



**KARUNA**  
compassion in action

2025



# Welcome to the Karuna 2024-25 Annual Review



## Dear Friends and Supporters,

It's my pleasure to introduce our Annual Review to you and another opportunity to reflect on the past year together. I hope you will enjoy hearing the many stories, updates and successes that follow.

This year feels particularly moving for me. After 15 years at Karuna – 12 as CEO – I stepped down from my role this July. It's been a remarkable journey. While it's deeply rewarding to read of the continued impact of those years of dedicated teamwork, I am also soberly reminded of just how urgent our mission to overcome poverty and discrimination remains.

**115,000**  
PEOPLE WERE  
SUPPORTED THIS YEAR

When I joined Karuna, the world of international development felt more predictable. Since then, the landscape has changed dramatically into one that, today, feels far more complex and uncertain. Accordingly, the shifting challenges faced by the communities we work alongside have required new, adaptable approaches. Most recently, the UK and US governments have announced unprecedented cuts to their aid budgets, threatening future humanitarian and development programmes across the world. Yet, despite the global downturn in aid and ongoing political unpredictability, Karuna's programmes have maintained excellent results.

One reason for this has been our growing focus on supporting partner organisations to secure funding from within their own countries. This kind of locally-led development strategy has been key to maintaining effective solutions amid so many intersecting crises. When our partners are supported to build more networks and resources locally, they are better able to meet the changing needs of their communities in sustainable, lasting ways. It's a needed change – and one I've been immensely proud to have witnessed and supported.

Of course, one thing has always remained constant: the extraordinary kindness and generosity of supporters like yourself. Your trust and confidence have carried us through some immense challenges, from the 2015 Nepal earthquake to today's growing climate emergencies. Thank you for enabling us to adapt and keep moving forward through every twist and turn.

I'm also deeply grateful to work within such an extraordinary team. While many faces have changed over the years, the creativity, compassion and love every single colleague brings to their work has served as a consistent source of inspiration to me.

This year has brought significant change across the Karuna family. Our sister charity, Karuna USA, faced significant difficulties following changes to US Government aid policy. Despite the best efforts of their small team and the generosity of a handful of dedicated US donors, we've had to significantly scale back our plans with Karuna USA for now.

In contrast, our sister charity Karuna Germany has experienced astonishing growth. Under the passionate leadership of Amoghamati and her team, they've expanded



**24**  
PARTNERS

**8**  
DISTRICTS  
IN NEPAL

**10**  
STATES  
IN INDIA

**43**  
PROJECTS

**4**  
DISTRICTS IN  
BANGLADESH

their local supporter base and deepened their impact. The collaboration between Karuna UK, Germany and our South Asian partners has never been stronger. I am excited to see how these partnerships continue to flourish in the years ahead.

My own journey with Karuna has been shaped most by the courage and dedication I have seen in our partners. Working alongside them on so many amazing projects and witnessing their skill and responsiveness to immense challenges – such as forced migration and internal displacement, where scores of people have lost their homes, livelihoods and even their legal identities – has been both humbling and inspiring. Their shared commitment to creating positive change is what underpins everything we stand for.

*Karuna* is a Sanskrit word often translated as “compassion in action”. Through the many teams and people I've been able to share this journey with, I've seen that compassion brought vividly to life. Thank you again, from the bottom of my heart, for your incredible generosity and belief in our work.

It has been the privilege of my life to serve this organisation and be part of its remarkable lineage. I look forward to welcoming Karuna's future custodians and offering them the same support I have been so grateful to receive.

For now, it is my sincere pleasure to share with you Karuna's Annual Review 2024-25. Thank you for making the stories, updates and successes within its pages possible.

With gratitude,

**Ciaran Maguire**  
Former CEO





# India

Over the past year, Karuna supported 30 projects in India, reaching more than 76,000 people from marginalised communities.

Our programmes focused on Gender Equality (specifically the prevention of violence against women), Education and Sustainable Livelihoods. We are also increasingly working with marginalised communities affected by climate change, enabling them to adapt their livelihoods and develop resilience and protection against climate emergencies such as drought and flooding.

## Project Snapshots...

### Education for NT/DNT Communities

**Partner & Location:** Nirman / India

**Description:** Supports children from Notified and De-notified Tribal (NT/DNT) communities, historically stigmatised as "criminal tribes," to access education despite persistent discrimination and poverty.

**Impact:** Enabled 1,919 children to continue their education, helping to dismantle generations of exclusion.

### Inclusion of Disabled Children

**Partner & Location:** AAINA / Odisha, India

**Description:** In many parts of India, children with disabilities face substantial barriers to education due to a lack of inclusive school environments or specially trained teachers. AAINA works with teachers, parents and schools, providing training, learning materials and adaptive school environments that allow children with physical and learning disabilities to access mainstream education.

**Impact:** Reached 809 children and benefitted 2,107 additional family and community members.



76,000  
PEOPLE SUPPORTED

### Voice of Women

**Partner & Location:** Jan Sahas / India

**Description:** The "double discrimination" of both gender and caste often prevents marginalised women from seeking or receiving justice. This programme provides legal and counselling support for women victims of violence across four states in India. This includes training volunteer paralegals, known as "barefoot lawyers", who provide free legal representation.

**Impact:** Over the past year, 9,606 women have been worked with directly, with a further 26,118 engaged through training and awareness-raising campaigns.



# Grassroots Resilience Initiative

On paper, positive societal transformation can seem to consist of measurable things – workshops, interventions, funding cycles. But at the heart of lasting change is something far harder to quantify: people. For them, the success or failure of efforts to overcome poverty and discrimination is more than a number on a spreadsheet; it's a lived reality, confronted every single day.

This is why a locally-led approach matters. Real change takes root when solutions come from within – when those closest to the challenges have the tools to address them and the support to carry on, long after outside intervention ends.

In practice, this often means supporting Civil Society Organisations (CSOs) – community-based groups working on the ground in some of India's most challenging environments, powered by local people who know what's

at stake and what works. By fostering shared ownership with CSOs, we can combine decades of development experience with deep local knowledge and skills to build sustainable networks of change that last.

However, these organisations have faced increasing barriers in recent years. Regulations are tighter. Funding is harder to access. Smaller organisations often lack the resources or skills needed to present their work to larger donors in a compelling way. This means some of the most dedicated groups are left behind, despite being the ones who know their communities best.

**The Grassroots Resilience Initiative (GRI)** was created to change that. GRI provides targeted support to local leaders and CSOs, helping them develop the financial, strategic and organisational foundations they need to

survive and serve their communities. Through hands-on guidance and capacity building, GRI seeks to ensure that vital local knowledge is matched with the tools and confidence to act on it.



## A Year of Impact

In the last year alone, 26 local organisations supported by GRI reached more than half a million people across seven states. These groups raised nearly £1 million in new funding – much of it from sources that were previously inaccessible. But more important than the numbers are the people behind them: women starting businesses, children staying in school and excluded communities finally having their voices heard.

**533,000**  
26 PARTICIPATING ORGANISATIONS  
HAVE COLLECTIVELY REACHED  
MORE THAN 533,000 PEOPLE

# Activist stories: Sunita

Sunita belongs to the nomadic Pardhi community. Renowned as skilled hunters, they were labelled “criminal” by the British to suppress potential rebellions. Despite attempts to repeal these colonial-era labels, their harmful legacy persists. Even today, Pardhis face unfair discrimination, often scapegoated for unsolved crimes.



Sunita can still vividly recall the routine police harassment she endured growing up. After her father died when she was still a child, she was left as the sole carer for her disabled mother. Forced to drop out of school, she began begging to survive, which brought with it constant suspicion, accusations and shame.

As an adult, Sunita saw her community's needs – like education and land rights – go unaddressed. As she watched girls have their potential written off, forced into marriage before their teens, she wanted more for them. But there seemed no way forward. One day, a rally championing Pardhi rights came through her village. Sunita made a decision.

“I realised that, if you want to make a difference, you have to raise your voice on your own and move outside of the stigma.” She started a small, community-run organisation, helping those facing discrimination. But her struggles were just beginning. “It was unheard of that a girl from the Pardhi community could start an organisation. There were no organisations which were from my community. I didn't know how to begin.”

Despite incredible passion, many small community organisations like Sunita's cannot survive without the right kind of support. Fortunately, GRI was there to provide it.

After joining GRI, the transformation was immediate. From accountants to project managers, GRI provided all the practical support needed: documentation, drafting policies,



**I realised that, if you want to make a difference, you have to raise your voice on your own and move outside of the stigma.**

— Sunita

tailored training and even building the organisation's website – resources Sunita would not have been able to access alone. No longer limited to a few villages or reliant on small donations, she could finally focus on what she did best: providing impactful solutions within her community.

GRI's approach isn't about imposing solutions from the outside. It's about equipping grassroots leaders with the tools, skills and confidence to find their own. Through targeted funding, organisational development and leadership training, GRI helps community-led groups move out of survival mode and fulfil their potential.

Sunita's organisation now operates in 30 villages, running mental health programmes in six and education and anti-discrimination initiatives in ten. They also support hundreds of people to secure land and reclaim their rights and legal identity – even elders in their seventies have been able to vote for the very first time, she says proudly.

“If GRI hadn't helped us, we would have not come this far.”

Sunita's journey is proof that while leadership can grow anywhere, when matched with practical, sustained support, it becomes unstoppable.



# Activist stories: Abhaynavita-Sarika

Abhaynavita-Sarika knows the pain of being overlooked and unheard.

As a child, her parents moved closer to one of the district's best schools. Despite her excitement, she soon discovered only her brother would attend there, while she would be enrolled elsewhere. Her mother tried to be encouraging but it was clear the best opportunities wouldn't be shared equally. "My mother wanted us both to have a better life," she explains, "but I could sense they were creating a different environment for me."

The restrictions grew with age. When she got her period at twelve, she was no longer allowed to go outside or play with others. "I was told to talk less and not visit my friends' homes anymore. I was told what kind of clothes I should wear. I was even told not to jump while playing."

Abhaynavita-Sarika's father began working in a factory, with the family living on-site. Things only got worse. "The workers would look at me in a weird way or touch me in the wrong way." When she told her mother, she was blamed. "I was told I should be more careful and stay away from them. We can't say anything to the workers, as we need the business running."

The harassment continued outside the factory too. She saw this treatment was the norm for teenage girls like herself. She wanted to change it. "At that age, I understood that society had created different norms for girls and women. Our life is not easy in this society. This is not right, and it needs to be changed."

Though she understood the problems, the solutions were missing. Local community projects were all run by men, leaving no space for women's voices.

“

With new confidence, she took the courageous step to create her own CSO, run and led by women, to tackle sexual violence in the community.

Then, one day, she found an exception – one of GRI's community-led projects. "I started participating in various social events, joined a youth group, did street plays. I learned how to talk about these issues, how to raise my voice against them and I got involved in social causes."

With new confidence, she took the courageous step to create her own CSO, run and led by women, to tackle sexual violence in the community. Through the networks, relationships and skills she had developed with GRI, she had the support she needed to succeed.

Today, specialists from the Sukhaya Foundation raise awareness about sexual violence in villages and workplaces – how to identify it, report it and prevent it – as well as promoting bodily autonomy and consent. They have already reached 10,000 children and 2,500 women in areas most affected but with the least preexisting support, maximising their impact.

Abhaynavita-Sarika's story shows the importance of investing in people to create lasting change. Even if it's hard to measure, it matters – thank you for supporting GRI and incredible people like her.







# Bangladesh

13,000  
PEOPLE SUPPORTED

## Project Snapshots...

We support 5 projects in Bangladesh which reach 13,000 people, including education for the children of urban waste pickers and training in sustainable livelihoods for women living in poverty. Despite recent political upheaval, these projects have made good progress this past year. However, the country still faces a period of political uncertainty.

Bangladesh remains one of the most climate change-affected countries in the world, with rising sea levels, increasing cyclones and floods destroying the livelihoods and homes of rural communities. People are forced to leave their partners and children for months or years at a time in search of work, while displaced families seek refuge in cities. This mass migration perpetuates wage labour exploitation, while urban slum districts quickly become overcrowded and unsanitary, made worse by regular flooding.

### Participatory Climate Change Adaptation

**Partner & Location:** Pragya / Bangladesh & Eastern India

**Description:** Works with cyclone-affected households in 400 villages to develop climate-resilient livelihoods and trains smallholder farmers and women in adaptive practices and protection from gender-based violence, which often increases following a disaster.

**Impact:** Reached 4,000 farmers and trained 4,000 women in livelihood and protection skills.

### Reintegration of Returnee Migrant Workers

**Partner & Location:** OKUP / Dhaka, Bangladesh

**Description:** This project provides livelihood, medical, counselling and legal support to returning migrant workers who often face exploitation. It also develops peer-led pre-departure training networks to reduce exploitation risks.

**Impact:** Supports the reintegration of 2,500 returnees into their families and communities.

### Education for Children of Waste Pickers

**Partner & Location:** Grambangla / Dhaka, Bangladesh

**Description:** Waste pickers are informal workers who collect, sort and sell recyclables. Despite playing a crucial role in urban waste management, they are historically marginalised. Alongside advocacy efforts for improved welfare provisions, this project provides children of waste pickers with primary education – something they struggle to access due to living on or near isolated landfill sites.

**Impact:** 215 children have received primary education through on-site education centres.



# Gender-Inclusive Livelihoods and Education

In Bangladesh, millions of women with the potential to lead and build businesses are held back by poverty, lack of education and entrenched gender inequality.

Even as a girl, Nasima saw the busy streets of Dhaka as the key to fulfilling her lifelong ambition – to one day own and run her own business. However, from her home in rural Gaur Nadi, within the Ganges Delta, it remained a dream that felt impossibly out of reach.

Nasima's life in the delta – a region roughly half the size of the UK with four times the population – brought with it a constant struggle to simply survive. With rates of extreme poverty already among the world's highest, climate change continues to ravage the local ecosystem, threatening lives, homes and destroying livelihoods. As financial struggles and food insecurity rises, gender inequality often follows, with boys' education prioritised and girls commonly taken out of school for early marriage.

Despite these seemingly insurmountable obstacles, Nasima's conviction was strong. Knowing that education was her pathway out of poverty and towards realising her potential, she committed herself fully to her studies.

However, when Nasima's father, the family's sole provider, died unexpectedly, Nasima's choices were stripped from her almost overnight. At just 11, she had to leave school and begin working to help support her family.

For families facing financial hardship, child and forced marriages become a desperate route to ease the burden of providing for everyone. By the time her friends graduated, Nasima too was in a forced marriage and, not long after,

“Despite being a mother arriving in a new city with neither money nor a home, Nasima was determined to build a better life for her son.

pregnant. The possibility of ownership over her choices or her future seemed to have all but disappeared.

Her husband made and sold paan – a rolled leaf similar to tobacco – but his business struggled. The income was simply not enough for them both. After the birth of their son, with her options rapidly vanishing, Nasima decided to separate from her husband. Leaving everything behind, she left with their young son for Dhaka, hoping to find the future that she had once dreamt of.

Despite being a mother arriving in a new city with neither money nor a home, Nasima was determined to build a better life for her son. She chose to focus on what she did have; using what she had learnt from watching her husband, she too began selling paan on the crowded sidewalks of the capital. Hungry and tired, she worked constantly, earning just enough for the pair to make it to the next day. But, as a woman vending alone, she faced constant threats. No matter how hard she worked, she was terrified it would never be enough to protect her son.

Even for a woman as courageous as Nasima, the brutality of poverty is simply too much to face alone. Fortunately, she finally didn't have to.

45,000  
MIGRANT WORKERS AND PEOPLE FROM MARGINALISED COMMUNITIES SUPPORTED TO ACCESS IMPROVED LIVELIHOODS AND WELFARE ENTITLEMENTS

When Nasima connected with our partner, Nari Maitri, she knew it was the lifeline she had been searching for. They provided the skills and entrepreneurship training she needed to make her business sustainable, safer and more secure. Financial education – everything from how to successfully run a business to microfinancing – combined with personalised mentoring helped her get set up each step of the way.

But the project also offered something which was worth even more to Nasima; it connected her with other women who were just like her, helping her build a network of friendship, safety and support she had never had before. Since joining, Nasima's income has increased by 100% already – a baseline outcome for women in the project – and it's still growing.

Today, Nasima can give her son the education she never had, while she works on finalising a permanent premises for the business she owns and manages.

"Even a woman like me, who used to be afraid, can stand strong and make her own way," Nasima says. "Now, I have the courage to grow my business and give my son the future I never had."







# Nepal

In 2024-25, we supported 8 projects in Nepal, reaching 26,000 people. Our programmes focused on supporting girls' education, enabling communities to adapt to climate change and strengthening local health facilities for women and girls.

This year, we have also worked to address the issue of human trafficking, particularly of children. The combination of rural poverty, high unemployment and high migration has forced millions of marginalised communities closer to Nepal's borders, where they are especially vulnerable to exploitation.

26,000  
PEOPLE SUPPORTED

## Project Snapshots...

### Dignity for Women – Challenging Chhaupadi

**Partner & Location:** Green Tara and REED / Western Nepal

**Description:** Addresses the harmful practice of chhaupadi, which forces menstruating women into unsafe exile. Provides education and resources for safe menstruation.

**Impact:** Directly supports 12,658 women and girls across 36 villages.

### Strengthening Climate Resilience

**Partner & Location:** REED / Melamchi, Nepal

**Description:** This project works with Nepali children and young people in schools to raise awareness of climate change and strengthen the climate resilience of local communities.

**Impact:** Directly working with 4,900 children and young people.



### Learning Champions

**Partner & Location:** Green Tara and REED / Nepal

**Description:** Girls from marginalised Dalit and tribal communities struggle to access quality education. This project improves education outcomes for Dalit and tribal girls through child-centred teaching, parental involvement, student support groups and school facility upgrades.

**Impact:** Reached 6,517 girls in 55 schools and supported an additional 30,769 parents and family members.



# Child Protection and Preventing Trafficking

*The following contains references that may be distressing for some readers. Names, details and locations have been changed.*

Every year, thousands of vulnerable children from marginalised communities are stolen from their homes, separated from their families and robbed of their futures.

Traffickers, preying on the fear and insecurity extreme poverty creates, target the most vulnerable families. They masquerade as representatives from educational institutions in the city, promising desperate parents free education, food and safety for their children.

In reality, these institutions are simply fronts, exploiting the children for profit. Posing as orphanages, they seek to capitalise on so-called "orphanage tourism" – the growing industry of foreign travellers paying to volunteer at or visit orphanages. Recent studies show that as many as 80% of the children they meet are not orphans at all, but children kidnapped from their families under false pretences.

For Manoj and Sita, the hardest part of poverty was neither isolation nor the lack of opportunity – it was the relentless uncertainty of not knowing how they would support their son Subash each day.

So of course, when a stranger arrived in their village one day offering a lifeline, Manoj and Sita were naturally filled with hope. Educated, charming and persuasive, he claimed to manage an institution in Kathmandu. He offered Subash a chance to receive free education, fresh daily food and a safe, supportive environment to live in. A brighter future for their child and relief from their constant worry – it was a promise that felt like a blessing.



**Traffickers masquerade as representatives from educational institutions in the city, promising desperate parents free education, food and safety for their children.**

But they were lied to; the institution that the trafficker smuggled Subash to was an illegal orphanage. Forced to clean toilets during the day, he slept in an overcrowded room at night; a single broken water tap, shared by dozens, offered no relief against the roasting summer heat. Those who protested were beaten. The heartbreaking realisation that his parents may never discover what had happened to him began to set in.

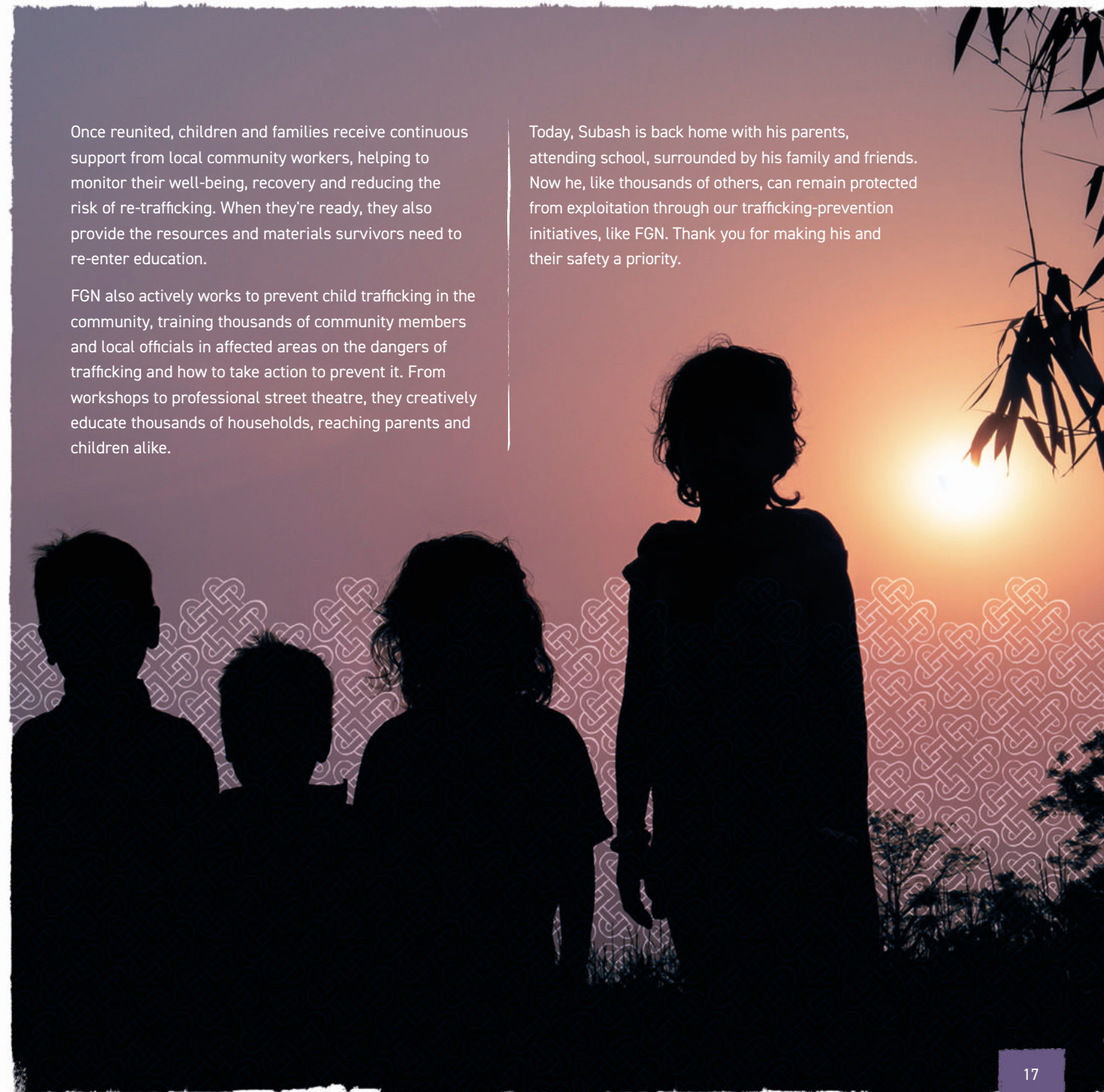
Back home, Sita soon became desperate to see her son – but when she contacted the man who had taken him, he was adamant there was no need to visit. She knew something was wrong but didn't know where to find help. Sita and Manoj felt powerless and their fears became unbearable.

Thankfully, Subash's story did not end in despair. Future Generation Nepal (FGN) directly intervenes to rescue children trapped in abusive situations. Collaborating closely with local authorities and councils, they conduct rescue operations, shutting down illegal orphanages and ensuring children like Subash get home safely.

Once reunited, children and families receive continuous support from local community workers, helping to monitor their well-being, recovery and reducing the risk of re-trafficking. When they're ready, they also provide the resources and materials survivors need to re-enter education.

FGN also actively works to prevent child trafficking in the community, training thousands of community members and local officials in affected areas on the dangers of trafficking and how to take action to prevent it. From workshops to professional street theatre, they creatively educate thousands of households, reaching parents and children alike.

Today, Subash is back home with his parents, attending school, surrounded by his family and friends. Now he, like thousands of others, can remain protected from exploitation through our trafficking-prevention initiatives, like FGN. Thank you for making his and their safety a priority.





# Every Girl Counts

Poverty and discrimination still deprive millions of marginalised girls of their right to education. The essentials your support provides – uniforms, textbooks, school fees – can keep a girl in school and out of child marriage. Yet, that same support also provides something even more valuable; the kind of sustainable change that only results when parents, teachers and schools engage and work together. Only through the collective power of the entire community can we make sure that every girl counts.

Earlier this year, we asked you to help us reach an ambitious goal: reach 12,000 more girls with our education initiatives. Your response was incredible, raising over £50,000 to provide thousands of girls with the means to return to school – and the community support they need to stay there.

16,000  
GIRLS SUPPORTED  
TO STAY IN SCHOOL

Asha still remembers how delighted she was to begin secondary school at 13 – even though she knew her brothers’ education would always be the family’s priority. But her joy was short-lived. When her mother fell

seriously ill, the additional financial strain simply became too much for a family already living in poverty. Asha’s education was the first thing to go. She left school and was married four years later.

After the birth of a son and a daughter, Meena, Asha found a new kind of joy – this time, as a mother. When the time came, watching her daughter’s excitement at starting



school reminded her of her own. But deep down, she feared it too would be short-lived. “We didn’t understand the importance of sending our daughter to school,” she recalls. “We would have only sent our son, because we thought a son would take care of us when we grow old.”

Our partner, NISD, has worked in communities like Asha’s for years. They provide all the basic educational materials girls need for school, as well as transport and bicycles, so they can travel safely to and from school. But perhaps more importantly, they help build the community support structures that make real change last.

Bridge classes offer tutoring for those girls who’ve fallen behind, while leadership training and self-defence classes build their confidence. Community specialists work directly with schools and teachers to make schools feel like the safe places they should be, providing women’s health awareness, free sanitary kits for students and helping create secure washing facilities. Newly formed girls’ groups and parent committees meet regularly, discussing the issues and difficulties they face while getting support to overcome them – shifting deep-rooted norms around early marriage and gender roles from within.

“

They gave Meena school bags and stationery, while connecting Asha to a network of other parents, all trying to do the best for their daughters.

When Asha joined an NISD community seminar at the local school, the team explained how girls’ education can reduce poverty and increase financial independence, safety and long-term positive change – not just for girls, but for families and entire communities. They gave Meena school bags and stationery, while connecting Asha to a network of other parents, all trying to do the best for their daughters. “Now, my children never miss school,” says Asha. “Even when they are sick, they want to go!”

Now, Asha gets to see Meena thrive, working hard to fulfil her ambition of becoming a doctor – something that would once have seemed impossible. Asha helps with homework and walks her proudly to school each morning. “If anyone tells me to get my daughter married early,” Asha says, “I tell them no. She will study first. She will become independent.”

And, incredibly, Meena’s story is not unique. In fact, she’s among the 94% of girls who remain in school beyond the age of 16 after being part of our education projects – more than twice the regional average.

Thanks to your generosity, more girls than ever before will soon be counted among them.

Thank you for making sure every girl counts.



# Beyond Karuna Projects

## – Alumni stories: Sima

Change may start with a single person, but it doesn't have to end there. When someone benefits from our projects, they can become champions for their entire community.

At first glance, Sima may look like any 20-year-old hardworking nursing student. But the journey she took to get there separates her from most.

Sima grew up in a small, rural village where poverty was commonplace. Her father was an agricultural labourer, her mother a housewife, and the family struggled to make ends meet. For a girl like Sima, early marriage was common. Education – let alone higher education – was a rarity, accessible only to boys, if at all. But Sima was one of the lucky ones. Our partner, Nishtha, works in marginalised communities like hers to keep girls in school, build their self-confidence and challenge traditions that hold them back. "Nishtha was working in my community to promote girls' education," Sima explained. "My family could not support me with education, so that's how I came into contact with them."

She was able to join Nishtha when she was 10. With the organisation's help, Sima joined a Kishori Vahini group, or "girls' squad" – a supportive network of girls like her also pursuing education. As well as being provided with educational materials like books, stationery and health kits, they were supported to challenge and overcome gender discrimination in their community. They soon began to walk to school together every day and, as they grew in confidence, were able to actively intervene in child marriages within their community.

"Slowly, as the group developed, it gave us the courage to speak up. If someone was young and getting married, we discussed it and took action. We gathered together and invited the girl who was supposed to be married, and we went to the parents and spoke to them about the consequences we had learnt."

Alongside local interventions, the group still supported Sima with her own struggles and doubts as she pursued an education. When her midterm exam result was not good, she was devastated. But her friends from Nishtha came together to persuade her not to give up. "There were a lot of girls like me. When I felt sad or doubtful of myself when I was in school with my studies, they would support me."

Nishtha's founder, Mina Das, was both a friend and inspiration for Sima. "Whenever I went to Nishtha, I saw Mina, and she talked to me and inspired me. She is in service of others."

The care of her friends and Mina's example made Sima decide she too wanted to devote her life to helping others. "The support they gave me is the reason why I came here to study. I dreamt that I wanted to become a nurse, and because of Nishtha I have become just that."

Today, Sima's example inspires everyone around her, just as she was once inspired by Mina. Whenever she has free time, she visits the women's and girls' groups in her village.

“

When I see the younger ones, I say to them: 'join Nishtha!' Nishtha will encourage you to reach up to do something with your life and make it your own.

– Sima

"When I see the younger ones, I say to them: 'join Nishtha!' Nishtha will encourage you to reach up to do something with your life and make it your own."

Even after everything, Sima says she will never forget where she came from or how important Nishtha's support was for her and others like her.

"You are seeing me, but I am only one girl. There are many more girls out there who are completely deprived of education, healthcare and more.

When we are born, there is no one to support us, as a girl. We get married, abused or even killed. All these things could have happened if Nishtha wasn't there. I would have been lost. I wouldn't have studied. I wouldn't be a nurse.

But Nishtha is here. They have seen everything that is happening for us girls and are doing everything they can to prevent it."





# Financial Summary

We would like to express our sincere appreciation to all supporters for their continued support of our activities throughout the year.

The total combined income for 2024-25 from Karuna UK, Karuna Germany (DE), and Karuna USA amounted to £3,471,504. We extend our gratitude to the trusts, individual supporters, and institutions whose contributions have made this achievement possible.

Of the total income, £1,847,242 was received from individual supporters, £1,521,329 from Trusts and Institutions, £20,087 from legacies, and £82,845 from investment income.

Thanks to supporter generosity, we were able to allocate £2,513,638 towards programme delivery in 2024-25, representing an increase of £166,126 compared to the previous year. This allocation brings us to nearly 55% progress toward our three-year strategic goal of committing £8,815,200 in charitable expenditure across India, Nepal, and Bangladesh. This outcome reflects strong performance amid ongoing financial challenges, and we are grateful for the steadfast support from Karuna's contributors.



Thanks to supporter generosity, we were able to allocate £2,513,638 towards programme delivery in 2024-25, representing an increase of £166,126 compared to the previous year.

Regarding other expenditures, £654,875 (18% of income) was allocated to direct fundraising across the three charities. Additionally, £280,585 was invested in administrative support for the UK charity, while the combined governance costs totalled £69,571, reflecting a slight decrease compared with the previous year.

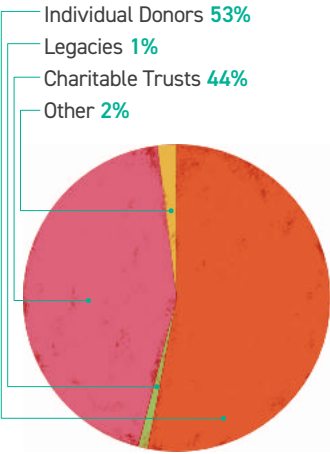
Thank you for your continued support.

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

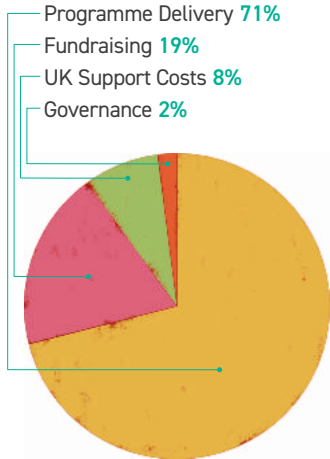
Arimathea Charitable Trust  
The Fulmer Charitable Trust  
The Bryan Guinness Charitable Trust  
Liebenrood Charitable Trust

May Erskine Charitable Trust  
The Northwick Trust  
The Shears Foundation  
Souter Charitable Trust

KARUNA UK, DE & USA  
INCOME 2024-25



KARUNA UK, DE & USA  
EXPENDITURE 2024-25



## Karuna Income & Expenditure\*

For the year ended 31 March 2025	UK 2024-25	DE 2024-25	USA 2024-25	Total 2024-25	Total 2023-24
INCOME	£	£	£	£	£
Individual Donors	1,712,097	113,241	21,904	1,847,242	1,838,871
Legacies	20,087	-	-	20,087	69,119
Trusts/Institutions	264,641	1,256,688	-	1,521,329	1,013,572
Grants Karuna UK/USA	20,905	-	76,674	-	10,548
Other	82,845	-	-	82,845	71,582
	2,100,576	1,369,929	98,578	3,471,504	3,003,692
EXPENDITURE	£	£	£	£	£
Programme Delivery	1,236,100	1,277,539	-	2,513,638	2,347,512
Grants Karuna UK/USA	76,674	-	20,905	-	10,548
Fundraising	558,508	27,617	68,751	654,875	571,375
UK Support Costs	280,585	-	-	280,585	323,929
Governance	58,050	891	10,630	69,571	70,788
	2,209,916	1,306,046	100,286	3,518,669	3,324,152
SURPLUS/-DEFICIT	-109,340	63,883	-1,708	-47,165	-320,460

\* Figures for Karuna UK are extracted from the Karuna Trust statutory accounts which are available on our website. Figures for Karuna DE & USA are drawn from unaudited accounts, contain inter-organisational transactions and exchange rate estimates and are provided for indicative purposes only.





The Karuna Trust  
72 Holloway Road  
London, N7 8JG

T 0207 700 3434  
E [info@karuna.org](mailto:info@karuna.org)  
f [/karuna.org](https://www.facebook.com/karuna.org)

@karunatrust  
@karunatrust  
@karunatrust



CEO  
**Ciaran Maguire**

Karuna Trustees  
(all members of the Triratna Buddhist Order):  
**Peter White (Chair), SuYen Tan,**  
**Lena Milosevic MBE, Sundeep Grewal**

Patrons  
**Dame Judi Dench DBE & Prof. Sir David Spiegelhalter OBE**

Producer **Amy Harper**  
Writer **Patrick Harper**  
Photography **Sophie Stephens & Jonathan Clark**  
Design & Illustration **If Destroyed Still True**

**[www.karuna.org](http://www.karuna.org)**

The Karuna Trust is a registered charity No 327461

