clean, safe water and facilities, mitigating the spread of disease.

“

Children have been able to join virtual classrooms, staying in contact with both students and teachers.

In Nepal, as part of a joint project with Karuna Germany, 10 new WASH (Water, Sanitation and Hygiene) facilities were installed in the community, in addition to educational broadcasts serving thousands of girls.

Manali's story also highlights the need to involve the entire family in recognising the importance of education. For example, Cyclone Amphan in West Bengal devastated rural communities already in the midst of a pandemic. As well as educational support, we set up local community groups for hundreds of mothers and fathers, in order to spread awareness about the overwhelming benefit of educating their daughters. Their support is essential to ensure that girls stay in education and free themselves from the cycle of poverty and abuse.

All of this has only been possible because of your incredible support. Thank you.



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COMPENSATION PAYMENTS SECURED FOR SURVIVORS

## The Shadow Pandemic

During the first lockdown in India, domestic violence more than doubled, while a woman was raped every twenty minutes. This increase of gendered violence in India was so extreme that the UN labelled it the "Shadow Pandemic".

With only an estimated 14% of cases of violence against women being reported, we can be certain that actual cases were much higher.

Some of the causes that led to this are clear. Following the mass migration and national lockdowns, millions of women found themselves isolated with potential abusers in cramped living conditions. Movement restrictions meant victims were unable to escape. And, outside of the home, isolated public spaces and the lack of people passing by meant women were even more vulnerable to attacks.

This Shadow Pandemic has only worsened the already tragic situation in India, where 1 in 3 women are victims of physical or sexual violence and almost 50% of both men and women still believe a husband is justified in beating their wife.

FIELD TEAMS INVESTIGATED  
**550**  
INCIDENTS OF VIOLENCE AGAINST WOMEN

## Mamta's Story

More than most women, Mamta knows just how pervasive discrimination is against women victims, both in the community and in the legal system.

Due to their caste status, Mamta and her husband were daily-wage labourers. A dangerous, gruelling, and unreliable means of earning, they were forced to find work wherever they could for meagre salaries so that they could feed themselves and their families.

When a persuasive and charming man found her and offered her a distinguished and well-paying job elsewhere, she felt she had to go, for the sake of her children.

The man was a trafficker. Predators like him thrive in a crisis, preying on the most vulnerable, poorest, and desperate of Indian society. After unassumingly agreeing to go with him, he sold Mamta into sexual slavery for 2 Lakh rupees (less than £2,000).

### Returning Home

It took a year before Mamta was able to escape and find her family again. Yet, in spite of the unthinkable trauma that she had endured throughout the abuse and the separation from her family, her indignity was only beginning.

Like so many women survivors in India, a country embedded in deep-rooted patriarchal values, Mamta's family blamed her for her own rape and kidnapping. Rather than being welcomed, she was beaten by her husband, disowned by her father, and shunned by her village.

When she contacted the police, they refused to take her seriously or file a police report. Eventually she was driven out of the house in shame and became homeless, spending her nights at a railway station.



### From Survivor to Success

Mamta's story reached our project coordinators, whose close community ties allow them to seek out women in need. Legal professionals were able to provide her with the support she needed to properly file her case, ensuring that she could seek justice.

While it could not mend the damage done by her family, the project could give Mamta a new start. She was provided training in entrepreneurship, business, and dignified livelihood skills. With those skills, Mamta was able to open her own sewing business and become independent for the first time in her life.

"Today, I am alive because of this project," Mamta says. "The members of the project are my family."



## Babita's Story

These projects also give survivors the chance to train as volunteer paralegals themselves, so that they can serve other women who may be at risk.

In this way, women gain the opportunity to help dozens more, reaching further with every person supported.

Babita was targeted for sexual assault because she was a Dalit woman. Even though her abusers were caught, as they were men and of a dominant caste, they were released the next day. They then began a daily tirade of harassment, threatening Babita, her husband, and even her children.

It was only when Karuna's partners in the community found Babita and supported her legally that she was able to ensure that those who attacked her finally went to jail. But Babita wasn't satisfied to stop there – she wanted to make sure that other women could be protected from violence or, at the very least, receive justice when they become victims of it.

She participated in training and Karuna-supported workshops in order to become qualified as a volunteer paralegal and, now, travels to different villages providing legal support to women victims of violence, just like she once was herself.

"Today I am not only fighting my own battle," Babita says, "I am able to fight for other women too."



To meet the rapid increase in cases of gender violence during the pandemic, in March, we launched our Breaking Free campaign, asking for extra support to spread the successes of our project impact as widely as possible.

Your generous support raised over £10,000, which will go to help thousands more women find justice – some of whom will become community champions and paralegals.

Thank you to everyone who was able to give to this campaign as well as support us this past year. Your generosity has meant that thousands of women like Mamta and Babita can finally find the justice they deserve.

# Dignified Living



**20 million**  
PEOPLE AT RISK OF DISPLACEMENT  
DUE TO FLOODING

## Bangladesh

Bangladesh is one of the poorest countries in the world. Home to an estimated 5 million Dalits, the majority live well below the poverty line.

Like India and Nepal, Bangladeshi Dalits and marginalised groups suffer severe discrimination when accessing education, healthcare, and livelihoods. In the wider society, there is little to no representation of Dalits in politics, and entering other people's homes – even entering public spaces such as temples or restaurants – is commonly denied due to their caste status.

Even in death the prejudice continues, with many Bangladeshi Dalits struggling to find burial plots that will accept their loved ones. And, among rural communities, Dalits in Bangladesh constantly face restrictions to clean water supplies or land for farming due to archaic folk-beliefs that they will contaminate these resources for others.

### Climate Change and Chars

Alongside poverty and systemic discrimination, many Dalits in Bangladesh are rapidly being forced to contend with the increasing perils of climate change. In fact, Bangladesh is listed as one of the top 5 countries in the world at risk of severe disaster due to climate change. In just the last four decades, over half a million people have died there due to natural disasters – and the numbers are only increasing.

Climate change affects the poorest communities first – those who are financially obligated to find homes in unsafe areas, such as on flood plains or tornado paths. Dalits in particular are at an increased risk, due to their perceived 'untouchability', forcing them to live in barely habitable zones.

Specifically in Bangladesh, this often means living on *chars* – a tract of land, usually a sandbar, emerging as an island within a river channel as a result of natural processes. These chars are highly unstable, subject to constant flooding, erosion, and, in severe storms, can even be completely destroyed, along with the homes and livelihoods on them. For those that can escape the floods, they face a massively increased risk of diseases, like typhoid and dysentery, which thrive following natural disasters.

New chars that emerge every year are considered Government property; consequently, those living there are often unable to secure land rights and other privileges. Nevertheless, social exclusion, coupled with the opportunity to make a hard-earned living from river fishing or agriculture that the chars provide, mean that these river islands remain a home for millions of Bangladeshis.

# Livelihoods

## Aynamoti's Story

Aynamoti, 49, lives with her husband and five children, along with fourteen other families, on a char.

The last char she was on was destroyed in a cyclone, along with her home. She was lucky not to have lost any of her family.

Char living is hard. Aynamoti's husband splits his time between farming a small amount of local land and labouring part-time on the mainland. Finding work is especially hard as a Dalit, and his low wages rarely feel enough to support the family.

These stresses are compounded by the constant risk of flooding or displacement at any moment. "During the monsoonal rains, the whole area gets inundated," Aynamoti says. "We have to run for shelter on the mainland, leaving all our property behind."

Even if her property survives this time, the risks to health are a constant worry. Lacking proper infrastructure or water-treatment knowledge, there are only four open toilets for all fourteen families on the char. Being open, they are exceptionally prone to flooding and spreading disease.



**The threat to health and home are real for families like Aynamoti's, and are only going to get worse as the climate changes.**

"Last year, my daughter got affected by severe dysentery," Aynamoti recalls. "It was confirmed to be due to drinking contaminated water after the rains."

The threat to health and home are real for families like Aynamoti's, and are only going to get worse as the climate changes. Yet, without access to alternative livelihoods or clean water, she will have no choice but to live in constant fear of what might come next, and who it might affect.



## A Changing Tide

Thanks to your support, Karuna is delighted to announce that we are beginning project delivery in Bangladesh.

Working alongside a new partner, the work begins with a pilot project that began in June of this year. The project works with displaced and vulnerable char communities, providing support to those who have been the victims of flooding or char destruction – people just like Aynamoti – as well as sustainable livelihood training.

**45 million**

PEOPLE LIVING BELOW THE POVERTY LINE IN BANGLADESH

Workshops around disaster planning, flood forecasting, and practical flood-mitigation techniques will increase community preparedness. Additionally, training and awareness-raising activities around proper hygiene, sanitation, and water treatment will help mitigate the spread of disease. Our partners will also work closely with communities to increase access to safe water in the face of discrimination and disaster. There will be a focus on protecting women and girls in the form of peer support and surveillance groups. This will aim to combat trafficking, an often overlooked consequence of natural disasters and displacement.

Not only does this project have the potential to meet a clearly urgent developing need, it also represents Karuna's first set of projects with the specific aim to combat the effects of climate change.

We are truly excited to be able to begin this promising new work and look forward to increasing its reach, and report back to you about its anticipated success, in the very near future. With your support, we hope that families like Aynamoti's can move into a future with dignity and without fear.

# Our Financial Summary

The total income for 2020-21 was £2,826,972. This was an increase of £586,230 on the previous year and marks the highest annual income that Karuna has recorded.

Individual supporters contributed £1,952,309 to Karuna UK and £62,199 to Karuna Germany (DE).

Funding partnerships with trusts and institutions allow us to inject investment into specific community projects or to expand projects to larger geographical areas. Last year, in response to the COVID-19 crisis, trusts and institutions contributed £777,532 – an increase of £206,369 from the previous year.

Over the course of the last 3 years we have managed to maintain our reserves at a stable level. However, 2020-21 was a year of extremes which disrupted this fine balance.

For Karuna, two factors in particular converged: the significant response to our COVID-19 Crisis 2020 Appeal which led to a vitally important income surge, coupled with new Foreign Contribution Regulations Act (FCRA) governing the flow of funds for NGOs into India.



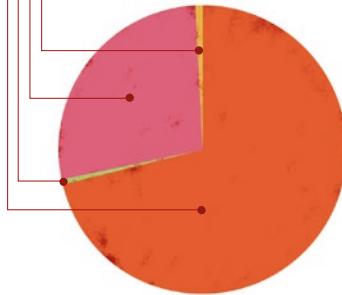
**Funding partnerships with trusts and institutions allow us to inject investment into specific community projects or to expand projects to larger geographical areas.**

Together, these created a temporary bottleneck of fund transfers in March/April/May 2021 contributing to a large increase in our operating reserves carried forward from the financial year 2020-21 to 2021-22.

In April 2021 the deadly second wave of COVID-19 struck India and in May it hit Nepal. Having an additional surplus of £385,110 enabled us to provide immediate emergency relief to communities in India, Nepal and Bangladesh. Our reserves will also be a vital resource to help us meet future waves of COVID-19 and for post-COVID community rebuilding.

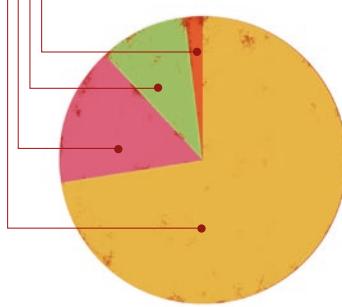
## KARUNA UK & DE INCOME 2020-21

Individual Donors 71.3%  
Legacies 0.4%  
Charitable Trusts 27.5%  
Other 0.8%



## KARUNA UK & DE EXPENDITURE 2020-21

Project Delivery 72.5%  
Fundraising 15.6%  
UK Support Costs 10%  
Governance 1.9%



# Karuna Income & Expenditure\*

For the year ended 31 March 2021	Karuna UK 2020-21	Karuna DE 2020-21	Total 2020-21	Total 2019-20
<b>INCOME</b>				
Individual Donors	1,952,309	62,199	2,014,508	1,645,065
Legacies	11,732	–	11,732	9,095
Trusts/Institutions	301,671	475,861	777,532	571,163
Other	23,200	–	23,200	15,419
	<b>2,288,912</b>	<b>538,060</b>	<b>2,826,972</b>	<b>2,240,742</b>
<b>EXPENDITURE</b>				
Project Delivery	1,276,508	492,562	1,769,070	1,424,148
Fundraising	366,925	13,590	380,515	446,896
UK Support Costs	244,928	–	244,928	240,944
Governance	45,710	1,639	47,349	48,322
	<b>1,934,071</b>	<b>507,791</b>	<b>2,441,862</b>	<b>2,160,310</b>
<b>SURPLUS/-DEFICIT</b>				
	<b>354,841</b>	<b>30,269</b>	<b>385,110</b>	<b>80,431</b>

\*These figures are extracted from the Karuna statutory accounts which are available on our website.

Thanks to the many Trusts who continue to support our work, including:

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