



# KARUNA

from discrimination to  
dignity in India and Nepal

2020





**59,330**  
PEOPLE WERE  
SUPPORTED  
THIS YEAR

# Welcome to the Karuna 2019-20 Annual Review

This year, Karuna marks the 40th year of our founding. However, celebration feels far from appropriate as we, like you, accommodate unprecedented change.

2020 alone has brought the greatest global pandemic of our time. More devastating effects of climate change, and a worldwide stand against deep-rooted racism and intolerance — one that echoes deeply in the work we do with diverse, and historically oppressed, communities in India and Nepal.

As you read on, you will see these issues dominate the pages ahead. Yet, in spite of the many crises that we all face today, the support and dedication for Karuna and its projects has been overwhelming. Though we have all been impacted by current events, astonishingly, Karuna supporters have given more than ever before.

What our anniversary really represents is four decades of your committed and generous support, without which Karuna could simply not do the work it does. This is, I feel, worth celebrating. And I can think of no better way to do so than to outline precisely how we are committing to make good on that generosity in the months and years ahead.

**“**  
**What our anniversary  
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and generous support.**

## What's Next?

As an organisation serving communities in South Asia, Karuna has made a number of rapid changes allowing us to adapt in response to an ever-changing and volatile environment. For the three years ahead, our plan to best serve Dalit and marginalised communities will continue, albeit with different emphases driven by new sets of COVID-19 related needs. Given the high levels of uncertainty, our programmes will be flexible to the changing needs on the ground. To address this, we have identified four priorities which I am pleased to share with you on the following pages.



# Our Four Priorities

## PRIORITY 1

### Targeting Areas of Greatest Need

We will focus on the areas of greatest need by developing new projects in the 'Poverty Belt' of Northern India, as well as in Nepal and Bangladesh. Responding to climate resilience and disaster relief will be a new focus. Our programmes will prioritise the devastating impact of the COVID-19 crisis, serving Dalit and marginalised communities affected by the mass return of internal migration, school closures and loss of livelihood.

## PRIORITY 2

### Strengthening Our Three Core Areas

Over the next three years, we plan to strengthen the three core areas of our work (Education, Gender Equality and Dignified Livelihoods) which have been severely impacted by COVID-19. These three core areas of work are vital to delivering a deeper, more lasting impact on South Asia's most marginalised communities.

#### Strengthening Education

Children from marginalised communities will be worst affected by school closures, leading to increased inequality and child labour. Karuna will support children from marginalised communities by providing access to remote learning, provision of study support classes and working with parents to increase support for girls' education to protect against early marriage or trafficking.



#### Strengthening Gender Equality

We will continue to focus relief efforts on women and girls, who are particularly vulnerable in times of crisis, ensuring they are protected from violence and trafficking as a result of reduced family incomes due to the pandemic.



#### Strengthening Dignified Livelihoods

The lockdown has led to an unprecedented livelihoods crisis with millions of returned migrant labourers needing to find new and sustainable livelihoods. We will be strengthening livelihoods work in the states of Bihar and Odisha and looking to expand into Uttar Pradesh. Supporting migrant workers with emergency relief, access to welfare schemes and advocating for better terms and conditions.



## PRIORITY 3

### Innovative Partnerships for Funding and Advocacy

We will continue advocating on behalf of our beneficiary communities and explore new alliances and networks to raise awareness of caste-based discrimination. We also want to increase opportunities for innovative project funding by collaborating with other organisations and experts to attract institutional funding and implement exciting and innovative projects. Our financial stability will be ensured by developing our funding models and growing new digital income streams.



## PRIORITY 4

### Committing to Our Unique Approach

We want to deepen and strengthen relationships with supporters and attract more people into the Karuna family through connection, community and authenticity. We want to prioritise our commitment to Team-Based Right Livelihood and inspire other Buddhist organisations with our practical application of these values.

As we mark the 40th Anniversary of our founding, the need for Karuna's work has never been greater, and we are determined to respond as best we can to whatever challenges the next few years may bring. We don't know how long the coronavirus crisis will last; however, we do know that the most vulnerable communities, including those we work with, will suffer the most.

Thank you for continuing to support them.



Ciaran Maguire  
CEO

**£381,314**

ALREADY RAISED  
OF OUR £500,000 TARGET  
FOR THIS APPEAL

## Coronavirus Crisis Appeal Update

On 11th March 2020, The World Health Organisation declared COVID-19 a pandemic. The impact of this global outbreak had a catastrophic effect on already vulnerable communities. India and Nepal were placed on lockdown with just four hours' notice, leaving hundreds of millions of people unable to leave their homes for work.

Millions of Dalits are daily wage labourers — they, and their families, live hand-to-mouth with only the income they receive each day. Without the ability to work during the COVID-19 crisis, and having no savings to fall back on, they were left unable to afford basic needs like food or healthcare. The fear of starvation quickly became even more urgent than the fear of the virus itself. This is why Karuna quickly responded to delivering aid when we could no longer operate our usual programmes.

The stigma of 'untouchability' is magnified in times of crisis and made it that much harder for Dalit families to access the support and healthcare they need. Furthermore, conditions in poverty stricken areas are prime for the spread of disease. With more than 100 million Indians living in slums in close proximity, social distancing has

been impossible. Lack of education around proper hygiene, coupled with limited access to healthcare, means that illness not only spreads more easily, but that proper treatment is more difficult to access for those in need.

Although the Indian Government committed to provide supplies to its population, we knew that Dalit and Tribal communities, commonly living in rural and isolated areas, would be among the last to receive aid.

Our strong community links and rapid response from our supporters meant we were well positioned to act immediately. In collaboration with other aid agencies, we began working with our partner organisations in-country to assist the communities most in need.



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The fear of starvation quickly became even more urgent than the fear of the virus itself.

### What has been done so far...

**100,572**

OF THE MOST MARGINALISED PEOPLE SUPPORTED

**23,714**

FAMILIES RECEIVED FOOD PARCELS

**9,086**

PPE KITS

**15,013**

WOMEN AND GIRLS FROM ABUSE

This level of impact was achieved from March to July across 8 Indian states and 4 districts in Nepal.

Partners establish social distancing measures to ensure people can access supplies safely



Emergency supplies arrive in remote villages in rural Maharashtra



Project Leader, Amitayus, shared: "We have created an outdoor distribution centre with social distancing markers to prevent overcrowding. People are registered and given a coupon. They then visit the centre where there is hand sanitiser and a temperature check. A good number of team members means people are available for guidance or to answer questions. People can take up to 11 items of their choice; this personal choice helps people retain a sense of dignity". We were also able to continue health awareness and sanitation campaigns, as well as advise community leaders on sanitation, via online communication.

**“**  
Personal choice helps people retain a sense of dignity.

# Thank you

## Getting Involved

Thank you to everyone who found ways to support our Coronavirus Crisis Appeal by fundraising in their community, despite lockdowns and the many difficulties faced due to the pandemic.

Some of you ran, walked and cycled — like 9-year-old Taylor, who smashed his £1,000 target cycling 250km around his home town during the lockdown.

Likewise, thank you to regular supporter Irene, who has already raised over £1,000 of her £2,500 target, walking 250 miles in a month to support those affected by the coronavirus crisis. And thank you to Sue who has already raised nearly £200 of a £500 target:

"The Bristol 10K like all races, has been cancelled. So I'm going to run three 10K routes weekly until I reach my fundraising target for Karuna." — Sue



Rachel wearing one of her masks

Thank you to everyone who got busy making things, like long-time supporter Rachel, who has so far raised over £1,500 selling hand-made masks to keep people safe — or Helen, who recorded and sold an album of self-recorded mantras, raising over £1,300, and still rising.

**“**  
We go to India a lot so I really want to help the poor kids as I have seen how they live. Coronavirus must be really affecting them.

— Taylor



Taylor cycling during lockdown to raise money for our emergency appeal

Some of you also found interesting new ways to support us, like Singhashri and Saddhanandi who led a Tonglen meditation practice online during the lockdown, raising an astonishing £3,808! Thank you! And of course, thank you to Sanjay, Karen, Kelly, Sue and Jan for kindly asking for donations rather than gifts for your birthdays.

There were too many to mention you all — so thank you to everyone who found innovative ways, old and new, to support Karuna by fundraising in their communities.

If you would like to get involved and set up your own fundraiser, please visit our website or have a look at our page on Justgiving.com

**JustGiving™**



**460**  
MILLION  
DAILY WAGE  
LABOURERS  
IN INDIA

## A Long Walk Home

Karuna supports people to escape the exploitation of daily wage labour and find sustainable, dignified livelihoods instead – ones that are resilient enough to survive a crisis. Your donations have supported thousands of people to escape this cycle.

Daily wage labourers are among the first to suffer in these times of crisis and economic uncertainty. When the lockdown was announced in India, millions of migrant workers were left stranded with no way back to their homes. What followed was the largest mass reverse migration since the partition of India in 1947.

### Jawahar's Story

Tuesday 24th March was a day like any other for Jawahar, as he headed to work on the construction site in Mumbai.

Like millions of daily wage labourers, he had traded the green hills of his home 600km away in Ranapur for the expanding metropolis that is Mumbai, in the hope of finding work and supporting his family. There were no contracts, no insurances, no guarantees. Like every other day, he would work all day, then receive a small salary – enough to get him, his wife and his children to tomorrow, where he hoped there would still be work for him. At least, until someone younger, or someone cheaper, forced him to take another reduction, or go hungry.

Jawahar had worked in rain, in heat, in sickness. He had worked until his hands were raw and his bones ached. Whispers of a pandemic were not going to keep him or any of his colleagues from working, and eating, that day. After another long day, he was ready to rest – and then he heard it. It was an announcement from the Government: India was shutting down. Not in a week, not tomorrow – in four hours. Just like that, Jawahar, and 460 million other daily labourers, had no job, no income, no food.

The announcement came with an order: Jawahar, and everyone else, had to return home immediately – which for him, was Ranapur. But with all transport shut down, he had just four hours to walk the equivalent distance of London to Scotland, or face being arrested for violating lockdown. With no food and no money, it was an impossible journey. It was Tuesday evening when he began his long walk home.



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Jawahar and other families built a makeshift settlement on the border. What else could they do?

Jawahar took what he could carry and joined the river of people erupting, on foot, from the great cities of India, desperately heading back to their homes. Some were beaten and arrested. Some people died of exhaustion. Jawahar just kept walking. He found some other families going to Ranapur, 70 of them. They stuck together, shared what they had. It was Thursday now.

By Monday, they had made it to the border at Gujarat, which was where the police told them to turn back. Borders are shut during lockdown, they said. Jawahar's heart dropped. Six days he had walked across India only to be told he could go no further.

Jawahar and other families built a makeshift settlement on the border. What else could they do? They were stuck. They couldn't go forward and they couldn't go back.

Wednesday morning was noisy. Jawahar came out of his tent to find a team of people with big sacks of food. They were distributing rice, dhal, oil, spices – weeks' worth of food, maybe enough for a month. Jawahar was facing extreme hunger; his family was starving. They gave him food, enough for him to not worry about eating anymore. They came back, week after week, to make sure that people didn't run out or whenever new families arrived. They were from Jan Sahas, working with Karuna, they said. He got to know them, became friends with them. He learnt his settlement was far from the only one – that Jan Sahas had lots of food stalls in other places, they had roadside kitchens where settlements weren't possible, even makeshift supply distribution centres, all over India; on roads, on train tracks, wherever there were people.

They had already supplied food, medical equipment, health and financial support to thousands of other people – and were working hard to reach more every day. Jawahar thought of all of those people, how they must have felt like he did when he awoke that morning. He hoped that the feeling of not being forgotten kept them going, too.

It was May. Jan Sahas had helped Jawahar and the other families get documentation for the train, something they would never have been able to do alone. The train doors slid shut and, after what felt like a short journey, Jawahar was home again, six weeks to the day.

It was thanks to the incredible support of Karuna supporters that emergency response teams, like the ones

organised by our partner Jan Sahas, were able to act fast and get urgent food and other supplies to thousands of families stranded during the lockdown crisis. For these families, the support you provided didn't just mean they got home, it meant they survived.

Currently, an estimated 200 million migrant workers still face hunger and destitution, and alongside emergency aid we are working closely with our partners to create long-term proposals to support the most vulnerable – including a new project specifically built to cater to the needs of migrant construction workers like Jawahar.



# New States — Tribal Communities in Odisha

At Christmas, we asked you to help us expand our livelihoods projects. Some of those were in new states for us, such as the one in Odisha supporting isolated Tribal communities. Since then, we have made huge strides assisting these people properly access their land and rights and maximise their income, so that they can finally earn their way out of unfair debt and economic discrimination.



For centuries, Melisi Pradan's family have made their living from the forests of Odisha, collecting organic products.

Melisi collects siali leaves from the forests to make traditional leaf plates – something her family has done for generations. By modern standards, the quality of the plates is low, and the work usually only supplies a meagre income. Though she usually sold them at the local markets, as a Tribal person, she was not taken seriously and she was not able to negotiate any more than a very low price for them.

When she joined the Karuna-supported project in her village, things began to change. She has learnt new techniques to make better quality, stitched plates, which sell for more. She has also learnt entrepreneurial skills and has been able to connect with local distributors and producers who can buy the plates in bulk for a much higher price than she would get at her local market. In this way, not only has she been able to increase her income while maintaining her traditional practice, she has learnt the economic and financial skills she needs to create a sustainable business from it.

The project also helps women learn other livelihoods skills, such as growing turmeric and ginger, using the land they were finally able to own following a rights act passed in 2014. Prior to that, Tribal people had been denied rights to land, due to colonial-era laws intended to commodify the jungle for corporations.

While this was a long-needed change, many in the community remain victims of inherited debt – debt supposedly taken out by their ancestors, which they are now held accountable for by local money lenders. Perpetually repaying these, many find themselves trapped in an impossible cycle of dependence to these lenders, who demand payment either in the form of undercut crops or by appropriating their land from them. For any additional expenses to cover, for example illness or funerals, people again feel they have no other choice but to turn to the lenders, who further exploit them and continue the process for another generation.

**89%**  
OF HOUSEHOLDS IN OUR  
PROJECT AREAS HAD TAKEN  
LOANS FROM MONEY LENDERS  
AND WERE LIVING IN DEBT

**90%**  
OF TRIBAL  
COMMUNITIES  
ARE LANDLESS



**COVID-19 Update:** Though the project activities continued until March, local lockdowns have meant we have not yet been able to fully restart the project as intended. However, once restrictions ease, plans are already in place to expand the work to the neighbouring district of Ganjam, which has one of the largest number of returning migrants of any part of Odisha.

Sujata Pradhan and her husband Dilip were just one family in that position. Five years ago, when Dilip's father died, the family felt once again forced to borrow money to pay for his funeral and the ceremony which, according to their animist beliefs, was necessary in order to release the departed's spirit back to nature. The original loan was for 30,000 rupees (about £350). For five years, the family has been repaying the loan by selling all their turmeric produce to a money lender. The interest is so steep that the family still has an outstanding debt of 25,000 rupees, in spite of working for over five years to pay it off.

To help the community move away from reliance on money lenders, the project has established savings groups in each of the villages. The women pay a small amount of rupees per month into a fund which is then used to make small, low interest loans in times of need. Now, instead of going to the money lenders, women like Sujata are able to meet their own cash needs from their own resources.

The project continues this philosophy of a community empowerment approach further by helping the community access Government welfare schemes, rather than giving handouts. The villagers work together on development plans for their village, identifying priorities and learning about the different government agencies and welfare schemes available to them. To encourage this process, villagers are supported to form their own grassroots organisations, such as farmer/producer groups, known locally as Haldi (Turmeric) Committees. By coming together in this way, the small-holder farmers can store, process and sell their produce on a larger scale, enabling them to reach more distant markets and hold out for a better price.

Working collectively in this way means that any progress can be sustainable, so that the communities can continue to benefit – even after the project itself has come to an end.

Women's self-help group, Jhirangamala village, with their stack of leaf plates ready for market

# Reach

## Voice of Women

Karuna has continued to support the development of our sister organisation Karuna Germany, who have developed a successful track record of securing funds from the German Government and other trusts and foundations in Germany. We are currently in the process of jointly submitting applications to the EU, and, post-Brexit, this is a tremendous opportunity to expand our projects and reach even more people.

One of our collaborative projects, The Voice of Women project, started in April 2019 and provides training and legal advice to Dalit and Tribal women victims of violence in Northern India. The work focuses on legal support for victims of violence, as well as training grassroots organisations and women's self-help groups in order to increase awareness and sensitisation of sexual and domestic violence.

In the recent pandemic the need for projects like this has only increased. Women and girls in particular have been at an increased risk of domestic and sexual violence in rural areas where it is already high and normalised.

The lockdown has meant women and girls can be trapped with their abusers, unable to escape and unable to report the crimes – of which less than 11% are ever reported, even before the lockdown. Likewise, with people staying indoors, and many parents still stuck in cities, children have sadly become easy targets for predators.

In the majority of rape cases, the abuser is known to the victim, and often they are a member of their own family. In the case of Sukanya, 20, it was a neighbour from the very same village. While working in the fields, she was approached by a man under the guise of a desperately thirsty villager, asking for help.



When she tried to give him some water, he attacked her. Though the tall wheat field blocked her from view, the attack was heard by her sister who intervened and the two were able to escape.

Distressed and shaken, Sukanya reported the crime to her parents. However, they were hesitant to act. Traditionally, men will be believed even over multiple female witnesses; further, women who are victimised are commonly held responsible, and risk bringing shame to their families, despite being victims. Sukanya's voice fell silent.

At Karuna, we believe that to stand up as a survivor is an act of courage, not shame. Sukanya's story did not go completely unheard – it was picked up by the community project team working with Voices of Women, whose skillset is specifically tailored for work with Dalit families.

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We believe that to stand up as a survivor is an act of courage, not shame.

After reaching out to the parents, they explained that as long as this man was free, it would only happen again to another family – and the protection of their community was more important than people's wrong perceptions. Convinced that it was not their daughter's fault and that they should seek justice, they accepted their help.

Providing legal assistance and representation, the team guided Sukanya through the process of filing charges, resulting in the arrest of the perpetrator, who is currently awaiting trial. They provided rations and financial support too, so that they could process the event properly and not worry about how they were going to survive the pandemic.

8,000 women and girls have already been helped in this way. We have set up several different support networks and groups for victims of violence, as well as those at risk, so that women and girls know their rights and how to seek help if they are being abused. For those unable to join these groups, local campaigns, spreading legal information, have reached as many as 30,000 people.

While we are not always able to prevent the abuse, we can help survivors seek justice and, hopefully, stop other women and children suffering the same.

IT IS  
ESTIMATED  
THAT ONLY  
**11%**  
OF RAPES  
ARE REPORTED

A PERSON  
IS RAPED  
EVERY  
**15**  
MINUTES  
IN INDIA

### Cyclone Amphan

Forced to live on the margins of villages in areas more vulnerable to natural disasters, Dalits are among the most affected by the impacts of climate change. Despite the COVID-19 crisis putting the world's routines on hold, the potential for natural disasters to wreak havoc only increased.

Towards the end of May, the super-cyclone 'Amphan' decimated the area around our project area in West Bengal. "Even in my lifetime, I have never seen anything like this," one of the Project Workers told us. Over a hundred people died, and scores of buildings were damaged or destroyed – the most ever caused by a cyclone from the North Indian Ocean on record.

One of our flagship projects outside Kolkata, Nishtha, suffered significant building and flood damage. Electricity lines and phones were wiped out, roads were blocked by fallen trees and, for the poorest communities, who lived in basic often hand-built housing in the jungles around Kolkata, the storm was catastrophic. Countless homes were completely obliterated. For those people, already suffering the acute effects of the lockdown, this impersonal assault was devastating, losing their homes after losing their livelihoods and income earlier in the crisis.



Despite the damage to their own centre, Nishtha were rapid in their response, providing emergency food and housing for those in need, made possible from the incredible and generous donations from our supporters.

With rebuilding still ongoing, Nishtha is reviewing future project work to assist women affected by the cyclone who are now at an increased risk of trafficking in the area. Additional work has made sure their girls' education groups continue to run, despite a lack of internet caused by the cyclone, so that these young women don't miss out on their education.

"We are very much worried as history has shown us that exploitation of women and girls are always on the increase during times of disaster and emergency," says Mina Das, Director of Nishtha.

"Nishtha's staff members have already started a phone campaign through the leaders of both adolescents' and womens' groups to keep members of families safe and supported."

### Chhaupadi and Menstruation Taboos

Following the Nepal earthquake in 2015, Karuna assisted in the effort to provide emergency relief to the millions that had been affected. Our presence in the country made us acutely aware of the urgent need for continued support and, since then, we have developed many successful new projects focusing on womens' health, livelihoods and education.

In August 2019, we applied to the British Government agency DFID for support for a new menstrual hygiene project to work with 3,000 women and girls in Western Nepal affected by the practice of 'Chhaupadi' – the forced banishment of women and girls from their homes during menstruation. Women and girls die every year from the practice, in which menstruating women are forced to live alone in cattle sheds for the duration of their period. Though illegal, the practice continues among rural communities in Nepal.

In February 2020, we were excited to learn that funding for the project had been provisionally agreed. However, in June, our project funding was put on hold pending a review of Government spending in the light of the COVID-19 pandemic.

In addition, the merger of the Foreign and Commonwealth Office and Department for International Development (DFID) was announced. At the time of writing, we have not yet

heard whether this funding will be approved by the new Foreign, Commonwealth and Development Office (FCDO). However, as we are committed to helping young women in Nepal, we have already started planning to approach other funders, in case the FCDO funding doesn't come through.

In addition, we have submitted a second project proposal to FCDO, this time focusing specifically on COVID-19 recovery work. The new project would support girls from disadvantaged backgrounds in Nepal who have been adversely affected by school closures during the lockdown. With little support from parents and no access to online learning facilities, these girls will have fallen further behind with their studies and will be at greater risk of dropping out of school. The project would provide a network of learning centres with online learning facilities, helping girls continue their studies so that they don't get left behind.



# What We Achieved in Our Last 5 Year Plan

**11**

WE WORKED  
IN 11 STATES

**76**

WE SUPPORTED  
76 PROJECTS WORKING  
IN PARTNERSHIP WITH  
38 PARTNER ORGANISATIONS

**81k**

WE REACHED AN  
AVERAGE OF 81,000  
DIRECT BENEFICIARIES  
AND 650,000 INDIRECT  
BENEFICIARIES PER YEAR

The year 2019/20 was the final year of our 5-year strategy and many of the plans we made in 2015 came to fruition. We wanted to begin new work in Bihar, Odisha and Chattisgarh and, by 2019, we had established successful new livelihoods projects in the West Champaran district of Bihar, and Daringbadi in Odisha. We had also scaled up our work in Nepal with grants from the German Government enabling us to launch a major new education project to help girls from marginalised backgrounds stay in school.

2015 - 2020

## Three Core Areas of work

We identified our three core areas of work: Education, Gender Equality and Dignified Livelihoods. The newest of these were our livelihood projects, which were piloted before being scaled up to successful projects.

## Projects in 'Poverty Belt'

We directed significant new funding towards India's poorest states of Bihar, Jharkhand, Chhattisgarh and Odisha.

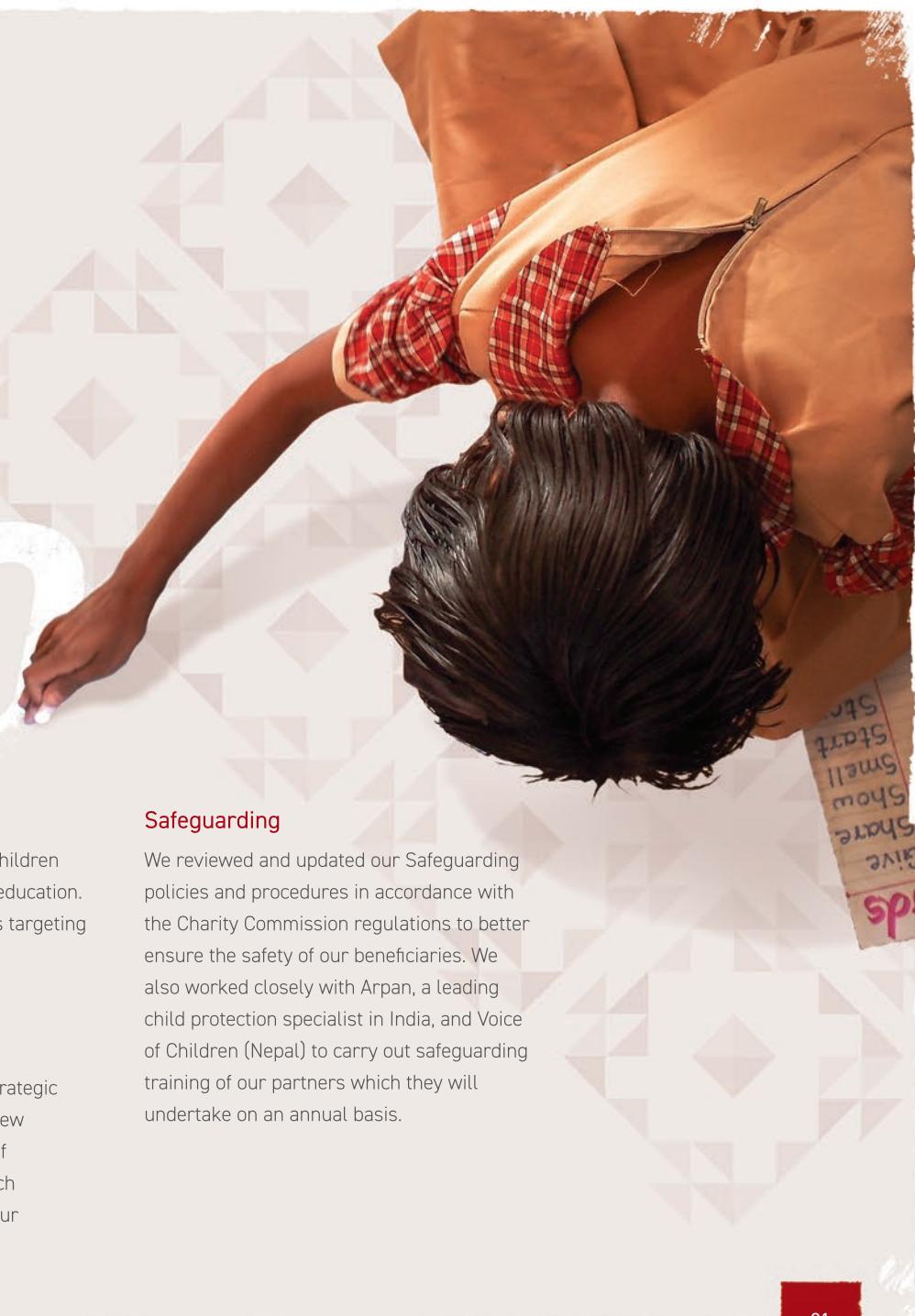
## Nepal

Following the success of our work in Nepal beginning in 2015, we have established and expanded new projects in Nepal in partnership with Karuna Germany.



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

— Dame Judi Dench, Patron



## New Projects

We undertook new initiatives to reach children with disabilities and girls in secondary education. We also started boys' and men's groups targeting the prevention of gender violence.

## Theory of Change

We clarified our models of change and development, allowing us to be more strategic about how we chose and worked with new partners. We introduced new systems of monitoring and evaluating projects which enabled us to document the impact of our projects more accurately.

## Safeguarding

We reviewed and updated our Safeguarding policies and procedures in accordance with the Charity Commission regulations to better ensure the safety of our beneficiaries. We also worked closely with Arpan, a leading child protection specialist in India, and Voice of Children (Nepal) to carry out safeguarding training of our partners which they will undertake on an annual basis.

# Our Financial Summary

We are incredibly grateful to individual supporters, trusts and institutions both in the UK and Germany who have generously donated during the year.

Our total income for 2019–20 was £2,240,742. This was an increase of £177,389 on the previous year, and significantly, on our 40th anniversary, marks the highest annual income that Karuna has recorded.

Individual supporters contributed £1,612,729 from the UK and £32,336 from Germany. Representing 73.4% of total income, donations from individual supporters remains Karuna's largest source of income. Over the past year we have been humbled by the generosity of individuals as well as their ingenuity, enthusiasm and perseverance in generating donations through fundraising events and challenges.



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

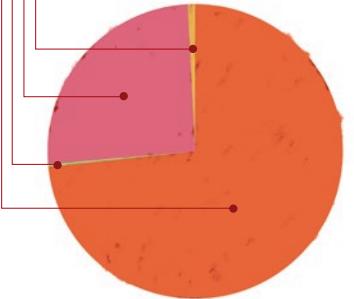
Funding partnerships with trusts and institutions allows us to inject investment into specific community projects or to expand projects to larger geographical areas. These partnerships are often innovative and challenging, encouraging learning and focusing on impact. We are very grateful for the time, energy and funding that these vital partners contribute. Income from grant-giving trusts and institutions totalled £571,163 (UK: £257,946, Germany: £313,217).

We invested £446,896 in generating income through fundraising. This represents 19.9% of total income.

During the year we were able to commit £1,424,148 to project delivery, enabling us to support 38 partner organisations to deliver 48 projects, directly benefitting 59,330 people.

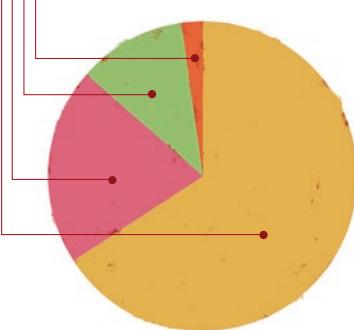
## KARUNA UK & DE INCOME 2019-20

Individual Donors 73.4%  
Legacies 0.4%  
Charitable Trusts 25.5%  
Other 0.7%



## KARUNA UK & DE EXPENDITURE 2019-20

Project Delivery 65.9%  
Fundraising 20.7%  
UK Support Costs 11.2%  
Governance 2.2%



# Karuna Income & Expenditure\*

For the year ended 31 March 2020	Karuna UK 2019/20	Karuna DE 2019/20	Total 2019/20	Total 2018/19
	£	£	£	£
<b>INCOME</b>				
Individual Donors	1,612,729	32,336	1,645,065	1,560,688
Legacies	9,095	—	9,095	149
Charitable Trusts	257,946	313,217	571,163	490,201
Other	15,419	—	15,419	12,315
	<b>1,895,189</b>	<b>345,553</b>	<b>2,240,742</b>	<b>2,063,353</b>
<b>EXPENDITURE</b>				
Project Delivery	1,119,930	304,218	1,424,148	1,295,604
Fundraising	439,121	7,775	446,896	502,083
UK Support Costs	240,944	—	240,944	211,695
Governance	42,605	5,717	48,322	27,146
	<b>1,842,600</b>	<b>317,710</b>	<b>2,160,310</b>	<b>2,036,528</b>
<b>SURPLUS/-DEFICIT</b>				
	<b>52,589</b>	<b>27,843</b>	<b>80,432</b>	<b>26,825</b>

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

## The Year In Figures

April 2019 to March 2020

**59,330**

59,330 people supported this year

**38**  
Partners

**48**

Projects

**8**

States  
in India

**4**

Districts  
in Nepal

**£1,424,148**

Total project delivery

**31,000**

31,000 children supported through our education projects

**12,000**

12,000 men and women improved their income through dignified work and accessed government schemes

**16,000**

16,000 people benefitted directly from gender equality programmes supporting womens' leadership, preventing early marriage and providing access to justice in sexual violence cases



# KARUNA

from discrimination to  
dignity in India and Nepal

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

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The Karuna Trust is a registered charity No 327461

Editor Amy Edwards      Design and Illustration If Destroyed Still True  
Writer Patrick Harper      Front and Back Cover Photography Firoz Ahmad

This Annual Review is printed on recycled paper



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