



ANNUAL REPORT
2018-19
CHRISTIAN SERVICE SOCIETY



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Message from Executive Director



I am once again delighted to present the Annual Report of CSS for the year 2018-19, which briefly highlights its programmes, achievements as well as success stories during this period. CSS envisions a poverty free fair society where equality, human rights and dignity of all people are ensured irrespective of their race, religion or ethnic group. The main purpose of our existence is to bring about a sustainable positive change in the lives of the underprivileged people of this country.

Like previous years this was also a challenging but interesting period for us towards improving the socio-economic condition of the disadvantaged communities. It was another stepping stone towards our contribution to achieving Sustainable Development Goals (SDG) as well as Bangladesh government's development targets. In our continual pursuit of enhancing human capacity and poverty alleviation, our interventions are mainly centered on four thematic areas; Health, Education, Economic development and Special development sectors.

Bangladesh has been graduated from least developed country, where it has been listed since 1975, to developing country. The graduation process for Bangladesh began when we met the requirements in March 2018. This success also brings expectation for achieving the SDGs. The country has reached the targets in reducing infant mortality rate from 92 per 1000 live births in 1990 to 46 now, and in decreasing the prevalence of underweight children less than five years of age from 66 percent in 1990 to 32.6 percent at present. In terms of education, the country has achieved nearly 90-95 percent enrollment in primary schools. Despite these successes, Bangladesh faces big challenges to overcome the hurdles namely climate change and its impact, establishing gender equality, reducing extreme poverty etc.

CSS being one of the first generation NGOs in Bangladesh is constantly upgrading the nature of services in order to meet the changing need of its beneficiaries. Beginning with disaster response & rehabilitation to delivering institutional service in health and education to a more sustainable community centered interventions; it has been an inspiring journey altogether. Our emergency response and rehabilitation initiatives for the flood victims of Jashore district and victims of river bank erosion of Shariatpur district have been acclaimed by local community and administration. We are trying to further encompass hard-to-reach communities in our community based education program by ensuring schooling for every child from minorities and extreme poor groups. We have taken up more holistic approaches to train poor female entrepreneurs to enhance their business and marketing skills for sustainable development and women empowerment.

Yet again, let me express my warm appreciation to our local and overseas partners, local governments and administration, foreign embassies and individuals for their support throughout this journey. At the same time I am also thankful to the regulatory authorities including MRA, NGO Affairs Bureau and DC office for their cooperation. Last but not least, credit also goes to all the staff members of CSS for their relentless effort.

A handwritten signature in black ink, which appears to read 'Mark Munshi'.

Rev. Mark Munshi
Executive Director

Organizational Profile

History:

CSS is a humanitarian development organization in Bangladesh founded in 1972 immediately following the war of independence that left the country in shambles, claiming the lives of 3 million civilians, and left more than 10 million people homeless. Moved by their sufferings, Rev. Paul Munshi founded CSS to bring hope to the lives of the poor and neglected people.

Vision:

Bringing hope.

Mission:

To share the sorrow and hold the hands of the suffering and neglected people and minister them with word and deed regardless of race, religion or ideology.

Goal:

Sustainable development for the community.

Values:

- Transformation
- Integrity
- Excellence
- Equality
- Good Stewardship
- Transparency
- Truthfulness
- Accountability

5 Pillars:

- Almighty God
- Serve the Humanity
- Respect Everybody
- Team Work
- Sustainability

Registration:

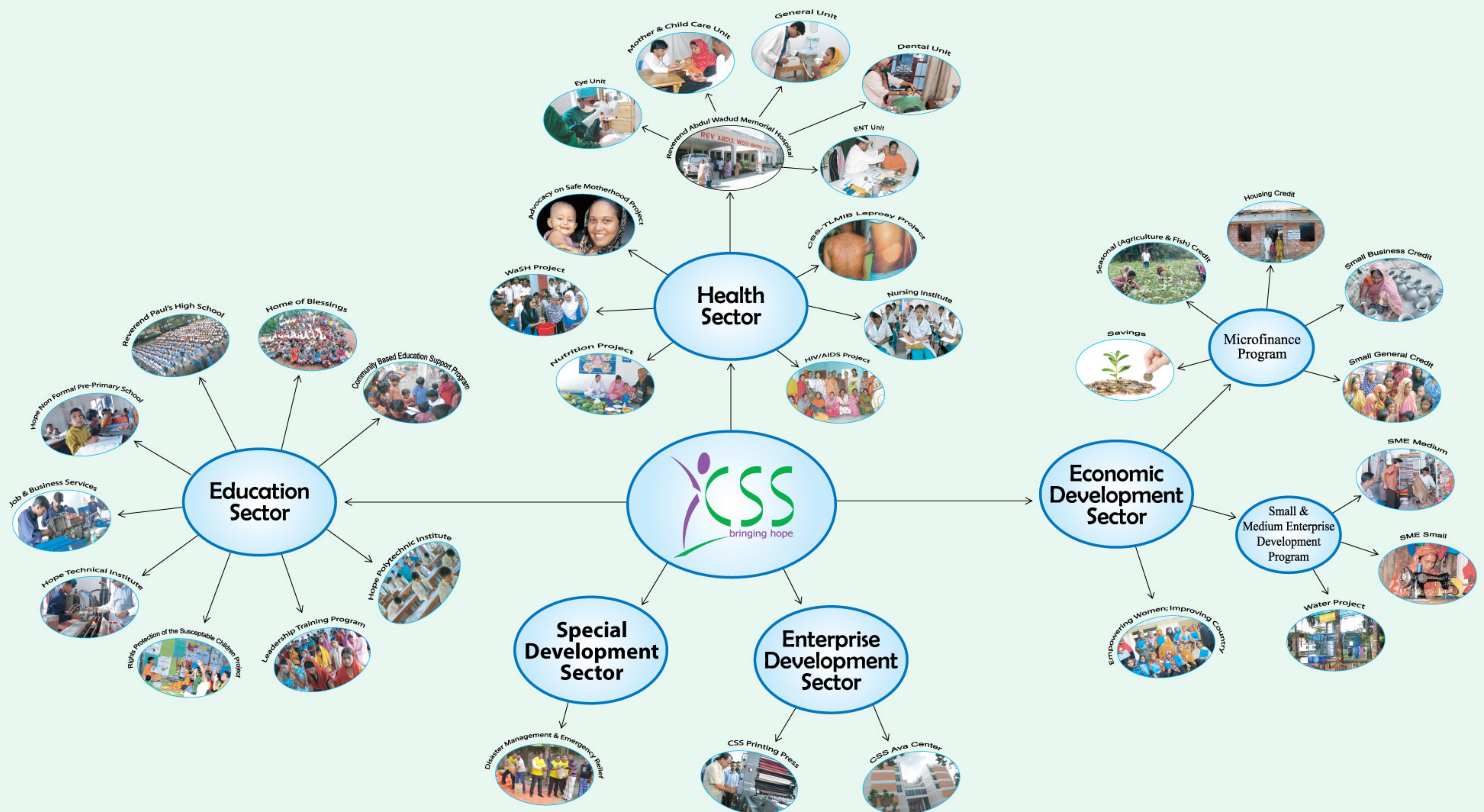
CSS is registered as Non Government Organization (NGO) under the following Registration Authorities of the People's Republic of Bangladesh:

- Joint Stock Company : Reg. No. S-540
- Social Welfare : Reg. No. DSW/FDO/R-010
- NGO Affairs Bureau : Reg. No. 10

General & Executive Board:



There are two boards. One is General Board consisting of 28 members and another is Executive Board consisting of 9 members. General Board members are acting as policy makers. The Executive Board is accountable to the General Board for the overall management. The yearly meeting of the General Board is a continuous process with the goal to organize policies, review progress and fix strategic plans with necessary budget. The Executive Board meet together quarterly for progress monitoring. The Executive Director is exclusively responsible for the execution and supervision of the policy directions and objectives of the boards.

Program at a Glance



Map of Working Area



-  Rev. A. W. M. Hospital
-  HIV/AIDS Program
-  Advocacy on Safe Motherhood Project
-  Water, Sanitation and Hygiene Project
-  Nutrition Project
-  Nursing Institute
-  CSS-TLMIB Leprosy Project
-  Home of Blessings
-  Community Home of Blessings
-  Leadership Training Program
-  Hope Technical Institute
-  Hope Polytechnic Institute
-  Job & Business Services
-  Rev. Paul's High School
-  Hope Non-Formal Pre-Primary School
-  Rights Protection of the Susceptible Children Project
-  Microfinance Program
-  Empowering Women, Improving Country
-  Water Project
-  HARVEST Project
-  CSS Ava Center
-  CSS Printing Press



A PROJECT OF CHRISTIAN SERVICE SOCIETY

REV. ABDUL WADUD MEMORIAL HOSPITAL

রেভাঃ আব্দুল ওয়াদুদ মেমোরিয়াল হাসপাতাল
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HEALTH SECTOR

Reverend Abdul Wadud Memorial Hospital

In spite of poverty and setbacks caused by major natural disasters, Bangladesh has made praiseworthy improvements regarding the health of women and children. Since the mid-80s, the maternal mortality rate has come down by one-third, and in the last decade the child mortality rate has been cut in half. Improved life expectancy, immunization coverage, and tuberculosis and diarrhea control are also part of this success story. Even so, the country is still far from its goal of universal health coverage.

CSS started its intervention in health sector in 1988 through 'Child Survivor Program'. Simultaneously an eye care hospital was established at Rupsha, Khulna. Later it developed into full-fledged general hospital named Rev. Abdul Memorial Hospital (RAWMH). This hospital is the successful manifestation of CSS' Honorable Founder Rev. Paul Munshi's dream, established in 1998 at Tilok, Rupsha. Based on the philanthropic philosophy, RAWMH renders its services to the people from remote rural areas at an affordable rate. Located in the middle of lush green land, the 100 bed hospital offers multidisciplinary services through its General, Eye, Mother & Child, Dental, ENT and Orthopedics units as well as pathological unit with X-ray and other diagnostic facilities. It is located in the outskirts of Khulna with Rupsha River flowing alongside but having a convenient communication facility due to the Highways and Rupsha Bridge which directly connects the hospital to Khulna city. In October-2018 Digital X-ray machine and in December-2018 color ultra-sonogram machine were installed to provide comprehensive health care. With the help of Smile Bangladesh, an American medical team of 22 members conducted free cleft lip surgery at RAWMH from 3-7 March, 2019. To raise awareness day observances were celebrated including World Sight Day on 11 October-2018, World HIV/AIDS day on 1 December-2018 and World Health Day on 7 April-2019. From humanitarian perspective, poor patients receive financial support from Hospital's Poor Fund. At the same time eye camps are held in remote areas to bring eye care services at the doorstep of poor people.

Data on patients served by RAWMH from July, 2018 to June, 2019

Unit	Outdoor			Indoor		
	Hospital	Camp	Total	Hospital	Camp	Total
Eye	29434	4690	34124	611	343	954
Mother & Child and General	25098	405	25503	2417	0	2417
Dental	1465	196	1661	0	0	0
ENT	2505	0	2505	0	0	0
Total	57416	5291	63793	3028	343	3371





A joyful smile

In spite of day to day financial hardship, my father did not stop supporting my education. Currently studying Bachelor of Arts in a local college, my name is Sabera Khatun, an 18 year old girl from Amdanga village of Lohagora upazila under Narail district. I am the first child of my parents and brought up in a family of 10 members. My father, Mr. Amir Hossain, is a poor three wheel driver and my mother, Khadija Begum, looks after household duties.

Unfortunately I was born with cleft lip but could not afford a surgery. Due to this birth defect, I had faced difficulties during having meals. Speaking clearly was also a problem I was confronted with on a daily basis. At the same time I also experienced hearing problem. By and large, I had all the difficulties in the world that made it very difficult to communicate with others. My family members were deeply concerned about it but could not provide a solution.

Being a Microfinance beneficiary of Lohagora branch CSS, my mother came to know about free cleft lip and cleft palate camps of CSS Rev. Abdul Wadud Memorial Hospital with the help of Smile Bangladesh. On 25th February, 2019 the camp organizers came to our village

to promote the event and raise awareness by distributing leaflets and other communication devices including a notification on the Lohagora microfinance branch notice board on free cleft lip and palate surgery camps. As soon as it came to her attention, my mom contacted CSS hospital management on 26th February, 2019. Later I was registered to receive medical treatment on 2nd March, 2019. I was enlisted in the waiting list of patients for a preliminary checkup conducted by a group of doctors who are part of 22 member team from America. Eventually the specialized surgeons selected me for surgery which was successful. After receiving the free treatment my parents were relieved from the long-standing burden. At the same time I was very happy to see my new look and that brought a smile on my face. Now I feel confident and do not hesitate to talk to others. It is like discovering myself with fresh dreams of life. My future plan is to study hard, acquire a degree, and pursue a decent career. I want to take care of my family and contribute to the mainstream development of the country. Out of appreciation my mother expressed, "I am grateful to Almighty and thankful to CSS for the free surgery which has transformed my daughter's life. I also pray for the doctors who treated her with love and care".

Accelerating Sustainable Wash Services Project

Despite achieving success in increasing access to water and sanitation in recent years, some important issues still persist in the country such as poor water quality, lack of functional water sources, unsafe sanitation, and poor hygiene behavior. Previously WASH programs of CSS mainly focused on community awareness and hardware support including Rain Water Harvester and installation of sanitary latrines. But since July, 2017 there has been a shift in perception with the launching of Accelerating Sustainable Wash Services (ASWS) project. The project intends to make a long-lasting change in the lives of the poor through ensuring inclusive and sustainable WASH services in households, healthcare facilities and schools for the most vulnerable and excluded communities in remote rural areas of Khulna and Bagerhat districts.

This program is currently being implemented across 22 unions under 5 upazilas of Khulna and Bagerhat districts through a consortium including Woord en Daad, Max Foundation, CSS and VOx Impuls as funding organization. This consortium therefore proposes to strengthen and intensify the activities of a range of service providers present in the local WASH sector, who can positively impact the water, sanitation and hygiene situation of underserved Bangladeshi families. The main interventions include strengthening and initiating service providers with a focus on small and medium entrepreneurs, social marketing for demand creation among potential end-users and catalyzing a supportive environment.

Between July-2018 to June-2019, ASWS project organized training on System Change Monitoring for staff members where stakeholder reflection was a part of the training. There is plan to organize several reflection session during the project timeline. Project selected 55 household across 22 unions with the involvement of local elites, Hygiene promotional agents, Village development committees and Union Parishad to demonstrate hand washing devices. 277 Water Points were also repaired during the reporting period. ASWS project over the reporting period organized a total of 21 dialogue meetings involving the village development committee, WatSan committee & others aiming to enhance WASH activities in their respective community. Project organized 5 meetings with local WASH entrepreneurs and Micro Finance Institutions (MFIs) to build effective linkage among them so that the local entrepreneurs could avail credit support from MFIs with easy terms and condition.





Tough time never lasts but tough people do

Life of a small entrepreneur in the rural part of Bangladesh is extremely challenging. I have experienced ups and downs of life. At some point I wanted to give up and go back to farming but I decided to hang in there and see it through to the end.

My name is Mohammad Ali Howladar, a 58 year old sanitary entrepreneur from Gilatala Bazar of Rampal upazila under Bagerhat district. I produce different kinds of sanitary goods. Alongside, I offer diversified services such as sanitary latrine installation, selling hand washing devices, connecting community people with pit emptier and water point mechanics. I started my business in 2012 with an investment of BDT 50,000. In the beginning my earning was so poor that I struggled to take care of my family's subsistence. Therefore, I could not expand my business. Despite of hard work and perseverance, I struggled to excel in my profession. However, I identified some shortcomings including poor knowledge in book-keeping, lack of know-how to produce high quality sanitary goods and limited social marketing skill. In the meantime CSS-Accelerating Sustainable Wash Services (ASWS) project came into being in my village in 2017 with an offer to provide free training on sanitation business development. With a hunger to learn and succeed, I enrolled for the course. I received training on

business promotion, quality and variety of production, social marketing techniques and accounts keeping. Following the training, ASWS project staff helped me to establish a network with wholesalers, retailers and companies. Subsequently, I was linked with a MFI called "Mukti" from where I received a loan of BDT 50,000 to broaden my product line. At the same time I took part in a learning and exposure visit with the project staff to learn different features of diversified products, how and where to buy materials, how to promote finished products etc.

Nowadays, I am producing 10-12 kinds of products, promoting them in the community through courtyard meetings with the help of female hawkers called Health Promotion Agent (HPA), and Wash Promoter of ASWS project. I am paying commission to the agents for selling my goods and I am also a part of Sanitation Business Association (SBA) at the upazila level and we meet monthly to develop our linkage across Rampal upazila. As a result I am enjoying an upward income trend. In 2017 my monthly profit was only BDT 8,000. It reached BDT 10,450 in 2018 and so far my total revenue in 2019 stands at BDT 65,500 with a profit of BDT 17,800. I began my business with a capital of BDT 50,000 but at present it stands at BDT 225,000.

Advocacy on Safe Motherhood Project

“Safe motherhood” is not an opportunity; it is a right of every woman. And Bangladesh has a long way to go when it comes to providing quality maternal care and reducing maternal deaths. However, Bangladesh has made praiseworthy improvements in many fields of maternal healthcare. The percentage of births in health facilities increased from 23 percent in 2010 to 47 percent in 2018. Therefore, Bangladesh needs to achieve the remarkable target to reduce maternal deaths to 70 per 100,000 live births by 2030, which is one of the SDG goals.

CSS-Advocacy on Safe Motherhood Project is being implemented in 8 unions of Fakirhat upazila under Bagerhat district. The main objective of the project is to improve health condition of the people especially the maternal health in the intervention area through effective initiatives of CBOs. Expected results are; improved role of public/ private health service providers to ensure safe motherhood in Union and Upazila level, increased awareness and behavioral change of the people regarding safe motherhood, and active role of Divisional/Regional level Govt. officials to ensure the availability of human resource and other resources in the health centers of target area. During this reporting period 34,554 households were covered that includes 30,025 direct beneficiaries. During this period 2 advocacy meetings with union level officials of health department and 2 advocacy meetings with union level officials of family planning department were held. At the same time 1 meeting with private health service providers and 2 meetings with local and national level journalists were held as a part of media advocacy. A total of 181 community meetings were conducted by CBOs. 10 meetings with community to reduce early marriage and 9 meetings with community clinic management committee members were also held. To create mass awareness day observances were acknowledged on safe motherhood day, world health day and world population day. There were 2 advocacy meetings at district and divisional levels were held to increase support for safe motherhood.





When the strength of motherhood is greater than social stigma

Popy Samad is an inhabitant of Barashia village under Chitalmari upazila of Bagerhat district. She is married to Samad Sheikh from Fakirhat upazila. One year after her marriage she got pregnant. Talking about her experience with her first pregnancy she said, “Being young and inexperienced I had no idea on how to take care of myself. Neither my parents nor my in-laws gave any advices. So I left it to Almighty God. After enduring 2 days of severe labor pain, with the help of a village birth attendant I delivered a baby girl at home”.

Eight years had gone by; she became pregnant for the second time. But she could not forget her terrifying experience from previous pregnancy. She in fact had suffered mentally from pregnancy phobia. This time she tried to convince her husband and pursued him to talk to her in-laws to take her to doctor for check-ups. But sadly due to social stigma, her husband felt shy to talk to his parents regarding his wife’s pregnancy. In the meantime Ranu Das, one of the community volunteers of Advocacy on Safe Motherhood project, heard about Popy’s case during a courtyard meeting in her village. Subsequently, Ranu paid a visit at Popy’s house and had a meeting with her in-laws. While explaining the different aspects and importance of anti natal checkup to ensure the safety of mother and newborn, Popy’s in-laws paid little attention

to it. With her prejudiced mindset Popy’s mother-in-law said, “It is a matter of embarrassment to take her to clinic. What my neighbors would think?” Despite emphasizing on the benefits of anti natal care and institutional delivery, Ranu along with other CBO members failed to convince her. However after a few more attempts by CSS staff and CBO members to convince Popy’s husband and in-laws, finally they agreed to take her to clinic. One of the CBO members named Nibedita Das took charge of her and took her four times for ANC checkups before her delivery.

Popy later expresses with self-assurance, “During ANC checkups I came to know about pregnancy nutrition, immunization, importance of having at least 2 hours of rest during day, my blood group, importance of having a blood donor and some savings.” Mita, one of the staff members of AOSM project, helped her to obtain DSF card and receive maternal allowance from union parishad. Eventually she gave a normal birth of a baby boy on 7th October, 2019 at Fakirhat Health Complex. After the delivery, she took vitamin A capsule and breast fed her baby. “I have taken 2 prenatal checkups after my delivery, immunized my baby and now he is doing fine,” says a satisfying mother. She appreciates the total effort from the core of her heart.

Ma'r ANChAL Project

The prevalence of underweight among children aged less than five years in Bangladesh is still high (41%). Nearly one-third of women are undernourished with body mass index of $<18.5 \text{ kg/m}^2$. The prevalence of anemia among young infants, adolescent girls, and pregnant women is still at unacceptable levels, despite the recent success in reducing maternal and newborn death.

Mother's and Assuring Nutrition for Children through Application of Learning (Ma'r ANChAL) project aims to improve the nutritional status of adolescent girls, pregnant women, lactating mothers and children less than 2 years of age in Rampal upazila of Bagerhat district. In line with SDG-2 (End hunger, achieve food security and improved nutrition, and promote sustainable agriculture), project interventions are being carried out across 63 wards of 7 unions under Rampal upazila. Empowering girls and women by enhancing their decision making power regarding their own, family and community affairs is a vital component of the project considering their low status in the society. Alongside, the project also focuses on skill development of Poor and Extreme poor family members to help them increase their household income. Another key objective of the project is to increase the responsiveness of local elected bodies and government health service providers to health and nutritional needs of the community. Major activities from May, 2018 to June, 2019 include 756 no. of community courtyard sessions involving 20,187 females and 53 males, 24 IGA training for Poor and Extreme Poor (PEP) households with a total beneficiary of 566 females and 34 males. Following the training start-up capital for IGA was provided among 690 PEP women, seed support for homestead gardening was provided to 3870 women and 3 men. To ensure healthy mother and baby 882 growth monitoring sessions were held for newborns and 2400 pregnant and lactating women were given nutrient food supplements.





Khadija's wealth is her baby's health

Long lasting poverty resulted in malnutrition and illness in my family. My husband being a poor bi-cycle mechanic works on the roadside. I am Khadija Begum, a 23 year old housewife from Ujalkur union under Rampal upazila of Bagerhat district. Due to having no bi-cycle garage of his own prior to receiving support from project, my husband's income was quite poor. I also have a 5 year old son who is physically handicapped. In this circumstance I got pregnant for the second time. With the guilt of not being able to treat me properly during my first pregnancy, my husband couldn't come to terms with another unplanned pregnancy. However, Ma'r ANChAL project comes to being in our village. During house visits by project volunteer I was identified and enlisted in the beneficiary's list. Project field worker by the name Doly Rani Mondol took special care of me after checking my background and history.

According to Doly's advice, I regularly attended courtyard meetings to gain important knowledge on mother & child nutrition. At the same time my bodyweight was monitored at regular interval to ensure safe delivery and healthy baby. Project volunteers often provided important messages such as avoiding heavy work, eating iron-rich food, taking enough rest and most importantly not to miss regular check-up. As a project beneficiary I received supplementary nutrition packages in due time that helped me to stay healthy and give birth of a beauti-

ful baby girl. Seeing mother and child healthy, my husband joyfully says, "I have no words to express my gratitude to the whole project team. If only I was aware of the pregnancy issues earlier, probably my first child wouldn't have born with physical difficulties." Mentally I was quite stable then but I wished for financial solvency to take care of my daughter. During this period I was recommended by local CBO for financial support. Accordingly, my husband received 2-day training on bi-cycle mechanics and subsequently some spare parts were purchased and given to him. A garage was setup from where he could repair bi-cycles and sell parts at the same time. This initiative brought fruits in the family as his hard work began to payoff. On the other hand my father-in-law offered me a portion of his land to grow vegetables. Now I don't have to buy vegetables from market. When I was broke nobody helped me but thanks God, I don't have to borrow money from anybody anymore.

I believe there are still a lot of women having misconception regarding safe pregnancy. A project like Ma'r ANChAL can make positive changes through creating awareness in the community on mother's and children's nutrition. I hope and pray to Almighty for the continuation of such support so that many more women in my country are touched by His blessings.

Outreach Eye Camps

The project aims to create community awareness on eye health and deliver eye care services at the doorstep of the poor and marginalized communities of the rural remote areas of south-western Bangladesh at free of cost. Due to low socio-economic condition and lack of knowledge in eye health and hygiene, the underprivileged population of this region tends to give less priority when it comes to eye health care. Christian Service Society (CSS) addresses this issue by reaching out the economically disadvantaged communities with its eye care services by the eye unit of Reverend Abdul Wadud Memorial Hospital (RAWMH). In line with 'Vision 2020: Right to Sight' global campaign, the project is committed to contribute towards eliminating avoidable blindness from the country within 2020 by creating easy accessible comprehensive eye care services for those who cannot afford it.

Eye care unit has been conducting eye camps in the nearby villages of Khulna and Bagerhat districts for the past 18 years. This project further strengthens the capacity of the eye unit of RAWMH to cover larger geographical area in spreading eye health messages, providing primary screening and identifying eye patients, especially cataract patients from hard-to-reach communities across 32 upazilas of Khulna, Bagerhat, Satkhira and Pirojpur districts. Patients are registered and then their visual acuity is tested. The next step is preliminary examination by an ophthalmologist followed by distribution of medicine and eye glasses. Finally, identified cataract patients are transported to RAWMH for surgery. This 6-month long small scale project began in April, 2019 and until June, 2019 seven eye camps were organized and held. On 20 April eye camp was held in Balaibunia union of Morrelganj upzilla under Bagerhat district, serving 200 outdoor patients and 9 patients were provided with cataract surgery. Similarly on 29 April camp was held at Chalisha of Pirojpur district, serving 198 outdoor patients and 25 cataract patients. On 13 May at Perikhali of Rampal upazila under Bagerhat district 192 outdoor and 7 cataract patients were served. Four more eye camps were held in the remote villages of Satkhira, Khulna and Bagerhat during May and June. In seven eye camps a total of 1291 outdoor patients and 77 cataract patients were given treatment for free.



HIV/AIDS Prevention Program

The risk of being infected by HIV in Bangladesh has remained to be at low levels in the most vulnerable groups. The main reason for this low prevalence could be the early and sustained HIV prevention programs targeting high risk groups backed by a contemporary surveillance system. However a total of 869 people affected by Human Immunodeficiency Virus (HIV) were identified in Bangladesh in 2018, according to a recent government survey. The survey also said that the country's first HIV infected patient was identified in 1989. Since then, a total of 6,455 HIV infected people were identified in the country, of them 1022 people have died of the disease. In Bangladesh, as in other countries in the region, HIV risk arises mainly from unprotected paid sex, sharing of used needles and syringes by IDU, and unprotected sex between men who have sex with men. The victims of HIV/AIDS are still subject to social stigma and lack of acceptance in Bangladesh.

CSS started HIV / AIDS prevention and rehabilitation program in 2007. Until 2015, the project was running in collaboration with the donor organization. Since 2016, only prevention activities are being managed by CSS's own funding. The project activities are in operation at Baniashanta Brothel drop-in center of Dacope Upazila under Khulna district. The main beneficiaries are the brothel based sex workers and their clients. The services of the project are awareness & health education (one to one session and group discussion), counseling, free medical treatment and medicines, as well as child care and looking after other members of the sex worker's family. The main activities from July, 2018 to June, 2019 include one to one sessions involving 1682 persons, Sexually Transmitted Infection (STI) treatment to 101 sex workers and their clients, general health treatment to 165 sex workers and their children, and free medicine of worth BDT 46,291 were distributed. On World Aids Day, day observance was held in Khulna city and at Baniashanta brothel, Mongla.



Nursing Institute

Nursing is an honorable profession. Also nurses are the heart and soul of the healthcare system. They are the most trusted healthcare professionals. Despite all the good reasons why people should choose to become a nurse, Bangladesh is suffering from severe shortage of nurses and qualified health workers. WHO survey report shows that Bangladesh is one of the 58 countries identified with having severe shortage of nurses, midwives and qualified health workforce. Number of nurses per 1,000 people is among the lowest in the world, according to the WHO report.

With an overall goal to fill up the vacuum created by the shortage of qualified nurses and to create employment opportunities among the young poor unemployed males and females of disadvantaged communities, CSS has established a nursing institute at Tilok, Rupsha within the campus of Rev. Abdul Wadud Memorial Hospital (RAWMH). The 100-bed hospital provides excellent opportunities for nursing students to gain practical experience and internship as well as supply of qualified nurses anywhere to meet the increasing demand in Bangladesh is ensured. The idea is to produce nurses who are compatible with international standard and be able to work anywhere in Bangladesh as well as abroad. The young men and women from disadvantaged communities with a minimum qualification of Secondary School Certificate (S.S.C) are considered eligible to enroll for the course.

Having obtained the approval from Bangladesh Nursing Council on 26 December, 2018, the institute has launched a government certified program; 3-year diploma in Nursing science and Midwifery. After the orientation program on 2nd February the institute began its classes on 3rd February, 2019 with 30 students of which 24 are female and 6 are male. Among them scholarships were granted to 9 students who are in need of financial assistance. Other major activities include an exchange of dialogue with parents on 18th March, completion of the construction of 2nd floor, inauguration ceremony on 27th April, and rally and day observance on 21st February (International Mother Language day) and on 26th March (Independence Day). At the same time, in order to ensure accommodation and housing facilities for the students, a girls' hostel has been constructed next to the institute building.





EDUCATION SECTOR

Home of Blessings

Of course, education is a basic human right, but for a developing nation like Bangladesh, attention needs to be paid to female education in particular. It is a common practice in rural households to not send their young daughters to schools as they believe females are born to solely run households. It is highly important to bring up young girls in our country as educated women. First and foremost, the number of child brides in Bangladesh will take a dive. The national average age of conceiving children will rise and this means the health of both the newborn and mother will not be compromised.

One of the priority areas of CSS is to groom the young girls from disadvantaged communities with formal and spiritual education to help them grow to their full potential. Once they graduate from Home of Blessings after Secondary School Certificate (S.S.C) exam, they go for higher studies and play a significant role in their families and communities. The ultimate goal of this program is to develop female leaders who can subsequently impact their respective communities and become role models for others. To accomplish this dream Home of Blessings (HoB) was established in 1981. It is basically an orphanage care for the destitute girls of remote areas. Currently CSS is bringing up a total of 727 girls with parental love and care of which 329 girls are at HoB Gallamari, Khulna and 398 girls are at HoB Gazipur, Dhaka. Secured accommodation, nutritious meals, clothing and regular health checkups are also being provided alongside formal education. Moral and spiritual education is an important part of the program to help the girls develop into good human being and a responsible citizen. During this period day observance on special occasions were celebrated including annual sports day, pre-Christmas celebration, Bengali New Year, Birthday of CSS Founder Chairman to impart girls with cultural education and values. Parents gathering were also organized and held twice to keep them in touch with their children's overall progress.





Jui makes it happen against the odds

I grew up in a family along with two more siblings that was solely dependent on my father who was a fisherman by profession. But in 2006 the family experienced a huge setback when he suffered a brain stroke and became paralyzed. My name is Jui Ray, a 15 year old girl from a village called Koligram of Gopalganj district. Currently I am a student of class 9 in Rev. Paul's High School. My father was literally bedridden until 2010 when he passed away. During this difficult period and till now, my mother has been taking care of the family. We are lucky to have a mother who had formal education in her childhood and therefore she found a job of a school teacher. She is my role model and I want to be educated like her.

We neither had our own land on which we could grow crops, nor had a decent home to stay. Our meager hut was made of hays and bamboos. We could hardly afford 3 meals a day and on the top of that our education came to a halt. With limited income my mother had to take care of my father's illness as well as the basic needs of the family.

However, one of our neighbors named Mr. Mrinal Ratno came to our house with some encouraging information.

He informed about the orphanage care program of CSS Home of Blessings. Afterwards he took my mom to HoB office at Gallamari, Khulna to apply for my admission. She described the adversity that our family had been going through. The management of HoB took the case seriously and promised to offer admission upon available opportunity. Finally I put my first step at HoB on 27th June, 2009 just a year before my father's death. Despite his illness I was very dear to my father and it took a while to soak up the pain. Apart from that hiccup, my life has taken a new direction since coming to HoB. Basic needs are being taken care of including nutritious meals, clothing, health care, education and most importantly a healthy social environment. I am a girl who likes to work hard and take my studies seriously. As a result I am being rewarded with excellent grades in the exams. At the same time, I am being mentored on spiritual and moral education.

My dream is to be an aircraft pilot. I am also interested to take up charity work in future to help the destitute children of Bangladesh. I am thankful to my sponsors, CSS and above all The Almighty God for the transformation in my life.

Leadership Training Program

Bangladesh is a secular country where people from different religions live together in harmony and peace. However, the Christian community has one of the lowest participation rates in the social and political mainstream of the country. The reason is because they are the smallest religious sect and they lack effective and charismatic leaders. In response, the Leadership Training Program was designed and created to identify and foster future leaders from the Christian community in Bangladesh. Under this program, poor and commendable Christian boys and girls are provided with financial support in the form of monthly stipend to continue their education in colleges, universities and beyond. It enables promising young change makers to take on social initiatives. LTP aims to demonstrate the power of youth in leading change in their communities. The program believes that people from all walks of life can exercise leadership and it is a part of our efforts to nurture and encourage the passion of youth by connecting them to the right tools and networks, and help them grow as catalysts of change.

Apart from the meritorious students of HoB and CBESP, LTP support is also open for outsiders who are talented but financially incapable of continuing studies in college and universities. To impart moral values and spiritual education, LTP organizes local gatherings throughout the year by forming location-based cell groups across the country. Consisting of 25-30 members, each cell group gather together once a month in the presence of local religious cleric. Workshops on leadership development, quiz competitions and inspirational talks are the part and parcel of the cell team meetings. A yearly alumni gathering was also held to keep the graduates in touch with the program. The major activities from July, 2018 to June, 2019 include stipend distribution among 225 students, one local gathering involving 34 boys and 36 girls, one alumni gathering involving 20 boys and 29 girls, five alumni committee meetings, 64 cell group meetings involving 648 boys and 743 girls as well as 33 guests, and one meeting with local elites and church leaders.





Nayon is making a difference in his community

It was really painful for me to see my mother spending most of the time in bed. It was even more agonizing to see her spending days without medical treatment. I even thought of quitting school and do some odd job to help her recover. I am Nayon Majumdar born on 24 October, 1997 in a village called Khetopara in Satkhira district. My father works as a daily labor in a pen manufacturing company in Jashore district. My mother is basically a housewife, looking after household chores. I have one younger brother who is a candidate of Secondary School Certificate (S.S.C) exam. I grew up in a poverty stricken family. My father being the only breadwinner struggles big time to keep up with family expenses. Furthermore, he has to take care of my mother who has been suffering from arthritis. So, mine and my brother's education was always under threat.

Despite the financial hardship in the family, my parents kept on giving us motivation to not stop education. When we came to know about the Home of Blessings conducted by CSS, we found a glimmer of hope. In spite of her illness, my mother communicated with CSS and submitted a letter to the authority with a request for my admission. Eventually by the grace of God, I got myself admitted at Gallamari Home on 1 September-2004,

hence a new chapter began. The second chapter of my life went ahead with CSS when I was included in Leadership Training Program in 2016 to pursue further education.

After passing S.S.C in 2016, with the support from LTP I got admitted in Govt. Polytechnic Institute in Jashore district. Currently I am studying 4-years Diploma in Automobile Engineering. I am now in the final year and hoping to pass the course early next year. I am so happy at the moment because I am not financially dependent on my father anymore. Ultimately this has allowed me to be involved in social and spiritual activities of LTP. Attending cell group meeting regularly has helped me a great deal to develop my spiritual understanding and learn how to pray from heart. I participate in the Church activities in praise of God by playing the musical instruments. I keep on trying to develop my personal skills through taking part in the cell-group meetings regularly.

Nowadays I take part in social activities and playing a vital role in community. I am more respected in the community and especially young boys and girls come to me for guidance and motivation. I am really glad that I am able to help those who are trying to bring positive change in their lives.

Community Based Education Support Program

Although children are going to primary school in larger numbers than ever before, the rate at which children drop out from school remains high in Bangladesh where over half of the children who start primary school do not go any further. There are many factors associated with the process of dropping out from school. Some of these factors belong to the individual or child, such as poor health, under-nutrition or lack of motivation to learn. Others emerge from children's household situations such as child labor, migration and poverty.

Community Based Education Support Program (CBESP) is another initiative of CSS education sector that facilitates community partnerships among schools, families, religious institutions and local authority in support of children's education. It provides the children an opportunity to enhance their learning and adaptability while living with their families and communities. The philosophy of this program is that family and community are the ideal institutions providing congenial environment for children to flourish.

The overall objective of this community approach is to ensure comprehensive and sustainable development of the disadvantaged children who would eventually contribute to the better livelihood of their families as well as their communities. Through this program CSS has been supporting 334 boys and 184 girls (a total of 518) with enrolment in local school and ensuring regular attendance, after school tuition, school dress & educational materials, food package distribution, spiritual education and attachment with local religious clerics. Local CBOs are formed with the participation of teachers, parents and local elites to monitor the overall activities of the program in line with the expected results. To enable the children with moral and spiritual growth, the program takes special care by linking them with local religious institutes of their respective religions. Here children along with their parents attend quarterly gathering in the presence of local religious clerics. Furthermore awareness sessions of the guardians of the students are conducted on the subject of the value of child education, proper parenting method and healthy lifestyle.



Hope Polytechnic Institute

The underprivileged children and youth go through extreme hardship to continue an uninterrupted student life. With the limited budget for family maintenance their parents struggle to pay for educational expenses of their children. But still they are prepared to make sacrifices for their children with the hope of a good future for them. However in reality there is no guarantee of employment after completing Bachelor or even Masters in any discipline. Therefore, Diploma in Engineering comes into play in the job market of Bangladesh.

Addressing this need for human resources with practical knowledge & skill, Hope Polytechnic Institute (HPI) was established in Khulna in 2011. It is a program mainly focused on practical and skills-oriented training. It is a technical course that only covers the essentials when ranked with an undergraduate engineering degree. It aims to provide students with industry or job related engineering knowledge, scientific skills, computing and analysis, mathematical techniques to communicate in the field and ability to apply problem solving techniques. The institute operates under the executive control of the ministry of education, Government of the People's Republic of Bangladesh and acting through Bangladesh Technical Education Board (BTEB). In addition to Diploma in Civil, Electrical and Mechanical recently in 2018-19 diploma in computer has been launched. In 2019-20 textile engineering will be added with the approval from government. The educational curriculum of this Polytechnic institute is set as per the course curriculum designed by Bangladesh Technical Education Board (BTEB). The very first batch of this Polytechnic institute completed their four-year diploma course in 2016. The HTI and HPI of CSS are located in same arena beside the Home of Blessings program and Rev Paul's High School.

In 2017 HPI secured the first position in Skill competition that involved all the major technical institutes of Bangladesh. Although the institute began its journey with 144 students, currently there are 405 students appeared in the final term exam during this period. As a part of CSS' philanthropic philosophy, on 16 June, 2019 stipends were provided among 359 poor students from educational aid fund of CSS.



Hope Technical Institute

Bangladesh, as a developing country has been suffering from lack of skilled manpower due to the poor formulation and implementation of strategies. In our journey to achieving middle income country status, if we want to achieve competitive advantage through our huge workforce then there is no alternative to transform manpower into human resource by the proper implementation of technical & vocational education and training.

Bangladesh is one of the most populous countries in the world with a population of 160 million but this population could be an additional advantage for the country if we can convert our people into competent human resource. Technical & Vocational Education and Training (TVET) could be the most effective tool to develop the skill and knowledge of the people as well as it can help the nation in becoming a competent one. In today's world, the growing rate of change driven by technological breakthrough, new forms of work places, new demand for quality products and finally the shortening of the product life-cycle demand flexible workforce with diversified skills.

With a view to contribute towards achieving country's mission and vision, CSS established Hope Technical Institute (HTI) in 2006 with an objective to increase competency and employability among unemployed youth, especially from disadvantaged communities. The institute offers short-term, med-term and long-term courses on different trades including general mechanics, general electric work, refrigeration & air conditioning, welding, automobile, tailoring & dress making, mobile phone servicing, block butik, karchupi etc. In partnership with Bangladesh Women Chamber of Commerce & Industry (BWCCI), HTI has launched Skills for Employment Investment Program (SEIP). It is designed for female entrepreneurs with a 3 month short course on beautification, food & beverage, fashion design, product development and entrepreneurship development. Two parents' gatherings were held on 14 October, 2018 and 15 June, 2018 to collect parent's opinion and feedback on overall services of HTI. During July, 2018 to June, 2019 alongside two parents gathering equal number of network meeting were also held. A total of 631 students were enrolled and 234 students were graduated from the institution.





Keeping composure in adverse situation

We were happy as a family until my father's sudden death when I was only 15. At such a young age I felt the need to do something to take care of my family but did not know what to do. I am Jonson Bala Antor, son of Mr. Shimshon Bala and Mrs. Rima Bala, living in Razghat Christian Colony of Avoy Nagar upazila under Jashore district. I am currently studying 2-years S.S.C course in General Mechanics at Hope Technical Institute (HTI) in Gallamari, Khulna.

Life has not been so kind to me. But strong faith in God and my mother's love gives me strength to fight for another day. My father was working in a jute mill and taking care of the family like a responsible father. But after losing the only breadwinner of the family, we faced great difficulties to hang on to our existence. My mother, who had been a housewife all her life, began to work as a housemaid in the neighborhood. However, in the pursuit of self-employment, she later enrolled for a training course on Beautification at HTI sponsored by Bangladesh Women Chamber of Commerce and Industry (BWCCI).

Coming in contact with Hope Technical Institute (HTI), she saw the opportunity for young boys and girls to take

up a technical and vocational course and find employment in quick time. By the time I passed Junior School Certificate (JSC) exam, I became eligible to enroll for a technical course in HTI. My mother took me there and got my admission done. At last my life comes back on track as far as my education and future career is concerned. But my mother was all alone fighting hard to support the whole family. I began to look for a job during my vacation and found one in a jute mill. It helped me to earn some extra cash for the family.

My immediate plan is to complete my Secondary School Certificate exam and find a job through Job and Business Service (JBS), which is another program of CSS. My long-term goal is to complete Diploma in Mechanical engineering and find employment in a foreign country. Once I enhance my competencies, I will try to find a job in a more developed country where I will be paid much better. I will be earning foreign currency and sending remittance back home. In that way I will contribute to my country's economy, and of course take care of my mother and brother. I want to provide quality education for my brother. I know it's still a long way to go but my trust in God will definitely guide me in reaching my destiny.

Job and Business Services

Bangladesh's GDP growth has been unable to create jobs proportionately over the past decade, raising questions about the significance of the growth for a large section of the population. Unemployment and underemployment are major problems in not only Bangladesh but also around the world. No country on the globe is totally free from it. But this crisis is even more severe in this country due to the disparity between the number of job seekers and job providers. Every year thousands and millions of fresh graduates are being added to the job market but limited job vacancy is only leading to higher unemployment rate, hence creating socio-economic imbalance.

In response to this socio-economic problem CSS established Job and Business Services (JBS) with an aim to help job seekers to find suitable jobs. JBS also emphasizes on developing entrepreneurship to promote self-employment as an alternative to traditional jobs. A country like Bangladesh with substantial population growth, will always struggle to provide jobs for its entire youth population who are making themselves available at job market. In that case entrepreneurship development can be an effective solution to keep the wheel of country's economy going by reducing unemployment rate.

JBS develops and facilitates a linkage between job seekers and job providers and prepare job seekers with the skills and efficiencies, in accordance with the demand of job market. From July, 2018 to June, 2019 through promotional activities 420 graduates were enrolled into JBS as clients. 349 students received on job training through linkage and partnership with different industries and companies. Both internal and external clients were given job interview and work attitude training on preparing CV, application process, basic questions regarding job interview and attitude, behavior in work place etc. A total of 203 JBS clients learned basic concept of business, types of business, qualities of an owner, budgeting and marketing plan to open a business from Business Skill Training. JBS arranged exposure visit for 70 HTI clients in a jute mill named "Jute Textile Mills Ltd". During this reporting period, a total of 61 TVET trainees/JBS clients were employed in relevant jobs. Simultaneously a total 202 TVET trainees/JBS clients were self-employed in relevant sector after completing training.



Reverend Paul's High School

Proper education at a teenage can empower human beings by liberating individual mind from the obscurity of ignorance and darkness. In spite of the highest importance given by Bangladesh government to the education sector to ensure education for all, the education system of Bangladesh faces several problems. Low performances in primary and secondary levels and dropout are matters of concern. Low performances are results of poverty, widening disparities in education opportunities and facilities, poor school attendance, lack of skilled school teachers, burden of excess curriculum, grading system and high cost of education.

With a view to shed the light of education among the marginalized children, Rev. Paul Munshi, Honorable Founder of CSS, established this school in 1981. It is a government registered school up to secondary level which is open for all in the community. The school is a lighthouse for the students of Home of Blessings and the poor children from nearby communities. The school building is an L shaped, two storied building with a grassy playground in front. The school has a library, laboratory and computer lab facilities available for the students. Currently there are 1320 students among them 722 are girls and 598 are boys. In 2018, total of 164 students appeared Junior School Certificate (JSC) exam, among which 160 passed the final hurdle of primary education. In the same year 85 P.S.C students out of 85 passed the exam. The success rate of S.S.C exam was 91.55%. Some of the meritorious students also received scholarships from government for their outstanding performance. Three students received this scholarship under talent pool category and five received under general category.



Hope Non Formal Pre-Primary School

One in five children dropped out of school last year due to high levels of poverty, child marriage, social insecurity and marginalization. Although data from Bangladesh Bureau of Educational Information and Statistics (BANBEIS) showed a 10% increase in the net enrollment rate for secondary and primary schools in the last ten years, it also pointed to an alarming dropout rate. Although primary education is free and the textbooks are provided by the government, a large number of children from ultra-poor areas, especially from the communities who are at the receiving end of climate change are barely enrolled in the public school system.

CSS accentuates the fact that family environment and school environment are equally important for the intellectual and psychological development of a child. Pursuing this belief, CSS introduced HNFPs as another community centered approach of Education sector, targeting disadvantaged children from hard to reach areas. The main objective of this program is to ensure school education for those vulnerable children who are at the risk of drop-out. These schools are connected with Micro Finance Program (MFP) and located in 48 different locations across 20 districts. Originated from the comprehensive family approach concept of CSS, target groups of these schools are the children of CSS microfinance program beneficiaries. The schools provide the pre-primary education to the children and ensure the continuation of their formal education.

The other features of this program include awareness sessions for the mothers to disseminate information on hygiene, healthy living style, importance of children education etc. Appointed as rural school teachers, the females also play the role of community organizers. At the same time the school management committee structure is comprised of the mothers of the children. The idea is to empower these women in making decisions concerning their children's welfare as well as to develop responsible frame of mind towards their children's education. Currently there are 48 HNFP schools being run by a tutor appointed for each school. These schools are accommodating a total of 1405 students and their success rate in exam is 100%.





Poverty is not a barrier for the brilliants

Although I am the only child of my parents, my father being a daily labor struggles to meet the necessities of our family. He can barely afford my school fees and other educational expenses. I am Brishty Bishwas, daughter of Mr. Bipul Bishwas and Mrs. Monni Bishwas. We are the inhabitants of Chitalmari upazila under Bagerhat district. On the other hand my mother has an ailed knee that she has been suffering with for long. It is so bad that she cannot walk without a crutch. My father being the only breadwinner of the family works very hard but still does not make enough money to attend the needs and comfort of my sick mother. Most of the time he is out of his house either doing outdoor labor, or looking for work here and there. Therefore, he does not have the time to look after my education and welfare.

Despite my mom's limitation in her mobility due to her troubled knee, she had always been concerned about my education. Luckily, mom met Archana Mondol who is a community school teacher of CSS. While talking to Archana, she briefly described about our economic hardship and shared her cherished dream to send me to school. With hope she expresses her desire to Archana, "I wish I could find a school where my daughter would receive some financial support so that she can continue her

studies. I sincerely believe that education is the only ladder for her to climb out of poverty". The community school teacher of CSS, Archana Mondol, was actually looking for poverty stricken children like me with strong desire for education. She helped with the enrolment formalities at Chitalmari Hope Non Formal Pre-Primary School. This is how I got the opportunity to study for free of cost. My hard work and perseverance soon paid dividends when in 2016 I stood first among all the boys and girls. Currently, I am one of the top students of grade three. I take a lot of interest in class lectures and exams. I still have the desire to improve further and make my parents proud of their daughter.

My mom later became one of the beneficiaries of CSS Micro Finance Program. After joining the team 'Joba', she took a loan of BDT 25,000 as a team member. With that money she just managed to buy a small piece of land on which she hopes to build little house in future to ensure a shelter for the family. With thankfulness and appreciation my mother expresses, "I sincerely pray for CSS and the project staff of HNFPS for their sincere support. Not my daughter only but also many more children from poor community are being supported by this program to help continue their formal education".

Rights Protection of Susceptible Children Project

Social norms and economic realities mean that child labor is widely accepted and very common in Bangladesh. Many families rely on the income generated by their children for survival, so child labor is often highly valued. Additionally, employers often prefer to employ children because they are cheaper and considered to be more compliant and obedient than adults. When children are forced to work, they are often denied their rights to education, leisure and play. They are also exposed to situations that make them vulnerable to trafficking, abuse, violence and exploitation.

Rights Protection of the Susceptible Children (RPSC) project aims to decrease the process of child labor involvement by organizing and empowering children, awareness raising, creating alternative livelihood options and ensuring basic services. CSS is currently implementing this project in selected 16 wards of Khulna City Corporation areas for three years (2019-2021) to eliminate child labor by withdrawing children from hazardous work and safeguard the vulnerable children by preventing their access to hazardous works. The RPSC project is a part of a nationwide larger program namely "Excluded People's Right". The direct beneficiaries of RPSC project are 5500 children where 3500 children are vulnerable to child labor and 2000 children who are involved in hazardous jobs. 2000 family members of the children will also be given skill development training to take up some Income Generating Activities (IGA). So far a total of 5269 children have been identified who are either involved in or deemed as vulnerable to child labor. 8 Learning Centers (LC) have been established and activities with the children have already started. At the same time 192 Children Clubs out of targeted 220 have been formed. 18 family members groups have been formed out of targeted 80 groups and train them on skill development to help them take up some Income generating activities with an aim to compensate the income that would have been generated had their children been involved in hazardous jobs.





ECONOMIC DEVELOPMENT SECTOR

Micro Finance Program

Microfinance institutions have had sustained benefits over two decades in reducing poverty and increasing incomes. Today, Bangladesh's MFIs cover some 32 million members and give out more than \$7.2 billion annually. Instead of relying on the savings of borrowers, MFIs now have access to institutional funds, including commercial banks. Modern microfinance in Bangladesh has expanded its scope from home-based activities and self-employment to include savings and insurance, microenterprises, and productive employment.

Microfinance of CSS began its journey in 1972, right after the liberation war, by introducing credit facilities for the disadvantaged people of Bajua, Dacope upazila, with a view to rebuild the war stricken communities. Through Micro Finance Program, CSS offers small loans to underprivileged borrowers with easy terms and conditions who lack stable employment or any feasible credit ratings. The primary target group is the rural poor women who have no access to banks or financial institutions. The overall goal of this project is to develop, promote and nurture female entrepreneurship by creating entrepreneurial culture and access to finance. Alongside providing financial services, beneficiaries are regularly involved in meetings where motivation is provided and important tips are given on how to manage and grow businesses. Awareness is also an important element of this program that includes healthy lifestyle, safe water, hygienic sanitation, children's education, child marriage etc.

Currently MFP of CSS has spread among 29 districts with a total of 215 branch offices. Different types of financial products and services that are in offer including small general loan, small business loan, agriculture loan, fisheries loan etc. At present 1,698 staff members are working and a total number of active borrowers is 354,642.





Hard work today, prosperity tomorrow

This is the story of Mosammat Sharmin from Brahmarkanda village of Faridpur district. Born in a family of seven including five siblings, she hardly had her basic needs met. Shafiqul Islam, her father, was a fourth-class employee in a government organization. Mosammat Komela Begum, her mother, looked after household responsibilities. Being a mediocre employee, Sharmin's father's monthly salary was only BDT 8,000 and he was the only breadwinner of the family. Therefore, she was an irregular student in a school run by BRAC, next to their house and eventually dropped out after class five.

The second chapter of her life began when she was married to a man who was also financially insolvent. Therefore there was no change in her lifestyle. With the passage of time she became a mother of three children. "Those were the most difficult days of my life when we could not provide minimum nutrition to our children but this dire situation really motivated me to do something about it", said Sharmin. During this period Mohammad Shahabuddin, one of CSS Microfinance project staff, came to see her with a proposal to join a group named Bokul. After collecting some information on the community work of CSS Microfinance project, she joined the group. In 2013 she took a loan of BDT 10,000 to buy two

baby goats but she had to sell one of them few months later to pay for the treatment of her sick son. However, after seven months the other goat gave birth of two kids. This time she worked hard to look after the goats and borrowed BDT 20,000 after paying off her previous loan and gradually after being eligible she took a loan of BDT 100,000 to buy a cow. Within 3 months the cow gave birth of a female calf. It allowed her to sell milk in the village and earn some cash. With the savings from selling milk, she bought an auto rickshaw for her husband and sent all her children to school. Extra inflow of incomes slowly but surely began to bring happiness in the family. With more confidence she took bigger loans from CSS and gradually she bought more cows. Now she has seven cows and two calves. Higher milk production resulting in higher income. A happier Sharmin expresses, "Not only I am earning for the family, my husband is also making good money and more importantly my children are going to school".

Her dream is to grow her dairy farm where 100 liter of milk will be produced and employ at least five women from the community. She also wants to attend a training course organized by local government to run her farm in a more scientific way.

CSS MICRO FINANCE PROGRAM

At a Glance

Up to June - 2019

1	Total Branch Offices			215
2	Total Zone			9
3	Total Region			36
4	Total District			29
5	Total Thana/upozilla			214
6	Total Union/ward			1,243
7	Total Village			6,720
8	Total active groups	: Small (General / Agriculture)	24,923	
		: Small business	1,565	
		: SMED (Small) 1	187	
		: SMED (Small) 2	382	
		: Agri+Fish 1	40	
		: Agriculture-2	4,605	
	At the end of the month			31,702
9	Total active savers	: Small (General / Agriculture)	383,137	
		: Small business	10,244	
		: SMED (Small) 1	1,093	
		: SMED (Small) 2	824	
		: Agri+Fish 1	914	
		: Agriculture-2	22,591	
	At the end of the month			418,803
10	Savings balance	: Small (General / Agriculture)	2,147,909,788	
		: Small business	87,466,987	
		: SMED (Small) 1	18,471,808	
		: SMED (Small) 2	7,246,156	
		: Agri+Fish 1	17,818,142	
		: Agriculture-2	158,959,765	
	At the end of the month			2,437,872,646
11	Total active borrowers	: Small (General / Agriculture)	322,496	
		: Small business	8,242	
		: SMED (Small) 1	656	
		: SMED (Small) 2	490	
		: House Loan	94	
		: Special Loan	-	
		: Agri+Fish 1	843	
		: Agriculture-2	21,801	
		: MED Large	15	
		: Water	5	
	At the end of the month			354,642
12	Total Outstanding	: Small (General / Agriculture)	6,270,719,060	
		: Small business	269,331,380	
		: SMED (Small) 1	46,340,767	
		: SMED (Small) 2	33,397,494	
		: House Loan	2,436,043	
		: Special Loan	-	
		: Agri+Fish 1	35,764,003	
		: Agriculture-2	385,492,077	
		: MED Large	18,837,718	
		: Water	3,930,927	
	At the end of the month			7,066,249,469
13	Rate of recovery			100.72%
14	OTR (on time repayment rate)			97.82%
15	Total number of staff in Microfinance Program (Male: 1,445 + Female: 253)			1,698

HARVEST Project

Bangladesh is a pioneer and home of conceptualizing micro-credit program. Micro-credit program has been proved as a successful measure to improve socio-economic status of the rural people in Bangladesh. The credit program has had a positive impact on different dimensions of the people's standard of living. Majority of the microcredit clients try to climb up from poverty by utilizing the credit received. Microcredit has now gained acceptance among the mass people and this ever growing demand for microcredit is reflected by the gradual increase in number of NGO-MFIs every year. However, this growth has some adverse impact other than its intended purpose. It is now quite common that these poor people are now connected with two or more MFIs. Instead of making the people solvent and self-reliant this situation has increased their burden of liabilities. Now, it brings forth the question of providing the microcredit services with quality and due diligence. Furthermore, the people who borrow loan from microcredit have limited knowledge regarding the proper utilization of the loan money or where to invest for sustainable income. They can bring positive change with this borrowed money if they are properly instructed or trained. They need mentoring, constant supervision and motivation so that they can move along the intended pathway of microcredit.

Holistic Approach for Rural Vulnerable Entrepreneurs through Sequential Training (HARVEST) is a capacity building project of Christian Service Society (CSS) in collaboration with End Poverty, USA to develop the capacity of 31,800 beneficiary clients, and 1590 micro-entrepreneurs who take loans from CSS Microfinance and aim to develop their business and improve their socio-economic status. CSS will implement this project using the human resources of existing microfinance program as the channel to reach the clients. Moreover, this project will also aim to evaluate the impact that the microfinance has in transforming the lives of the clients economically, socially and holistically. Training will be provided to 31800 no. of selected clients on Group leader development and 1590 no. of selected micro-entrepreneurs on entrepreneurship development. This project covers a period of 4 years and six months, starting from July 2018 until December 2022. First six months (July-December 2018) was used up for preparatory activities (Baseline survey, manual development etc.).



Empowering Women; Improving Country Project

Bangladesh, as a rapidly developing nation, will gain the most from the inclusion of women in the economic activities. Women's economic participation and their ownership and control of productive assets speed up development, help overcome poverty, reduce inequalities, and improve children's nutrition, health, and school attendance. Women are more likely to devote more of their earnings back into their families and communities than their male counterparts. However, social barriers and a lack of access to finance are the two big obstacles for women in Bangladesh to become entrepreneurs. The constraints include arranging guarantors, high interest rates, lack of proper information regarding production & marketing, higher service charge and non-cooperation by banks.

Addressing this issue, building upon its previous success CSS has extended Empowering women, improving country (EWIC) project in August, 2017. It is a project for those women who are not contributing to the mainstream development process. The EWIC is a skill development program, providing training to the rural marginalized women on various skills to take up Income Generating Activities (IGA). The purpose of the project is to enhance the capacity of the most vulnerable women of selected places and make them able to access finance. During this period (July-2018 to June-2019), 25 sessions of training on livestock rearing, handicraft and Agarbati making were held, and 25 family partner's gathering were held to sensitize male partners. 25 exposure visits were organized for the trained women, 18 physically handicapped people were provided training on IGA and later provided with sewing machine and live goats. At the same time 700 poor women were linked with MFIs for credit facilities and 25 workshops were held on healthy lifestyles, woman rights and empowerment.





It always seems impossible until it's done

My life struggle began when I was married off at the age of 16 to Siddik Gazi, who is a daily laborer. But due to a long lasting illness he was unable to work for long hours, hence failed to make significant financial contribution to the family. I am Nupur Begam from Dargapara village of Batiaghata upazila under Khulna district. I have been fighting with poverty with my two sons who are 13 and 6 years old. My family also includes my ill mother-in-law. In spite of our poverty, both of my sons are going to a local school which does not have necessary resources.

During this period, EWIC project came into being in Batiaghata upazilla in Khulna. After identifying me as a potential beneficiary, one of the EWIC field supervisors invited me to join the Agarbati Making Training program. In the beginning the project coordinator gave me the necessary motivations but I was little bit hesitant because I did not have any financial capital or skill to start my venture. But I wanted to give it a go and see what happens given that at that point of time I had nothing to lose. Later I was included in a 30 member team and subsequently received 3-day training on Agarbati making

as a part of an IGA program of EWIC project. I was sincere and determined to bring positive change in my life. After the completion of the training, the EWIC staff took me to CSS Microcredit branch office at Zero Point, Khulna and helped with the formalities to join in a women's group of CSS Micro Finance Project. After reaching eligibility, I took a loan of BDT 25,000 to buy materials for making Agarbati. I worked hard to make as many Agarbati as possible in a day. At present I can make 5 kilos of Agarbati in a day and sell them in the local market. As a result of my perseverance, I am making BDT 3,000 to 3,500 per month. Furthermore, I have paid off my loan and happy to contribute to the positive change the family has been experiencing recently.

I will try to the best of my ability to support my sons with their education. I don't want them to go through poverty and ruin their lives. I strongly believe that nothing but good education can only lift them out of the hole. My dream is now to build a good house for the family. I am extremely grateful to EWIC project for changing the course of my life.

CSS Ava Center

Initially with a view to facilitate meetings, trainings, workshops and seminars of the major actors in development sector including GOs and NGOs, CSS ran Ava Conference Center with smaller resources and facilities within the premises of its headquarter in Natun Bazar, Khulna. This center is named after Ava Munshi, wife of Honorable founder of CSS. Later to meet the growing demand of development sector caused by more and more involvement of national and international NGOs, Ava Center was built in 2010 next to CSS headquarter with modern facilities, bigger space and up-to-date resources. The main objectives of Ava center are; facilitate capacity building of likeminded organizations, help build linkage among the major stakeholders in development sector, support other projects such as, HIV/AIDS prevention program and contribute to the self-sustainability of the organization.

Ava Center is not just a space or facilities provider for meetings, trainings and seminars. It indeed brings people and organizations together in a unique community hub to initiate research, generate new knowledge & ideas, and support social innovation & leadership. Ten minutes' walk from River Rupsha, CSS Ava Center is a six storied building with simple but smart looking versatile rooms offering excellent facilities. Only 15 minutes' drive from the heart of the city, it offers 3 multi-purpose conference rooms and 2 training rooms with the capacity ranging from 20 to 250 people. Other facilities include 56 guest rooms with seat capacity of 134 people and 2 dining rooms with seat capacity of 150 people. Ava Center also offers a gym with treadmill, cross trainer, weight lifting etc. and a spacious playground with a mini zoo. From July, 2018-June, 2019 a brief narrative report of Ava center includes conference and training room occupancy-163 days per training/conference room (on average), guest room occupancy-192 days per guest room (on average), and total organizational clients served-976 (NGOs: 587, GOs: 97, Companies: 292).





SPECIAL DEVELOPMENT SECTOR

Post Flood Rehabilitation Project of Affected People

Bangladesh is prone to flooding due to being situated on the Ganges Delta and many distributaries flowing into the Bay of Bengal. The disaster was mainly caused by the record breaking monsoon rain that Bangladesh experienced in 2017-18. The severe flooding in low-lying areas caused significant damage to houses, roads, bridges, agricultural land and other infrastructure. Remote villages had been cut off and the sufferings of vulnerable communities were aggravated due to lack of safe drinking water, electricity, hygienic sanitation and adequate food supply.

Some of the low-lying areas of Bangladesh experienced water-logging for several months. The inhabitants of Keshabpur and Manirampur upazilas of Jashore district faced waterlogging as a result of excessive rainfall and poor drainage system. In fact, waterlogging is a common phenomenon in this part, as it is a low-lying area compared to its surrounding zone. The depth of flood water was recorded as high as 4 feet of the ground level. Many educational institutions remained close. Access to safe drinking water, latrines and road transportation systems were disrupted. Hundreds of families were displaced and resided in roadside makeshift shelters.

The six-month Post Flood Rehab (phase-II) project aimed at providing sustainable solution for the vulnerable families of 3 worst affected villages of Keshobpur upazila to better cope with flood and water logging by rebuilding the basic infrastructure and resources at homestead and community level. The project addressed the following ongoing problems confronted by the flood affected poor people of the target area; loss of houses and household items, shortage of pure drinking water and lack of flood resilient tube wells, spreading of water borne diseases such as diarrhea, dysentery and typhoid, lack of flood resistant sanitary latrines and Unhygienic environment caused by open defecation. The outcomes or milestones include 900 number of vulnerable community members including adults and children with increased access to safe drinking water, 71 number of flood affected families with low socio-economic status found flood resilient/resistant houses and sanitary latrines during the state of flood and water logging, 6 deep tube wells installed with raised foundation to lessen the rate of water borne diseases, and reduced environmental pollution due to not having to opt for open defecation.





Securing safety during flood

Sujapur is a village of Keshobpur upazila under Jashore district that can be best described as one of the low-lying areas affected by flood and perennial water logging. Due to its low lying setting and poor drainage system, flood water is stagnated and takes months to flow back to the river. Rekha Das is a poor inhabitant of this area who lived most of her life in a mud house with her family that includes seven members. But their suffering of living in a mud house during flood ended when the Flood Rehab project came into being in her village.

The whole family is dependent on Shankar Das, Rekha's husband who brings a meager take home earning at the end of the day by carrying village passengers from one place to another on a three-wheeler. Besides supporting the basic needs of his three sons including their school fees, he also shoulders the responsibilities of looking after his old parents. As a result they could not afford to build neither a brick house nor a latrine with upraised plinth to stay safe during flood. Furthermore living in a mud house caused enormous discomfort especially after flood. Every year during the period of water logging they normally are used to take refuge in makeshift camps

either in local school or roadside tents. But the stagnated water usually made huge damage to their house, making it awkward for living. Once after coming back home from makeshift camp, they found no trace of their latrine and house whose significant portion was washed away. But sadly they could not do anything about it.

So, she prayed to Almighty for divine help to rescue them from this precarious situation. Rekha emotionally enunciates, "At last my prayer has been answered. God is great and merciful". She added, "We never dreamt of a house like the one we have received from this project. We also had a poor latrine and people used to make fun of us but along with the house we also have a flood resilient latrine. We are a very happy family now". They are also ecstatic to see the deep tube well with raised base, not far from her house that will help them to fetch clean water during the period of water logging. Having her housing and sanitation problem solved, she wants to plan on how to improve their socio-economic status. She is hoping to get a low-interest loan from CSS to buy a battery for her husband's three-wheeler. Let us pray for Rekha and her family.

Disaster Management and Emergency Relief

Bangladesh is a disaster-prone country of an area of about 1, 47,570 sq. km. with population of 164 million. The country is well within the tropics and is the largest delta in the world formed by the mighty rivers namely the Ganges, the Brahmaputra and the Meghna. It has the Himalayan range to the north, Bay of Bengal to the south and the vast stretch of Indian land to the west. The combined effect of the role played by this special geographical feature has a significant bearing on the weather pattern of Bangladesh. As a result Bangladesh has become one of the worst victims of natural calamities causing huge loss of lives and properties. Major disasters that occur in Bangladesh are; tropical cyclone, flood, tornado, river bank erosion, earthquake etc. The coastal belt areas of south-west Bangladesh has been on the receiving end of climate change and natural disasters. Findings indicate that coastal regions of Bangladesh—Barisal, Chittagong and Khulna are more vulnerable to cyclone disaster than other parts of the country.

CSS emerged in the scene with its disaster response interventions, right after the Liberation War in 1972, to rehabilitate the war victims and bring hope in a war stricken society. Since then disaster preparedness and response has been a cross cutting issue in every project of CSS. Being a humanitarian development organization located in the south-west part of Bangladesh, CSS has been responsive to the communities affected by climate change and natural disaster. It is worth mentioning that south western Bangladesh is one of the most disaster prone areas in the world, especially when the damages in this part of the country caused by major cyclonic tornedos (i.e. SIDR, AILA etc.) is taken into consideration. In response to cyclones and flood, CSS built several cyclone shelters in the coastal belt, distributes survival food packages and clothes including blankets, implements livelihood projects, and takes up rehabilitation projects including building flood resilient houses and toilets. The organization has a dedicated Disaster management and emergency relief crew headed by the Admin team to plan, organize and provide support to the affected population before and after disaster situations.





FINANCIAL STATEMENT

Financial Statement

AKHTAR AMIR & CO.
Chartered Accountants

Christian Service Society (CSS)
Consolidated Statement of Financial Position (Except MFP)
As at June 30, 2019

Particulars	Notes	Amount in BDT	
		30-06-2019	30-06-2018
Assets:			
A. Non-Current Assets			
Property, Plant and Equipment	3.00	150,496,331	133,268,449
B. Current Assets			
Inventories	4.00	3,437,204	3,022,291
Advance, Deposits and Prepayments	5.00	392,572,756	394,366,516
Short Term Investment in FDR	6.00	96,660,712	53,384,080
Cash and Bank Balance	7.00	63,630,086	61,510,530
Total Assets (A+B)		706,797,090	645,551,866
Fund & Liabilities:			
C. Capital Fund			
	8.00	696,283,008	636,047,006
D. Non-Current Liabilities			
E. Current Liabilities			
Security Money	9.00	1,792,954	1,428,000
Other Liabilities	10.00	8,721,128	8,076,860
Total Fund & Liabilities (C+D+E)		706,797,090	645,551,866

The annexed notes (1 to 27) form an integral part of these financial statements.

Charles Indrightharker
Treasurer
CSS

Ace Munshi
Executive Director
CSS

Signed as per our annexed report of even date

Place: Dhaka;
Dated: September 22, 2019

Akhtar Amir & Co.
AKHTAR AMIR & CO.
Chartered Accountants



Financial Statement

AKHTAR AMIR & CO.
Chartered Accountants

Christian Service Society (CSS)
Consolidated Statement of Income and Expenditure (Except MFP)
For the Year Ended June 30, 2019

Particulars	Notes	Amount in BDT	
		July 2018 to June-2019	July 2017 to June-2018
INCOME:			
Foreign Donation	-	62,983,516.30	83,166,861
Local Donation	-	42,556,483.93	27,136,935
Contribution from Medical Service Charge	11.00	39,304,771	36,250,523
Contribution from Nursing School	12.00	3,132,750	-
Contribution from Education Program	13.00	27,088,415	30,009,254
Contribution from Fishing and Agriculture	14.00	878,575	6,687,896
Contribution from Ava Centre	15.00	38,571,907	30,746,556
Contribution from corporate clients (Bank Interest)	16.00	7,862,279	4,398,119
Interest Income		41,448,087	35,732,336
Miscellaneous Income	17.00	1,321,020	728,955
Total		265,147,805	254,857,436
EXPENDITURE:			
Personnel cost	18.00	84,924,094	76,450,546
Vehicle Cost	-	2,120,383	2,095,234
Utility & Maintenance	19.00	12,259,216	14,133,997
Office Running Cost	20.00	9,183,260	10,790,707
Other Expenses	21.00	16,442,659	16,600,281
CSS Ava Center Expenses	22.00	4,460,696	3,501,168
Orphanage Program Expenses	23.00	27,056,310	28,487,334
Education & Leadership Training Program Expenses	24.00	4,607,039	1,707,555
Health Program Expenses	25.00	7,043,881	3,099,175
Fishing & Agriculture Project Expenses	26.00	423,815	7,308,719
Overhead/Administrative Expenses	27.00	34,117,317	31,189,834
Depreciation	Schedule-A	20,114,040	19,014,114
Total Expenditure		222,752,710	214,378,664
Excess of Income Over expenditure transferred to Capital Fund		42,395,095	40,478,772
Total		265,147,805	254,857,436

The annexed notes (1 to 27) form an integral part of these financial statements.

Charles Sudipta Sarkar
Treasurer
CSS

See Munnai
Executive Director
CSS

Signed as per our annexed report of even date

Place: Dhaka;
Dated: September 22, 2019

Akhtar Amir & Co.
AKHTAR AMIR & CO.
Chartered Accountants



Financial Statement

AKHTAR AMIR & CO.
Chartered Accountants

Christian Service Society (CSS)
Consolidated Statement of Receipts and Payments (Except MFP)
For the Year Ended June 30, 2019

Particulars	Amount in BDT	
	July 2018 to June-2019	July 2017 to June-2018
Opening balance:	61,510,530	47,983,507
Cash in Hand	159,751	191,423
Cash at Bank	61,350,779	47,792,085
Receipts:	633,256,281	464,333,767
Fund	2,663,501	3,685,472
Foreign donation	62,983,516	83,166,861
Local Donation	57,733,890	48,328,052
Security Money Deposit	744,958	515,000
Other Liabilities	36,217,321	42,168,348
FDR Encashment	48,939,097	21,963,511
Advance , Deposits and Prepayments	243,143,316	85,188,091
Sale of Inventories	13,738,740	16,052,367
Sale/Adjustment of Fixed Asset	7,484,137	18,712,426
Contribution from Medical Service Charge	39,304,771	36,250,523
Contribution from Nursing School	3,132,750	-
Contribution from Education Program	27,088,415	30,009,254
Contribution from Fishing and Agriculture	878,575	6,687,896
Contribution from Ava Centre	38,571,907	30,746,556
Contribution from corporate clients (Bank Interest)	7,862,279	4,398,119
Interest Income	41,448,087	35,732,336
Miscellaneous Income	1,321,020	728,955
Total	694,766,811	512,317,274



Financial Statement

AKHTAR AMIR & CO.
Chartered Accountants

Particulars	Amount in BDT	
	July 2018 to June-2019	July 2017 to June-2018
Payments:	631,136,725	450,806,744
Refund Security Money	380,004	164,040
Refund Other Liabilities	35,573,053	53,630,076
FDR Purchase	92,215,729	44,295,931
Advance, Deposits and Prepayments	241,349,557	114,694,503
Purchase of Inventories	14,153,653	12,744,291
Purchase of Fixed Asset	44,826,060	29,913,355
Personnel Cost	84,924,094	76,450,546
Vehicle Expenses	2,120,383	2,095,234
Utilities & Maintenance	12,259,216	14,133,997
Office Running Cost	9,183,260	10,790,707
Other Expenses	16,442,659	16,600,281
Ava Centre Expenses	4,460,696	3,501,168
Orphanage Program Expenses	27,056,310	28,487,334
Education & Leadership Training Expenses	4,607,039	1,707,555
Health Program Expenses	7,043,881	3,099,175
Fishing and Agriculture Project Expenses	423,815	7,308,719
Overhead/Administrative Expenses	34,117,317	31,189,834
Closing Balance:	63,630,086	61,510,530
Cash in Hand	131,329	159,751
Cash at Bank	63,498,758	61,350,779
Total	694,766,811	512,317,274

The annexed notes (1 to 27) form an integral part of these financial statements.

Charles Sudepter Sarkar
Treasurer
CSS

Ali Munshi
Executive Director
CSS

Signed as per our annexed report of even date

Place: Dhaka;
Dated: September 22 , 2019

[Signature]
AKHTAR AMIR & CO.
Chartered Accountants



Financial Statement

A. WAHAB & CO.
Chartered Accountants


Christian Service Society (CSS)
Microfinance Program (MFP)
Statement of Financial Position
As at June 30, 2019

Particulars	Notes	6/30/2019 Taka	6/30/2018 Taka
Property & Assets			
None Current Assets			
Property, Plant & Equipments	6	55,632,577.56	53,771,663.96
Total Non-Current Assets		55,632,577.56	53,771,663.96
Current Assets			
Loan to Members	7	6,182,237,823.06	5,613,852,490.35
Short Term Investment	8	416,500,791.56	287,710,291.70
Accounts Receivables	9	28,806,900.00	15,797,953.00
Advance, Deposits & Payments	10	50,261,276.34	35,687,471.74
Cash in Hand and Bank Balance	11	161,369,156.63	218,664,706.99
Total Current Assets		6,839,175,947.59	6,171,712,913.78
Total Properties and Assets		6,894,808,525.15	6,225,484,577.74
Capital Fund and Liabilities			
Capital Fund			
Fund	12	274,579,008.46	317,849,883.00
Cumulative Surplus	13(A)	2,281,729,262.83	1,776,788,185.77
Reserve Fund	13(B)	228,172,926.28	187,438,769.20
Total Capital Fund		2,784,481,197.57	2,282,076,837.96
Short Term Liabilities			
Bank Loan	14	624,265,012.02	1,408,280,615.25
Others Loan	15	399,186,000.00	16,260,000.00
Total Long Term Liabilities		1,023,451,012.02	1,424,540,615.25
Current Liabilities			
Others Liabilities	16	321,416,431.56	307,453,687.02
Members Savings Deposit	17	2,437,872,646.00	1,989,982,919.00
Accounts Payables	18	42,528,508.00	33,958,172.51
Loan Loss Provision	19	285,058,730.00	187,472,346.00
Total Current Liabilities		3,086,876,315.56	2,518,867,124.53
Total Capital fund & Liabilities		6,894,808,525.15	6,225,484,577.74

The accompanying notes form an integral part of this financial statements


Director, Finance


Executive, Director


President

Subject to our separate report of even date.

Dated: Dhaka, September 15, 2019


(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS


Financial Statement

A. WAHAB & CO.
Chartered Accountants


Christian Service Society (CSS)
Microfinance Program (MFP)
Statement of Comprehensive Income
For the year ended June 30, 2019

Particulars	Notes	6/30/2019 Taka	30-06-2018 Taka
Income			
Service Charges on Loan	20	1,439,487,264.65	1,239,178,999.00
Bank Interest		3,814,772.70	4,042,906.28
Bank Interest on FDR		30,701,059.40	20,056,927.23
Membership Fees		9,064,570.00	9,183,425.00
Others Income	21	6,562,087.00	4,943,301.00
Total Income		1,489,629,753.75	1,277,405,558.51
Expenditure			
Interest on member's savings	22	123,902,948.74	95,059,630.00
Others loan Interest		120,247,982.05	115,579,257.65
Salaries and allowances	23	496,115,061.00	432,672,663.00
Office Rent		9,364,721.00	8,684,654.00
Printing and Stationary		5,629,485.00	5,201,040.54
Traveling & food		7,837,566.00	6,738,421.00
Telephone and Postage	24	3,969,393.00	3,171,971.00
Repair and Maintenance	25	1,286,529.00	2,294,264.00
Utility/Service/Supplies	26	4,827,926.00	4,337,040.00
Entertainment & Meeting		4,292,733.00	3,231,883.00
Newspaper and Publication		504,001.00	651,425.00
Bank charge/DD charges		2,055,235.60	1,943,088.12
Training Expenses		783,417.00	837,732.00
Meeting Expenses	27	235,278.00	248,055.00
Other operating expenses	28	74,238,023.00	99,772,498.46
License, Audit & Prof. Fees		1,399,188.00	1,342,754.00
Taxes	29	1,038,006.00	436,184.00
Loan loss provision/Expenses		121,103,846.15	75,773,618.12
Depreciation		5,857,337.15	5,336,676.38
Total Expenditure		984,688,676.69	863,312,855.27
Excess of Income over Expenditure		504,941,077.06	414,092,703.24

The accompanying notes form an integral part of this financial statements


Director, Finance


Executive, Director


President

Subject to our separate report of even date.

Dated: Dhaka, September 15, 2019


(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS


Financial Statement

A. WAHAB & CO.
Chartered Accountants

Christian Service Society (CSS)
Microfinance Program (MFP)
Receipts and Payments Statement
For the year ended June 30, 2019

Particulars	Notes	30.06.2019 Taka	30.06.2018 Taka
Opening Balance:		218,664,706.99	33,000,792.14
Cash in Hand		7,919,905.00	410,569.04
Cash at Bank		210,744,801.99	32,590,223.10
Receipts:			
Service Charges on Loan	20	1,439,487,264.65	1,239,178,999.31
Reimbursements		10,158,151,076.14	8,933,437,682.51
Bank Interest		3,524,717.10	4,042,906.28
Bank Interest on FDR		22,365,349.88	18,210,311.88
Membership Fees		9,064,570.00	9,183,425.00
Regulation & duplicate pass book sale		462,470.00	499,340.00
Other Receipts	30	3,873,911,715.47	3,476,354,531.22
Total Receipts		15,506,967,163.24	13,680,907,196.20
Total		15,725,631,870.23	13,713,907,988.34
Payments			
Interest on Member's Savings		93,696,417.00	71,409,390.00
Interest on Loan		120,247,982.05	115,579,257.65
Salaries and Allowances		487,544,725.51	413,788,127.49
Office Rent		10,534,480.00	8,684,654.00
Printing and Stationary		2,829,485.00	5,200,991.54
Travel and Food		7,837,566.00	6,653,602.00
Telephone and Postage		3,969,393.00	3,170,214.00
Repair and Maintenance		1,215,767.00	2,293,888.80
Office Utility/Service/Supplies		4,730,398.00	4,297,040.00
Entertainment		4,292,733.00	3,231,883.00
Newspaper and Periodicals		504,001.00	651,425.00
Bank charge		2,055,235.60	1,943,088.12
Training Expenses		783,417.00	837,732.00
Vehicle Main. & Fuel Cost		11,000,758.00	9,012,901.00
Meeting Expenses		235,278.00	202,690.00
Other Payments	31	14,811,685,889.44	12,847,167,642.75
License, Audit & Professional Fees		1,099,188.00	1,118,754.00
Total Payments		15,564,262,713.60	13,495,243,281.35
Closings Balance		161,369,156.63	218,664,706.99
Cash in Hand		1,181,888.00	7,919,905.04
Cash at Bank		160,187,268.63	210,744,801.95
Total Payments		15,725,631,870.23	13,713,907,988.34

The accompanying notes form an integral part of this financial statements


Director, Finance


Executive, Director


President

Subject to our separate report of even date.

Dated: Dhaka, September 15, 2019


(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS




Christian Service Society (CSS)

82, Rupsha Strand Road, Khulna 9100, Bangladesh

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E-mail : css@cssbd.org, Website: www.cssbd.org