

ANNUAL REPORT
2020-2021
CHRISTIAN SERVICE SOCIETY



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MESSAGE FROM THE EXECUTIVE DIRECTOR

Once again I would like to take this opportunity to present the annual report of Christian Service Society (CSS) for the year 2020-2021. I am delighted to share our development activities and the achieved results from the period of July 1, 2020 to June 30, 2021. Like last year once more, we have passed a very challenging and precarious situation marked by the never ending waves of the COVID-19 pandemic. The impact of COVID-19 is felt not just at a national economy level, but also at the household level of millions of Bangladeshis, especially the low income ones. As the COVID-19 crisis continues to unfold in Bangladesh, it is apparent that the informal workers remain vulnerable to labor market shocks. A good number of daily wage earners and small entrepreneurs have lost their livelihoods and face extreme poverty amid this pandemic.

However, despite the catastrophe, CSS remained true to its core principles and values and firmly kept its focus on poor, vulnerable and marginalized groups who have been disproportionately affected by this pandemic. The entire staff members of CSS including Microfinance, Enterprises, Health and Education sectors have shown tremendous resilience against unpredictable circumstances. Our disaster response team continued its humanitarian work by distributing emergency food packages among urban and rural poor during the lockdown. Taking all the risk factors into consideration, our dedicated staff of Reverend Abdul Wadud Memorial Hospital, even during height of the crisis emerged stronger and continued providing healthcare support for the sick and needy. The prolonged closure of academic institutions has had its impact on the children and youth of this country as we have seen an upward trend of school dropouts. But our teachers of Reverend Paul's High School and Hope Technical and Polytechnic Institutes have continued to engage with the students through online classes and various subject based assignments. In the midst of all the challenges, the Empowering Women; Improving Country (EWIC) project came to a close on December 31, 2020 after successfully bringing some positive changes in the lives of the poor rural women for 10 years.

Achieving all these positive results would not have been possible without the collaboration of different agencies of the Bangladesh government including the NGO Affairs Bureau, Microcredit Regulatory Authority, local administration and others. Finally, we express our deepest appreciation for the ongoing support and philanthropy from our international partners who have stood by CSS through this difficult period. We are indeed looking forward to a prosperous year ahead of us and praying to our Almighty creator for mercy from the horrendous situation caused by the corona virus.



Reverend 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:

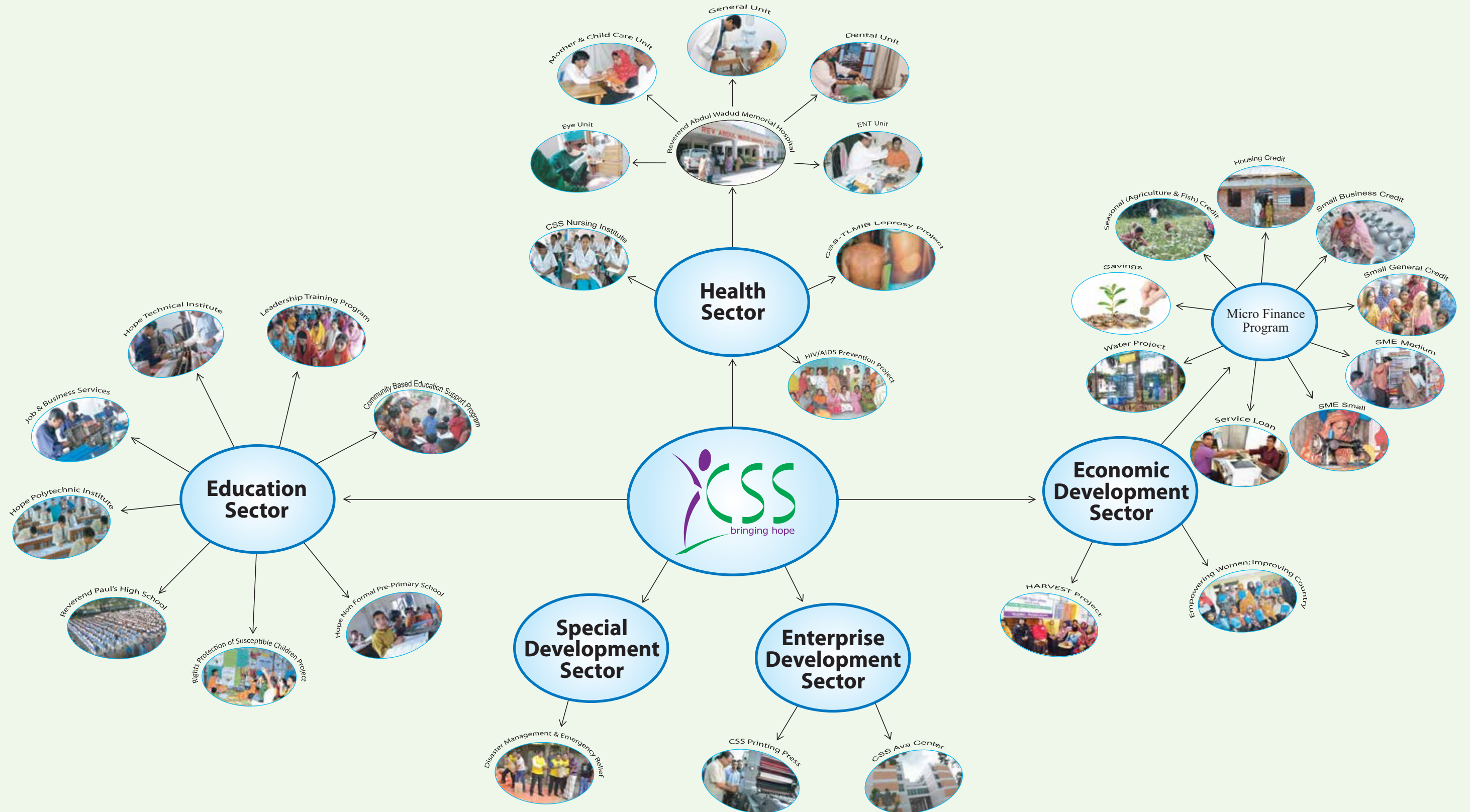
CSS is registered as Non Government Organization (NGO) under the following Registration Authorities of the People's Republic of Bangladesh:

- Joint Stock Company : Reg. No. S-540
- Social Welfare : Reg. No. KHULNA/1428/2011
- 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



-  Reverend Abdul Wadud Memorial Hospital
-  Nursing Institute
-  HIV/AIDS Prevention Program
-  CSS-TLMIB Leprosy Project
-  Community Based Education Support Program
-  Leadership Training Program
-  Hope Technical Institute
-  Hope Polytechnic Institute
-  Job & Business Services
-  Reverend Paul's High School
-  Rights Protection of Susceptible Children Project
-  Hope Non-Formal Pre-Primary School
-  Micro Finance Program
-  HARVEST Project
-  Empowering Women, Improving Country
-  CSS Ava Center
-  CSS Printing Press



HEALTH SECTOR



Reverend Abdul Wadud Memorial Hospital (RAWMH)

Access to quality healthcare remains a top challenge for the dwellers of remote rural areas of Bangladesh. Lack of doctors, nurses, healthcare staff, medical equipment and diagnostic facilities including poor governance and shortage of transportation are the main barriers to a proper healthcare structure in these areas with limited resources. The health system of Bangladesh relies heavily on the government or the public sector for financing and setting overall policies. Although the health system is faced with impossible challenges especially during COVID-19 pandemic, it seems to receive little priority in terms of national resource allocation. This pandemic reveals the profound weaknesses of health care in many less developed countries including Bangladesh.

With an overall goal to create access to affordable healthcare for disadvantaged communities, this 100 bed hospital, was established in 1988 at Tilok, Rupsha of Khulna district. The hospital provides a wide range of services including eye treatment, mother & child (MCU), dental, ENT and orthopedic units including diagnostic capabilities. This community hospital offers primary and secondary health care through a group of qualified and dedicated doctors, nurses and other staff. Even during the lockdown and emergency situation caused by the spreading of corona virus, RAWMH continued its nonstop services for 24 hours for sick and poor. The fearless doctors, nurses and other healthcare staff dedicated themselves to serve the needy irrespective of the danger of COVID-19. Patients with COVID symptoms are referred to specialized corona hospitals after initial treatment.

The following table highlights the total patients served as out-patient (Out-door) visits, admitted in-patient (In-door) visits, or patients treated in a local (Camp) location.

Number of Patient Served (from July, 2020 to June, 2021)				
Unit	Out-door	In-door	Camp	Total
Eye	28596	1229	1271	31096
MCU	4652	675	400	5727
General Medicine	10398	757	-	11155
General Surgery	2655	162	-	2817
ENT	1992	-	-	1992
Dental	1620	-	-	1620
Pediatrics	2359	76	224	2659
Total	52272	2899	1895	57066



LIFE STORY

Munni is full of appreciation

Although I grew up in poverty, I managed to pass Secondary School Certificate (SSC) exam mainly with the help of my relatives. But I could not continue further because my father married me off when I was supposed to go to college. My name is Munni Begum and I am a 22 years old housewife. We live in a village named Tilok of TS Bahirdia Union under Rupsha Upazila of Khulna district. Yet, life did not change much after getting married to a daily laborer. We just lived from hand to mouth. It has been a struggle with two hard fought years of reality and in the mean time I got pregnant.

In the midst of misery and deprivation, coming to terms with my pregnancy was something special for me. I was nervous about the outcome, especially after witnessing the consequences of other poor pregnant women from our village. There are no public or private health care centers in our village where the services of antenatal care or safe delivery are provided. Pregnant women and lactating mothers need to travel far to Upazila Health Complex for services. A lot of women experienced pregnancy complications due to traveling on three wheelers. However, I am lucky to have my home quite close to Reverend Abdul Wadud Memorial Hospital (RAWMH), a 100 bed hospital run by CSS. I was suggested by my

in-laws to go to RAWMH because of their affordable rate for safe delivery. In fact RAWMH is regarded as a hospital for the poor. So, I have had the opportunity to undergo four antenatal check-ups periodically and seek medical advice. Subsequently, I was admitted to the Reverend Abdul Wadud Memorial Hospital in accordance with the expected date of delivery. To be honest, I found the doctors and other medical staff very cordial towards me and other patients. The doctors tried for normal delivery but due to lack of water in the uterus a caesarean delivery was performed and a baby boy was born. The experience of motherhood for the first time took away the pain and filled my life with joy and happiness. My child and I recovered and returned home safely after the hospital bill was paid by my husband. During my stay in RAWMH, I saw a number of pregnant women who gave birth to healthy babies. They were also full of appreciation for the services they received from the hospital staff.

I don't know what would have happened had I not found a hospital like RAWMH that serves the poor. Maybe my dream of becoming a mother of a healthy child would have remained unfulfilled forever. I sincerely raise my hands in prayer to the Creator for CSS and its entire healthcare staff.



CSS Nursing Institute

Bangladesh is far behind in the ratio between patients, and their nurses, when compared to other neighboring countries, thereby hampering proper and timely healthcare. Bangladesh also falls behind in maintaining the minimum required number of nurses for every 10,000 population as set by the World Health Organization. So, a demand for qualified nurses is always there in our healthcare facilities. Nursing is seen as an honorable profession and there are huge employment opportunities in Bangladesh and worldwide especially for the unemployed girls and women if properly trained. However, the COVID-19 pandemic has brought forth some extreme realities for nurses worldwide. As a community, nurses have come forward and put themselves on the front line, providing care to those who need it the most, often putting themselves at risk.

Responding to the shortage of nurses, and to create employment opportunities for underprivileged youth, CSS, with the approval from Bangladesh Nursing Council, inaugurated a Nursing Institute at Tilok, Rupsha within the campus of Reverend Abdul Wadud Memorial Hospital, a 100-bed hospital and a healthcare project of CSS. It began its journey with 30 students for the 2018-19 session among which 80% were female and 20% were male. In line with the philanthropic mission of CSS, the Nursing Institute provides scholarship for poor but meritorious students. Even in its inaugural session, five poor students received full scholarship and four students received half scholarship. In the following session of 2019-20, with the approval from Bangladesh Nursing and Midwifery Council, ten more students were added and in total 40 students were enrolled of which 90% and 10% were females and males respectively. However, due to the COVID-19 pandemic, session 2020-21 could not be launched, although approval for 50 students has been obtained. Nevertheless online teaching has been ongoing for the current students. Even during this emergency period, annual final exams of the first and second batch took place on the campus from March 21, 2021 to April 8, 2021. For the safety of the students the organization provided its own vehicle to bring the students to the exam hall and to drop them as well. The CSS Nursing Institute takes special care of the weak students by providing after school tuition.

On 18th November, 2020 officials from Bangladesh Nursing and Midwifery Council came for a formal visit and later they commended the services that are being offered for the students including the hostel facility. To commemorate the National Morning Day, on August 15, 2020 a talk show was held to shed some light on the life of Bangabandhu Sheikh Mujibur Rahman, the father of our nation. To celebrate the International Mother Language Day, a rally was held early in the morning on February 21, 2021 involving teachers, students and other staff.



LIFE STORY

Tumpa found a path to revive her hopes

After the birth of three of my elder sisters in a space of six years, my parents were praying for a baby boy with my mother's fourth pregnancy. But to their immense annoyance, I was born in 2000 on 31st January. Due to being a girl, I was subject to discrimination in my family. I am Tumpa Khatun and I am a student of 3rd year nursing in session 2018-19. We are from a village called Magurkhali under Keshobpur upazila of Jashore district. When I was only five days old, I had a pustule on my rectum that broke open after a few days. As a result, my rectum fused with my intestine. I suffered a lot with this complication in my childhood especially when I had diarrhea. My mother took me from doctor to doctor but nobody could provide any effective solution. Eventually, I was admitted in a hospital located in Khulna city for surgery. The surgery date was scheduled on 14th April, 2014 but sadly they refused to carry out the surgery and I was pulled out from the operation table. My mother and I broke into tears. Belonging to a lower-middle class family, we could hardly afford an expensive treatment in a more prominent hospital.

My dreams were shattered after this incident. I came to terms with the painful reality of my life. With the limited resources, I tried very hard to attain the education that was affordable for my family. Deep inside I was not satisfied with the little academic successes of my life and

wanted to achieve higher. I was depressed for not being able to continue my schooling and prayed for some kind of divine intervention. In the 1st week of November-2014, I once again reached out to the doctors of same hospital. But my desperate efforts for a permanent solution were in vain. During this period I came in contact with Dr. Nazmul Huda who was working in "Fistula Care Plus" project. His empathetic behavior helped me to open up and I described my sufferings from childhood to unsuccessful surgery attempts without any hesitation. Dr. Huda showed me great compassion and took me to Bangabandhu Sheikh Mujib Medical Hospital in Dhaka and got me admitted. Finally, I went for a Fistula operation on 27 February, 2018 which was a successful one. After a few weeks I sat for Higher Secondary School (H.S.C) exam and passed. Later Dr. Huda encouraged me to enroll in the CSS Nursing Institute. I am extremely lucky that CSS gave me full waiver from tuition fees and Fistula Care Plus project has taken care of the hostel fee.

At last I feel my life is secure. I could have easily been a victim of early marriage but thank God for showing me a path to revive my hope. I am indeed indebted to Dr. Huda first and of course to CSS for their generous support.



HIV/AIDS Prevention Program

Bangladesh initiated an early response to the HIV epidemic starting in the mid-1980s. Since then, the response has been enhanced considerably, and many HIV-prevention interventions among the most at-risk populations and youth in general are being undertaken. In accordance with the UNAIDS/WHO guidelines, HIV surveillance in Bangladesh has focused on selected groups of individuals known to be most-at-risk for acquiring HIV infection. They include sex workers, injecting drug users (IDUs), males who have sex with males (MSM), and Hijra (male transgender). However, the level of understanding among general people of Bangladesh is limited regarding how HIV is transmitted and how they can protect themselves. In most cases, people with HIV/AIDS face social discrimination and eventually become detached from their families and society.

The history of the HIV/AIDS prevention program at CSS goes back to 2002 when CSS in partnership with CARE-Bangladesh launched a project to educate people on HIV/AIDS. Subsequently it was scaled up in 2007 and implemented across Khulna, Bagerhat, Jashore and Faridpur districts, focusing on raising community awareness regarding HIV/AIDS prevention. Side by side, curative services were offered to people affected by sexually transmitted disease (STD) through six Drop-in-Centers (DIC). The recipients of such services were primarily brothel based and floating sex workers, and their clients. The project also focused on the rehabilitation of brothel based Commercial Sex Workers (CSW). The interested CSWs were liberated from the brothel and given various skill development training. Later they received support to find a job or to start a small business and a piece of land to build a house. However since 2016 after the phase out of donor support, CSS has been running the program with its own funds in a limited scale. Through one DIC at Baniashanta brothel, Mongla commercial sex workers are being served with clinical and recreational services, psychological therapy and health education.

Beneficiary Status	
Services Provided	No. of people
Treatment for Sexually Transmitted Infection(STI) Patients	225
Treatment for General Patients	215
Free Medicine	440
Condom education & supply for Sex Workers	360
Group Education	110



LIFE STORY

Brishti now knows the value of hygienic and safe practices

I am called by my nick name Brishti that was given by my birth mother, who passed away when I was 12. I am 27 years old now. My father's name is Halim Sardar and mother's name is Amirunnesa and we are from Fuljhuri Patakata village of Mathbaria upazila. My poor father did not have any land of his own so he used to work hard on other people's land. However, he got married again after my mother's demise and I had no choice but to live with my step mother. I was the only child of my mother but my father has three more children with my step mother. I could not go beyond S.S.C due to my step mother's intervention. She could not tolerate me at all and harassed me from time to time. At the age of 18, I fell in love with a man from our village and married him within a month. I moved out from my father's house and started living with my husband because my step mother's behavior towards me was getting worse day by day. But little I knew about my husband's background. I found out that he was a drug addict and ill mannered. He started to torture me physically and mentally for money to serve his drug habit. However, I gave birth to a baby boy in 2018. After the birth of my son, I thought my husband would quit his drug addiction but I was wrong. He never supported us financially, even when I needed money to

buy medicine when my son was sick.

With no other way to support my son and with his future in mind I left my husband and entered the dark world of prostitution. Firstly, I began to work as a floating sex worker but it was too risky. So, in September, 2020 I started working as a brothel based sex worker at Doulatdia brothel. After divorcing my husband, I left my son in my aunt's custody. After spending 4-5 months in Doulatdia, I transferred to Baniashanta brothel in Mongla. Not long after I was infected by a Sexually Transmitted Diseases (STD) due to unsafe sex. The STD along with my physical illness restrained my ability to work. At this time, I came in contact with the peer educator of CSS HIV/AIDS program and received free treatment from their drop-in-center.

Nowadays, I am getting my health check-up done regularly. I am being counseled on safe sex and receiving free condoms. I am feeling healthy and I do not serve any client without a condom. I miss my son very much and I want to provide a quality education for him. I send money regularly to my aunt who is taking good care of my son. I am thankful to CSS for extending their helping hand when it was needed most.



Activating and engaging partnerships to reduce leprosy in Bangladesh (AEP) -The Leprosy Mission International Bangladesh (TLMIB) Project

Despite having remarkable success in leprosy control worldwide in the last decades, the Bangladesh government is now moving forward with a mission to build a leprosy-free country. In 2017, our government revised the Bangladesh Leprosy Control Strategy for 2016-2020 – ‘accelerating towards a leprosy-free Bangladesh’ – in line with the Global Leprosy Strategy 2016-2020. Leprosy continues to be a stigmatized condition deeply embedded in society. Socially marginalized groups such as women and the urban poor are less likely to seek medical attention. The Bangladesh government in cooperation with NGOs is implementing a National Leprosy Elimination Program (NLEP). Different policies, action plans and measures have been taken at the national level to promote awareness of the issue of discrimination against leprosy affected persons and their family members.

Leprosy is a devastating disease which affects the nerves, leading to physical disabilities such as blindness, loss of limbs, loss of sensation, clawed hands etc. Those suffering from leprosy are typically marginalized even after treatment due to the stigma and physical impairments. The AEP project’s goal is to provide 360 degree integrated leprosy services, by which it means comprehensive and holistic interventions. The AEP will integrate principles such as sustainability, empowered partnerships, cost effective operations, mainstreaming back into society and overall quality. The essence of this approach shall engage in working partnerships with local people such as government health workers and local officials, local civil society organizations, media, educational institutions and communities affected by leprosy. As a partner NGO, CSS has been implementing this project to detect people affected by leprosy and ensure quality treatment and rehabilitation for them. At the same time the project team is working to educate people of their rights and entitlements. The following results were achieved from July, 2020 to June, 2021.

Activities	No. of people/Household
Patient identification and treatment	26 patients
Community leprosy screening	12,160 persons
Extended contact survey	3,057 households
Patient monitoring and follow-up (Jointly with doctor and government health staff)	39 patients
Leprosy education for family members	120 family members
Protective footwear, warm clothing, and food assistance for those afflicted with leprosy	47 persons



EDUCATION SECTOR



Community Based Education Support Program (CBESP)

Despite the notable achievements in increasing access to education and the success in achieving gender parity at primary and secondary school levels, it is estimated that about 1.3 million primary school-age children still have no access to education. The rate of student school drop-out from formal schools is also high. The dropout rate is likely to increase even more, if the pandemic continues for a longer period. It is an ongoing challenge to keep poor children in school. Unfortunately, children are more likely to be pushed to generate income rather than education if the schools remain closed. Therefore it is imperative for CSS to address this ongoing problem and find a viable solution to promote education in rural areas of Bangladesh.

The Community Based Education Support Program (CBESP) is one of the segments of CSS' education sector that supports the organizations holistic approach to poverty alleviation and the empowerment of the poor. The overall goal of this approach is to ensure the sustainable and comprehensive growth of poor children, and ultimately contribute to the enhanced livelihood of their families as well as their communities. This unique approach allows children to stay with their families within their communities; thereby providing youngsters the ability to develop appropriate community and family values. The program also focuses on educating parents to the importance of their roles and responsibilities in the children's overall progress. The program especially focuses on ensuring children's enrollment in local schools. Children in the program are provided with books, educational materials, nutritional support (rice, lentils, cooking oil), clothing and medical care to help them thrive as they continue their education, and thereby avoiding school dropouts. Supervised by qualified teachers, tuition centers are established to provide coaching during after school hours. Since moral and spiritual education is an essential part of a child's overall growth, every child is linked with her/his respective religious institution and takes part in various religious and community activities. Community Based Organizations (CBOs) are formed among parents, social elites and religious clerics to monitor the quality of education and children's academic performance.

As of June-2021, 292 boys and 651 girls are being supported. During this period of corona virus pandemic following activities were undertaken practicing appropriate social distancing and protective measures; cash transfer for food and tuition fee support, distribution of health & hygiene kits, medical camps, pre-Christmas celebration and distribution of bundles of love, birthday celebrations, parent gathering, meetings with local pastors and CBO meetings to monitor children's progress.



LIFE STORY

Family affection during lockdown is the key to happiness

I am Kabita's mother. She is the youngest among five children. Kabita is being sponsored through the community based education project of CSS and currently she is studying in class eight. My husband owns a three wheeler van with which he earns his living. After dropping out from school due to our family's financial limitation, my oldest son is helping his father with his work. So with their day to day income, we have been living a meager life. However, we had no complaints until the breakout of corona virus pandemic. The month long strict lockdown situation prevented my husband and son from going to work. On the one hand, we had no money to buy food and on the other hand we were living with the dangers of being infected by COVID-19. Those days passed with extreme panic and depression.

During this precarious period, we received a phone call from the CBESP office that our daughter was accepted into the program which was a breath of fresh air. One of the project officers called me and gave some important advice regarding the precaution measures against the corona virus. He told us not to panic and rather be careful. We came to know about washing hands with soap, wearing masks, social distancing and how to kill germs with disinfectant spray. He ended our conversation with a promise to visit our house during lockdown along with the families of other sponsored children in our locality. Subsequently, four project workers came to

our neighborhood with food packages containing rice, lentils, cooking oil and handed me the money to pay Kabita's tuition fee which we normally receive every three months. Due to the COVID-19 emergency, I received an extra package containing six soaps, six masks, six hand gloves, powder milk, vitamin-c packs, sugar, spray bottle, bleaching powder and a placard. After handing over the special package, the project officers gave demonstration on how to use them. We really appreciate their compassionate care even in a health emergency situation. Their support did not only meet our nutrition need but also helped us a great deal to develop good hygienic practices. Even our children have developed the habit of washing hands. This corona pandemic has strengthened our family bond. Nowadays we are regularly observing evening prayer together with all our family members. We pray to God for His mercy to save all mankind from this pandemic. Daily worship has become a common practice for all the families in our community.

My wholehearted appreciation goes to CSS and the donor organizations for their charity. As a mother it gives me great satisfaction when I am able to provide nutritious food and a glass of milk to my children. I have no words to express my happiness to see my children healthy and joyful even during the crisis we are going through.



Leadership Training Program (LTP)

Bangladesh is a secular country where people from different ethnic groups and religions live side by side in harmony and peace. However, the Christian community, representing only 0.4% of the total population, is one of the minorities among all religions and has limited social and political participation in the country. It is widely believed that the main reason for their under-participation is the lack of effective and charismatic leadership. However, Bengali Christians have made significant contributions to culture, commerce and society as a whole. The region is home to venerable Christian missionary institutions and other faith based organizations.

In response to this shortage of community leaders in Christian communities, the Leadership Training Program (LTP) came into existence to build future leaders who would lead by example and demonstrate the qualities of good role models. The project activities of LTP are designed in such a way to bring out the best in tomorrow's leaders. The program is directly linked with the community based education program and serves as a continuation for meritorious boys and girls to continue up the ladder of higher education. At the same time the program also supports other Christian students from all over Bangladesh who have the hunger to climb further. In fact LTP supports these students by providing financial subsidy through a monthly stipend to help them continue their study. For their spiritual development and direction, LTP every year arranges two comprehensive seminars with the participation of all beneficiary students. These are called "Summer School" and "Winter School", which are facilitated by an experienced trainer and the students are imparted with biblical teaching and knowledge.

LTP organizes local gatherings throughout the year by forming location-based cell groups across the country. Currently a total of 130 students are being sponsored by this program. A total of 25 cell groups involving a total of 290 girls and 173 boys along with 44 clerics and social elites met monthly in different places while maintaining social distancing. The main agenda of these meetings is to impart spiritual lessons and motivational counseling to create leaders who will be inspirational for others. Quiz competition was also conducted during these meetings. Leadership skill development and awareness building programs are taught by leaders from various fields.



LIFE STORY

Worst time in Priya's life led to great time

Like other kids, I wanted to eat delicious food, wear new clothes and go to school but those essentials remained unreachable for me. Although it was a struggle in the past, by the grace of God our family is financially more stable now. My name is Priya Mitro and I am a proud beneficiary of the Leadership Training Program (LTP). At the age of 19, I am currently studying in grade 11 at Nawapara Degree College. My elder brother, Akash Mitro is studying for a diploma in engineering. My father, Dominic Mitro, is a carpenter by profession and the only breadwinner of our family. My late mother, Moni Mitro, had a long history of physical illness and she was on heavy medication. Despite his financial limitations, my father made every effort to make medicines available for her. As a result, our education was lowest priority. Eventually, my brother's schooling came to a halt and I wasn't enrolled in any kindergarten school at an early age. To make matters worse, we had a terrible house made of palm trees. Thanks to the missionaries for providing us a piece of land on which my father built that hut. I still remember the painful experience of living in that modest home, especially in the rainy season. Leaking roof made us go running for buckets every time it rained. Often our house used to get flooded and we literally had to spend whole day on bed eating dry foods. During that troublesome period, I developed the habit of reading books. We had a good collection of story books in our house. I was also interested about school text books but I didn't have

one. So, I often used to go to my neighbor's house to make notes from their books and then study at home.

However a change of tide came with the intervention of a local pastor. He informed my father about the education support program of CSS for destitute children. He explained about the different components of the program including hostel facilities, nutritious meals and school enrollment. Luckily admission was going on then. In no time my father took me to the Home of Blessings (HoB) office of CSS and got me admitted. From that moment, my life changed. Not only did I have my basic needs fulfilled, but I was spiritually enlightened. After the close down of HoB, I am still receiving that same support while I am staying with my family in our community. Now I am a student of class eleven and a beneficiary of LTP. I am developing new skills everyday including conducting a Sunday school program in my community.

Our happy moments suffered a setback when my mother passed away after fighting with her enduring illness. Although she is not physically present, I am sure she is watching us from the heaven. I want to do well in my Higher Secondary School (H.S.C) exam and study nursing. After seeing my mother's suffering, I would like to serve the sick and helpless people. I am very grateful to CSS because of the support I receive. I will never forget everyone's contribution for helping me to pursue my dream.



Hope Technical Institute (HTI)

Technical education is absolutely crucial for the advancement of any nation, especially for a growing economy like Bangladesh. Technical education can transform our huge population into a skilled workforce, and ultimately lift the disadvantaged communities from the trap of poverty. After all, the more we emphasize a culture of technical education, the more our economy will be strong and stable. However, a stereotype mindset of within many Bangladeshi people suggests that most parents show indifference towards technical education. Furthermore, girls are particularly uninterested in technical courses and trades. Only a small minority of girls pursue courses in scientific, technical and vocational education. The Bangladesh government, assisted by International Labor Organization (ILO), has advanced initiatives including the Technical and Vocational Education and Training (TVET) Reform Project with a goal to ensure Bangladesh's competitiveness in the global market and to reduce poverty by improving the quality of vocational education and training.

Hope Technical Institute (HTI) was established in 2006 to create employment among unemployed youth from poor communities by developing market driven skills. The institute offers several long-term, mid-term and short-term courses on automobile mechanics, carpentry, electronics, refrigeration, air conditioning, mobile phone servicing, general mechanics, cosmetology, culinary etc. HTI strives to recruit participation from poor and underprivileged youth of Khulna district who are still unskilled and unemployed. Students from the CSS education program are prioritized in admission process for HTI; however potential students from any community have the opportunity to enroll themselves in these trades. HTI is located in the heart of Khulna city and has hands-on facilities available for the trainees. This institute also has boarding facilities within its campus for accommodating the students from remote places.

Student Status		
Type of Course	No. of Enrolled	No. of Graduated
Short	243	127
Medium	28	-
Long	122	-
Total	393	127



LIFE STORY

Nothing can stop Sajib's desire to grow

After passing JSC (Junior School Certificate) exam with good grades, my education came to a halt due to my father's inability to afford my educational expenses. Despite my strong drive to continue education, I became hopeless during those days of uncertainty. I am Sajib Rahman and currently studying 2 years in Refrigeration and Air Conditioning (R/AC) Non-Government Trade in the session of 2019-2020 at Hope Technical Institute (HTI).

My father, Habibur Rahman, is a welder by profession who works in a local workshop. In spite of being a skilled and hardworking person, he receives a meager wage and therefore struggles to meet the basic needs of our family. Our family is also being taken care of by my mother who looks after the household chores. I also have a younger sister who is in school as well. But as far as finances are concerned, we are solely dependent on my father. We live in a small rented house at Al-Amin Mohollah located in Sonadanga thana of Khulna city. One day my father on his way back from work noticed the advertisement for HTI and collected a brochure. He brought the brochure to

my notice and we read it together to find out different courses they offer. Although I had a desire to pursue my education in general line, I quickly understood that our financial situation would not allow me to do so. I decided a technical education would allow me to acquire a skill and find a job relatively quickly. I changed my mind because I wanted to contribute to my family's income and solve our financial problem at least to some extent. I was admitted to Hope Technical Institute in 2019. I began training in the R/AC trade which I find quite interesting. After two years I hope to graduate and find a decent job. Even if I don't find a job I know that my trade would permit me to work independently.

I am happy now and hopeful as well. I have started to become optimistic about the future prospect of my career. After completing my graduation I would like to be enrolled with JBS (Job and Business Service) program of CSS. Through JBS I will be able to acquire some practical skill needed to find the right job or start a small venture on my own. I am determined that my hard work will help change my family's social and economic status.



Job and Business Services (JBS)

Bangladesh is now regarded as one of the world's fastest growing economies, with notable GDP growth that remarkably continued even during the pandemic. Yet, youth unemployment remains to be one of the major hurdles to the sustainability of its economic growth. Additionally, COVID-19 has had its effect on the global economy and job markets around the world and we have seen its impact in Bangladesh as well. Thus, it is going to be a daunting challenge to provide employment opportunities for those who have lost their livelihoods during the pandemic, as well as for the 2.26 million fresh entrants into the job market every year. The reason for high rates of youth unemployment in Bangladesh is two-fold. On one hand, the education system is failing to create a competent and skilled workforce. Rather than focusing on career-oriented skill development, the only emphasis is on good grades. A recent World Bank report identified the skill gap between the supply and demand of industries as the main reason for high youth unemployment rate in Bangladesh. In addition, the drought of new job creation continues to perpetuate the high youth unemployment rate in this country. The growth of the job market is inadequate compared to the supply of fresh graduates every year.

Job and Business Service (JBS) is another addition to the CSS education sector which functions well with Hope Technical Institute (HTI). It works as a passageway for HTI and LTP students to go one-step further and be available in the job market. JBS plays the role of a mediator between job seekers and job providers. In this regard, the activities of JBS include job identification, preparation for interviews, on the job training, job placement, career counseling etc. Through maintaining linkage with the employers, JBS is able to update to the changing needs and demands of industries. Another approach of JBS to address the unemployment problem is to support entrepreneurship development. JBS provides coaching to its clients who want to setup business ventures, and helps them to access and manage finance through local Micro Finance Institutes (MFIs). During this pandemic, much of the routine work of JBS was suspended. However, by maintaining social distancing and with the help of internet communication a total of 89 clients were served from July, 2020 to June, 2021. Among them 17 clients were employed in the formal sector, 9 clients were self-employed and 63 clients received training and further education and are about to enter the job market.



LIFE STORY

Nashid got the lucky break he needed

Firstly, I would like to thank almighty God for keeping me and my family safe in this COVID-19 pandemic. I would also like to express my deepest condolence for those families who have lost their loved ones.

I am Mohammad Nashid Sheikh living at Siddika Moholla of Sonadanga thana in Khulna city. My father, Mohammad Salim Sheikh works in a local factory on a casual basis but currently is out of work. My mother, Beauty Begum is a housewife and I have a sister who is a student of class nine. Although we have a small family, my father with his meager income struggles to maintain our subsistence. I was admitted to Hope Polytechnic Institute and started working on my diploma in February, 2020. Despite my father's limited financial ability, he always acts as a source of inspiration for me. During the lockdown situation, we suffered a lot. Thank God we received some relief from the government and NGOs that lasted for a month or two. During this period my father lost his job, so we literally had no income at all. I was frustrated but deep down I felt the need to do something about it. I called the JBS office and talked to the job placement officer freely about our family situation. Sadly, most of the JBS activities came to a halt due to corona pandemic. However, he gave me some valuable advice that motivated me a lot. He encouraged me to do

some online-based work from home and become a freelancer. He guided me on online marketing like Facebook marketing, email marketing, YouTubing etc. Since I have a computer at home, I was interested about freelancing. Being inexperienced in online marketing, I started learning by watching YouTube tutorials. I also communicated with my friends to find any little advice they could give me on online marketing. After two months I got a lucky break when brother of one of my friends offered me a job to do online marketing for sajobd.com. When I was offered a salary of 5000 Taka per month, I accepted it without thinking twice. I began to work hard and learn the important skills of online marketing. Within two months my salary was increased to 6000 Taka per month.

I am really happy that I have made my family proud. I am able to support my family during this pandemic. Health wise, I feel safe from COVID-19 because my job allows me to work from home. I want to keep learning more and more about online marketing and be self-employed one day. I am happy that I have a job at this moment and contributing to my family's survival. Thanks to JBS for the care they showed towards me and I am grateful to sajobd.com for providing me a job and opportunities to learn at the same time.

HOPE POLYTECHNIC INSTITUTE

Online class (Programming in Java)

Algorithm:

step 1 : start.
 step 2 : Input a, b, c.
 step 3 : if $d > 0$,
 then
 $x_1 = -b$

$$d = b^2 - 4ac$$

$$x_1 = \frac{-b + \sqrt{b^2 - 4ac}}{2a}$$

$$x_2 = \frac{-b - \sqrt{b^2 - 4ac}}{2a}$$



Hope Polytechnic Institute (HPI)

Increasing unemployment or underemployment of educated youth is having a negative socio-economic impact in Bangladesh. Sheer frustration arising from being unemployed even after acquiring necessary skills, often leads youth to be involved in hazardous job or anti-social activities. While its national average unemployment rate is 4.2 percent, the rate is 2.7 percent among those who have studied up to primary level and 11.2 percent among those who have graduated from University. Bangladesh therefore needs to address this skills mismatch phenomenon first. More specifically, the country must equip its youth with the right set of skills, which would make them employable in the fast-changing job market both inside and outside the country.

Addressing the unemployment problem of Bangladesh and with a view to build skills for the future, Hope Polytechnic Institute (HPI) was established in 2011 at Gallamari, Khulna, adjacent to Hope Technical Institute (HTI) and Rev. Paul's High School (RPHS). The institute operates under the executive control of the ministry of education, government of Bangladesh and acting through Bangladesh Technical Education Board (BTEB). HPI provides higher technical education through a four-year diploma in engineering. Currently HPI is offering courses in Civil, Electrical, Mechanical, Computer and Textile engineering. The institute implements the course plan in accordance with the curriculum set by BTEB. Alongside providing scientific skills, computing analysis and mathematical techniques, English language is also imparted to help students increase their communication skill. However, after the breakout of the COVID pandemic, HPI campus has remained closed, although students have been given assignments and online lectures are being provided.

Technology	1 st Semester	2 nd Semester	4 th Semester	6 th Semester	8 th Semester	Graduated	Total
Civil	23	19	19	13	19	2 nd , 4 th , 6 th & 8 th Semester running exam is held up due to COVID-19	93
Electrical	18	27	31	17	13		106
Mechanical	23	20	27	11	14		95
Computer	15	12	08	-	-		35
Textile	-	05	-	-	-		05
Total	79	83	85	41	46		334



Reverend Paul's High School (RPHS)

Over the last decade, Bangladesh has made praiseworthy progress in expanding access to education, in a country of over 20 million primary school students. While the primary school system in Bangladesh has made great strides in increasing access to education over the past decade, educational quality remains low. Indeed, Bangladesh has one of the lowest literacy rates in the world and the lowest literacy rate in Asia. Nearly 66 percent of children do not achieve basic literacy. Innumerable causes like inadequate resources, insufficient and unqualified teachers, lack of community involvement, and corruption all contribute to the poor state of education in Bangladesh. The COVID pandemic has presented a new challenge for Bangladesh. Since March, 2020 until now schools have remained closed. Although schools in major cities have continued online classes to some extent, disadvantaged children are without education whatsoever. As a result, many poor children are at risk of being dropped out due to their engagement in income generation or loss of livelihoods of their parents.

Under the management of the education sector, CSS is operating a high school at Gallamari, Khulna with an objective to provide formal education for underprivileged children. The school was established in 1981 by the Honorable founder of CSS, Rev. Paul Munshi and was named after him. It is a government registered school and runs according to the rules and regulations of the Bangladesh Education Board. RPHS is open for all in the community. Encircled with boundary walls, the school building is an "L" shaped two storied building with a grassy playground in front. The school has library, laboratory and computer lab facilities available for its students. The school has a reputation for providing quality education. The school always remains in the top ten ranking of schools in Khulna on the basis of its student performance at national board examinations.

Particulars	No. of Students			Passing Percentage
	Girls	Boys	Total	
Total Student	405	475	880	-
PSC Students	39	38	67	100%
JSC Students	51	68	119	100%
SSC Students	SSC Examination was not held			-



Rights Protection of the Susceptible Children (RPSC)

Child labor is a major social and public health problem in many developing countries, including Bangladesh. Child labor is widely accepted among poor families because at the end of the day, it helps put food on the table. On the other hand many employers prefer to employ children because firstly, they are cheaper and secondly, they are more obedient than adults. Many children are involved in hazardous jobs which poses serious threat to their health. Due to their involvement in labor, poor children are deprived of their basic rights such as education, leisure and play. In fact they are constantly being subject to abuse, violence, trafficking and exploitation.

Rights Protection of the Susceptible Children (RPSC) is one of the initiatives of CSS to address the impact of child labor in Bangladesh. The main objective of this project is to establish the rights of working children by organizing them and to create social awareness against child labor among the major stakeholders. This project (2019-21) is being implemented in 16 wards of Khulna City Corporation (KCC) with an aim to eliminate child labor by withdrawing them from hazardous jobs and safeguard the vulnerable children, especially from urban slums, by preventing their access to child labor. The RPSC project is a fragment of nationwide larger program titled “Excluded People’s Right” (EPR). Major achievements of this program include the withdrawal of 1198 children from hazardous work, formation of 228 children clubs involving 2919 boys and 2580 girls. Additionally, 23 child forums have been organized involving 84 boys and 144 girls who are working as negotiator groups to establish the rights of working children, and 53 children have been enrolled in technical and vocational course. Other major activities include quarterly awareness sessions with family members, arrangement of street dramas to create mass awareness against child labor, workshops with employers on fair labor condition, dialogue between employers and child forums, district level advocacy meetings with relevant government sectors, gender balancing campaigns etc. To observe International Women’s Day on March 8, 2021 the RPSC project organized a talk show and quiz competition at the commissioner’s office of ward number 31 of Khulna City Corporation (KCC). The quiz competition was organized for the children from primary and secondary levels who formed two separate groups. The top three children were awarded with prizes at the end of the event. At the same time distinguished guests, invited for the talk show, expressed their opinions and suggestions to protect the rights of women and children in Bangladesh.



LIFE STORY

Ria's life changed for good

I am the second daughter of my parents living in a slum area at Sonadanga area of Khulna city. Born in a poor family with three other sisters, we could hardly afford two decent meals a day. I am Ria Akter and I am 17 years old. My father, Lutfar Rahman, being a daily wage earner did not have a permanent job therefore he could not make enough money to support our family of six members. My mother worked in different houses in our community as a domestic worker. I have seen my eldest sister married off at the age of 13. My father always expected a son with each of my mother's pregnancies, but she failed to live up to his expectation and that's why he never treated her well. She was often subjected to physical and mental torture. By this time, she developed heart and gynecological complications. After suffering for two years, she died of a heart attack in 2019. Shortly after her death, my father brought his new wife in our family whom he had secretly married before. Then the situation changed and we were never treated with love; rather we faced humiliation and torture.

In May, 2019, Rights Protection of the Susceptible Children (RPSC) project team came to our slum to conduct a child survey for the selection of vulnerable children. Luckily, I was enlisted as one of the children's club members of the project. Since then I have been taking part in meetings, training, and day observation of

RPSC project. I have also become educated on the rights of working children as well as the negative impact of child labor and early marriage. In the meantime just when my self-confidence was gradually developing, my father forced me into a marriage with an ill-tempered person in October, 2019. However, I fled my husband's house after a week and came back to my father. Obviously, he did not like it and took me back to my husband. However, I ran away once again and this time I took shelter in my maternal grandmother's house to avoid my father's intervention in my life. During this time I met Ms. Sharmila Asgar Khadija who is a project facilitator of the RPSC project. She provided me an opportunity to learn sewing job in a local tailoring shop. After learning for 4 months as an apprentice, I found a job in a tailoring shop named Babul Enterprise in the new market of Khulna city where I have been making 250 taka a day.

Now I have also brought my other two sisters to my grandma's place. Simultaneously, I am also helping my eldest sister a little bit from my income. After enrolling for a dress making and tailoring training course under RPSC project, I hope to learn how to measure and cut the cloth accordingly. My dream is to open a dress making shop and create jobs opportunity for the adolescent vulnerable girls in our locality.



Hope Non-Formal Pre-primary School (HNFPs)

Enrolment of rural children in pre-primary schools is low in Bangladesh. Pre-school education is well known to support early cognitive development of a child. Urban children, especially those with educated parents and from more privileged socio-economic backgrounds, are more likely to have access to pre-school education. Pre-schooling is not in the official agenda of the education ministry of Bangladesh, and thus, schools are not bound to provide such education. However, due to pressure from parents and the communities some government primary schools and other formal schools introduced pre-school education in their institutions.

Hope Non-Formal Pre-primary School is a unique segment of the CSS education sector creating access to non-formal education for the underprivileged children of urban and remote areas of Bangladesh. With special focus on communities vulnerable to natural disasters and forced migration, these schools are acting as a bridge to formal education. Children who participate in this program are ensured admission to formal school. The project focuses on holistic development of these children by creating a partnership among the major stakeholders such as schools, teachers, parents and their communities. These schools are connected to the Micro Finance Program (MFP) and located in different places where microfinance of CSS is operating. Originated from the comprehensive family approach concept of CSS, target groups of these schools are the children of CSS microfinance program beneficiaries. These schools are unique in the sense that operating cost is covered from the service charges paid by the mothers of the children who take small loans through the MFP. Moreover, awareness raising sessions are conducted to educate the community mothers on healthy lifestyle, basic hygiene and value of education for their children given that most of the rural people are very indifferent towards the education of their children. The teachers of the rural schools play the roles of community organizers who are mainly female. Ensuring further involvement of the mothers, as one of the most important stakeholders in children's education, school management committees are formed. The idea is to make these women responsible and empowering them in the decision making process of their children's education. As of June, 2021, fifty six schools are in operation and a total of 1613 children are being supported among which 832 are girls and 781 are boys.



ECONOMIC DEVELOPMENT SECTOR



Micro Finance Program (MFP)

Women empowerment has been one of the top priorities of development agencies and the Bangladesh government as it is recognized that women continue to experience various forms of discrimination in one way or another. In order to empower poor and marginalized women, we need to focus on their economic development to enhance their roles in decision making processes. It is very difficult to find any society without poverty, let alone developing or less developed countries. Microfinance provides an influential tool for income generation and thus contributes significantly in poverty alleviation and women empowerment. But accessing loans in traditional commercial banks and other financial institutions is very demanding for poor women as they fail to live up to the strict criteria set for borrowers. Therefore, the facilities of microfinance serve as an important instrument for the poor to safeguard their food security and help lift them out of poverty.

The Micro Finance Project (MFP), previously known as Micro Credit Program (MCP), came into existence in 1972, immediately after the liberation war of Bangladesh. In the post war period, when the whole society was wrecked and unemployment rate was at its pick, CSS focused on creating employment opportunities by providing training and small loan at the same time. Since then this project has grown significantly. CSS provides small loans to impoverished borrowers who lack stable employment and verifiable credit history. It is designed to support entrepreneurship and ultimately alleviate poverty. Currently CSS has expanded its microfinance intervention in most parts of the country operating 222 branches in 29 districts and covering almost 4,816 villages across 214 upazilas. Under this program rural people; especially women are receiving financial help along with the motivation and guidance to take initiatives towards making the right decisions when it comes to savings, borrowing and investment. There are several types of loan facilities for the beneficiaries such as general loan, small business loan, SMED (Small and Medium Enterprises Development) loan and agriculture & fisheries loan. Loans are provided with easy payment terms, a reasonable interest rate and repayment method. In addition, the field officers are regularly conducting group awareness raising sessions where different issues of daily life are discussed such as healthy lifestyle, children's education, sanitation, hygiene etc.



LIFE STORY

Lipi's journey to becoming a role model

I am the youngest among five brothers and sisters. I could not go far with my education due to my father's death when I was only two years old. After his unexpected death, my mother being a housewife was left in the middle of an ocean. As advised by some of my relatives, my mother married me off at a young age to a local small entrepreneur named Sabjal Sardar. We started living in a small tin shade house located at a village called Mollar Para of Goalondo upazila under Rajbari district. I am Lipi Aktar and I am a 28-year old proud entrepreneur.

My fortune did not change after getting married. Poverty and struggle became part and parcel of my life. I made up my mind to do something about it and decided to start a poultry and cattle farm. My husband agreed with my plan and promised to help me all the way. But he did not have any money to help me with the initial investment. However he advised me to contact a local CSS microfinance branch, since they provide loans on easy terms and conditions. I accordingly met and talked to Hazra Begum, one of the group leaders of the CSS MFP project, and enrolled in her group named Karnafuli Mohila Samity. Subsequently, as per CSS rules, I received a loan of 10,000 taka with an arrangement of weekly repayments. With the help of some savings and the

borrowed amount, I bought a cow. I along with my husband took good care of that cow. In the following year after paying off my loan I took a fresh loan of 20,000 taka and bought another cow. Slowly and steadily my farm has grown bigger and the number of cows has increased to six. Currently, I am handling a loan of BDT 60,000 and paying off in installments. Looking at my farm, it gives me a lot of satisfaction. I believe that anybody can be successful as long as she/he is willing to work hard. With the profit from selling milk, I helped my husband to start a grocery shop. I am lucky to have a responsible husband who always helps me in the maintenance of my farm. Organized by the EWIC (Empowering Women; Improving Country) project of CSS, I attended a 3-day training on cattle rearing and learned a lot about animal husbandry. Now if there is any issue with the health of my cows, I go and see the veterinarian at upazila health complex for treatment.

Nowadays, I am regarded as a role model for women in our village. Backed up by my knowledge and experience, I would like to grow my farm in the future. I am also confident to pursue my dream because an organization like CSS has always been by my side. Therefore, I am grateful to the MFP project of CSS.



Holistic Approach for Rural Vulnerable Entrepreneurs through Sequential Training (HARVEST)

Generally, poor people are not financially assisted by banks and other financial institutions due an inability to meet collateral requirements and no verifiable repayment history. Also, bureaucratic and lengthy credit process makes formal financial systems difficult to access for poor and underprivileged people. In this prevalent situation, microcredit has become increasingly a common tool for serving the underprivileged people. Despite its widespread acceptance and popularity, microcredit is not always utilized the way it should be. Lack of entrepreneurial skill & experience, expertise in business management and poor decision making ability inhibit the poor borrowers from reaping the fruits of microcredit. Although there are a good number of NGOs in Bangladesh providing loans to impoverished people, only a handful of them provide training and guidelines on proper investment and money management. It is a common practice in some rural areas that borrowers are often connected to two or more microfinance institutes. Therefore, without adequate business knowledge and experience, these borrowers are sometimes overburdened with liabilities.

The intended goal of the CSS Micro Finance Program (MFP) is to develop women entrepreneurship and thus help them come out of poverty. In this regard, the HARVEST project serves as a training program for the clients of MFP with an aim to demonstrate the benefits of microfinance at the grassroots. With the help of a “Train-The-Trainer” methodology, the HARVEST project appoints professional training experts to train CSS MFP zonal and regional managers. Later these senior managers pass on the knowledge in a cascade mode to the branch managers who later train the loan officers. These trained officers ultimately provide training to the MFP clients in two separate groups; group leaders and micro entrepreneurs. The major activities and target achieved in this period are as follows;

Name of the training	No. of training events	No. of trainees
Training of Trainers (ToT)	02	60
Skill Development Training for LOs	22	363
Group Leader Development Training	186	4649
Entrepreneurship Development Training	10	248



LIFE STORY

Shivotara benefits from entrepreneurial training

I am a mother of three girls and I know what it's like to be born in a poor family. I don't want my girls to go through the hardship that I experienced as a youngster. I want them to be educated and self-reliant in life. I will never allow them to be the victims of child marriage. My name is Shivotara Begum and I run a small tea-stall. We are a family of six members living in a slum at Char Rupsha of Khulna City Corporation. My husband, a daily laborer, struggles to find work at a regular basis. But he helps me in the tea-stall when he is out of work. Despite poverty we have a loving relationship and try to help each other out. Maintaining a family of six members including three daughters and one son has always been a demanding task for us, especially when it comes to providing education for them. As a result my son dropped out after grade-6 and got involved in child labor. He found a job in an engine boat in Rupsha River. However, by the grace of God, he has been withdrawn from the hazardous job and currently helping me to run our grocery shop.

One day in search of some business finance, I came in contact with the microfinance project office of CSS and enrolled in a women's group in 2014. In the due course of time, I took a loan of BDT 20,000 and scaled up my tea-stall in a rented place. Extra manpower was added to my business with the inclusion of my son and husband. As a result, my sales increased with improved customer

service. We, as a team, worked hard for years to bring some stability in our business. Currently, I am able to take home BDT 16,000 to 18,000 from my tea-stall every month. At the same time I have built a brick house for my family to live. With my savings, I have started a grocery shop which is run by my son. I am glad that my daughters are going to school. Slowly but steadily our family condition has improved. In the meanwhile, I participated in group leader training organized by the HARVEST project of CSS. Alongside learning different entrepreneurial skills, I came to know about many unknown issues like awareness on early marriage, dowry and other ill social practices towards girls. I also learned a lot about hygienic sanitation and sources of pure drinking water. After attending the training I have taken appropriate measures to ensure hygienic sanitation and safe drinking water for my family.

However, after the breakout of COVID-19, everything came to a halt. During lockdown I could not open my tea-stall but our family was aided by the increased sales of our grocery shop. My girls are frustrated that they can't go to school. However, I pray and hope that everything will come back to normal. I express my deepest condolence to those families who have lost their loved ones in this pandemic.



Empowering Women; Improving Country (EWIC)

Bangladesh is slowly progressing in empowering women; however it is women and girls who are disproportionately affected by poverty and discrimination. Often, women and girls, especially in rural areas, are not allowed to make decisions about how their household's income should be spent. In some remote areas, social norms or culture still forbids them to work outside of their homes. In other words, half of the population cannot contribute to their family's and community's economic development. But women are an important part of the solutions needed to truly overcome poverty. They play a key role in navigating their family and their community to a better life.

With a view to empower marginalized rural women, the EWIC project was launched in 2011 which is a basic training program on different skills to boost their financial status through income generation. The project envisions contributing to the improvement of the social status of the deprived and disadvantaged women through their functional empowerment in terms of financial resource possession and increased participation in family and community. The project also helps these women to access finance for their initial investment. The project was implemented in 18 upazilas in 6 districts (Khulna, Jashore, Chuadanga, Meherpur, Razbari and Faridpur) under 2 divisions (Khulna and Dhaka). The main outcomes of the project are (i) under-privileged women use their livelihood skills to generate income through enterprise development (ii) trained rural women create an enabling environment for their small enterprise development and business growth through supportive family environment, adequate access to financing facilities and effective market linkages, and (iii) targeted women along with the family members lead a healthy and hygienic life where woman rights are recognized.

The final evaluation found that beneficiaries of the EWIC project have seen improvement in their living standard. Women's education, employment, decision-making and participation in activities outside the home have increased as the study findings suggest. Almost 83% of women actively participate in decision-making process of the family in the target areas. 79% of women enjoy freedom of movement and speech in the family and community. At the same time, 58% of women are self-reliant through their own income. Almost 81% women are able to make their counterparts understand their rights.



ENTERPRISE DEVELOPMENT SECTOR



CSS Ava Center

CSS Ava Center is a unique segment of the enterprise development sector which is basically an income generating project. The main purpose of establishing the Ava center is to provide finance to help sustain a number of development projects beyond donor’s support. CSS Ava Center is fundamentally a training and resource center located at Natun Bazar, which is fifteen-minute drive from the heart of Khulna city. Named after Ms. Ava Munshi, wife of the honorable founder of CSS, it provides its clients with training, meeting, dining and accommodation facilities in one location.

The need for establishing the Ava center originated from the limitation of the former training center named the Ava Conference Center (ACC), which was located within the head office premises and used for its own staff capacity development. The ACC was also offered to other organizations for training purpose on a rental basis and ultimately a huge demand among its clients was created. Therefore, in order to meet the increasing demand, the capacity of the ACC had been expanded and re-structured as the CSS Ava Center which was inaugurated in 2010.

Along the side of the River Rupsha, CSS Ava Center is a modern six-storied venue with simple yet stylish and versatile rooms offering fantastic facilities for meeting, daily training, conference, product launch and more. It brings the major actors of the development sector to the same table and creates an enabling environment that promotes knowledge sharing, research, creativity and innovation. CSS Ava Center also organizes private functions such as weddings, birthday parties or any personal gatherings in accordance with its client’s preference. One of the most significant events in this period took place in January, 2021 when the annual national sales meeting of Haque Limited, one of the leading multinational companies, was held with the participation of 850 staff members. This was the biggest event ever organized by this center in terms of number of people. CSS Ava Center also provided accommodation for a team of Khulna Medical College Hospital healthcare staff for more than 2 months (April-June) during the COVID lockdown situation.

At a glance (2020-21)	
Bed Room Occupancy	4483 days
Conference Room Occupancy	631 days
Total No. of clients served	35,954 people
Total staff working for Ava	72



CSS Printing Press

CSS Printing Press is another innovative segment of the organizations' enterprise development sector that started its journey in 2015. As a non-governmental organization, CSS established the press in the heart of Khulna city with the intention to print its annual report, brochure and other awareness raising materials to sensitize the communities of their basic rights, and contribute towards realizing the mission and vision of CSS. Although, initially the CSS Printing Press only served the need of the organization, later increasing demand from outside sources compelled the press to expand its horizon and began to offer its services to external clients. Now it is considered as a well reputed printing press that delivers quality products at a reasonable rate in accordance with client's preferences. Headed by an experienced manager, a total of eight staffs are working to serve the community with quality printing. The ultimate mission of this venture is to take up new challenges and promote the art of printing with creativity and grace. The staffs recognize client satisfaction is the highest priority, starting from graphic design, treating each and every little step with special care and delivering on-time to the customer is the ultimate goal of this project.

CSS Printing Press is one of the income generating projects of CSS that raises fund to cover the organizational cost and to fund development projects beyond donor's support. Planning is underway for the expansion of this press and to further upgrade its overall printing quality with the help of modern technology. During the lockdown due to Covid-19, activities of CSS Printing Press was minimal and only 20 clients were served from July, 2020 to June, 2021.

Appreciation from Our Valued Clients

- m We express heartfelt appreciation to CSS Ava Center, Khulna for their warm hospitality in organizing and hosting our training program. We find the staff very friendly and sincere with their effort during training sessions. Maintaining social distancing was possible due to the adequate space of the training venue. At the same time, other safety measures were ensured like checking body temperature at the entrance and providing hand sanitizer and masks. We are absolutely impressed with the service and facilities.

We expect that such quality of service will be maintained and looking forward to more events in the future.

Md. Abdullah Al Mahmud

Admin & Logistic Officer, Jagorani Chakra Foundation
Feed the Future Bangladesh Nutrition Activity Project

- m I am delighted to write this message of appreciation for the fantastic support and logistics we received during the 4 batches of training sessions at CSS Ava Center. The center's facilities are excellent and the staffs are extremely professional. I should also mention about the quality of food which was simply awesome. As the training was held during the outbreak of COVID-19, the safety measures were maintained quite immaculately. We have thoroughly enjoyed our stay at CSS Ava Center.

We are indeed looking forward to organize some more events at this venue in the future.

Md. Liakat Hossain

Admin & Finance Officer, Coastal DRR Program
Bangladesh Red Crescent Society (BDRCS)

- m CSS Printing Press has been providing the printing services for Public Relations & Publications Division of Khulna University for the last 5 years. Among all the products they print for us, annual diary is worth mentioning. It is fair to say that the quality of their printing is outstanding. They always deliver products on-time and they are sincere and cordial with clients.

I wish them all the success in future.

S.M. Atiar Rahman

Director, Public Relations & Publications Division
Khulna University

- m Since 2015 CSS Printing Press has successfully been printing different communication materials of Bangladesh Medical Association Khulna. The overall environment of this press is work friendly and printing quality is exceptional. They have managed to gain our trust and confidence by keeping up with their commitment in delivering products.

I, on behalf of Bangladesh Medical Association (BMA) Khulna, sincerely believe that slowly but surely CSS Printing Press will excel in the printing industry.

Dr. Sk. Baharul Alam

President, Bangladesh Medical Association (BMA)
Khulna Branch



SPECIAL DEVELOPMENT SECTOR



Disaster Management and Emergency Relief

Bangladesh is regarded as one of the most vulnerable countries when it comes to natural disaster due to its geographical location and socio-economic condition. The people of Bangladesh, especially the inhabitants of its coastal belt areas have long been fighting with their existence after being severely hit time and time again by disasters such as mega cyclonic storms, frequent floods, thunderstorm, excessive rainfall, tornadoes, salinity intrusion, river bank erosion etc. Loss of lives and livelihood is a common occurrence in this region, resulting in displacement of this population from their homelands. Without any skills to work and make a living in an urban environment, they often face challenges if they migrate to cities in the hope of a new life.

Christian Service Society (CSS) has a wealth of experience mobilizing projects in response to the needs of this vulnerable population who are adversely affected by natural calamities. CSS has a dedicated disaster response team that responds to emergency situations and helps design rehabilitation strategies in order to help these communities build resilience against disasters. In fact CSS started its journey in 1972 as a relief organization under the umbrella of World Relief Organization and later emerged as a full-fledged development organization in 1975. CSS to this day continues to help people with necessary support in any emergency caused by natural disasters or pandemics. For example, CSS has built a number of cyclone shelters, flood resilient houses and latrines in disaster affected areas.

Since the early part of 2020, the world has been suffering through the biggest pandemic in the history of mankind. The Disaster Management and Emergency Relief unit, comprised of CSS staff and volunteers, has come forward with various humanitarian supports for the underprivileged population in both rural and urban settings to help them stay home during the lockdown. In response to the first wave of COVID-19, CSS launched the COVID-19 Emergency Relief Support Program to distribute food and hygiene kit packages to 3,000 families and individuals from urban slums, semi-urban and rural communities and sex workers from the Baniashanta and Bagerhat brothels. Distribution of packages with emergency food and hygiene kits continued during the second wave of the COVID pandemic. An additional 1,498 packages were distributed in city and rural areas of Khulna, Satkhira and Bagerhat. During winter, blankets were distributed from the CSS head office to 203 disadvantaged people and warm clothes were distributed to 100 poor children.



FINANCIAL STATEMENT

CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
Statement of Financial Position
As at 30 June, 2021

	Notes	30-Jun-2021 Taka	30-Jun-2020 Taka
PROPERTIES AND ASSETS			
Non-Current Assets			
Property, Plant & Equipments	06.00	71,693,961	74,080,341
Current Assets			
Loan to Members	07.00	6,313,065,716	6,441,054,492
Short Term Investments (FDR)	08.00	781,666,636	503,826,132
Accounts Receivable	09.00	33,808,762	36,790,607
Advance, Deposits & Prepayments	10.00	37,394,910	49,762,834
Cash in Hand and Bank Balance	11.00	167,315,951	361,912,236
TOTAL PROPERTIES AND ASSETS		7,404,945,936	7,467,426,642
CAPITAL FUND AND LIABILITIES			
Capital Fund			
Fund	12.00	236,191,065	236,191,065
Cumulative Surplus	13(A)	3,124,938,857	2,697,543,679
Reserve Fund	13(B)	317,242,721	269,754,368
Short Term Liabilities			
Short Term Bank Loan	14.00	50,000,000	427,000,000
Short Term Others Loan	15.00	446,364,366	423,848,960
Current Liabilities			
Others Liabilities	16.00	315,017,381	319,524,294
Members' Savings Deposit	17.00	2,511,610,900	2,748,916,531
Accounts Payable	18.00	57,218,642	50,685,814
Loan Loss Provision	19.00	346,362,004	293,961,931
TOTAL CAPITAL FUND AND LIABILITIES		7,404,945,936	7,467,426,642

Attached notes form an integral part of these Financial Statements.


Director, Finance

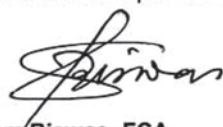

Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka
30 September, 2021




Saptam Biswas, FCA
Partner
Enrollment Number: 1615
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)
DVC: 2109301615AS126139

CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
Statement of Comprehensive Income
For the year ended 30 June, 2021

	Notes	2020-2021 Taka	2019-2020 Taka
Income			
Service Charges on Loan	20.00	1,345,513,609	1,287,748,473
Bank Interest		3,016,987	3,898,561
Bank Interest on FDR		40,894,242	43,402,821
Membership Fees		6,353,780	7,030,490
Others Income	21.00	5,973,542	5,983,810
Total Income		1,401,752,160	1,348,064,154
Expenditure			
Interest on Members' Savings	22.00	127,321,797	148,054,243
Others Loan Interest		43,339,778	95,919,735
Salaries and Allowances	23.00	574,611,509	520,480,282
Office Rent		11,639,839	10,209,602
Printing and Stationary		6,641,811	7,709,694
Traveling and Food		7,698,310	8,363,498
Telephone and Postage	24.00	4,620,928	4,910,027
Repair and Maintenance	25.00	1,783,450	2,329,792
Utility/Service/Supplies	26.00	4,849,124	5,158,793
Entertainment and Meeting		3,169,674	2,993,921
Newspaper and Publication		347,344	308,112
Bank Charge/DD Charges		1,927,937	1,708,206
Training Expenses		264,379	715,659
Meeting Expenses	27.00	103,495	176,478
Other Operating Expenses	28.00	58,870,626	63,717,010
License, Audit and Professional Fees	29.00	3,655,996	3,775,789
Loan loss Provision/Expenses		64,114,299	49,163,803
Depreciation (Schedule- A)		5,020,923	5,555,093
Total Expenditure		919,981,219	931,249,737
Excess of Income over Expenditure (Before Income Tax Provision)		481,770,942	416,814,417
Less: Income Tax Expenses		6,887,411	1,000,000
EXCESS OF INCOME OVER EXPENDITURE		474,883,531	415,814,417

Attached notes form an integral part of these Financial Statements.


Director, Finance

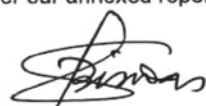

Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka
30 September, 2021




Saptam Biswas, FCA
Partner
Enrollment Number: 1615
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)
DVC: 2109301615AS126139

CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
Receipts and Payments Statement
For the year from 01 July, 2020 to 30 June, 2021

	Notes	2020-2021 Taka	2019-2020 Taka
Balance as on 01 July, 2020		361,912,236	161,369,157
Cash in Hand		3,538,563	1,181,888
Cash at Bank		358,373,673	160,187,269
Receipts		14,229,087,994	13,415,041,651
Service Charges on Loan	20.00	1,345,513,609	1,287,748,473
Reimbursements		9,898,609,968	9,095,684,827
Bank Interest		3,016,987	3,898,561
Bank Interest on FDR		48,058,620	35,598,006
Membership Fees		6,353,780	7,030,490
Regulation and Duplicate Pass Book Sale		917,945	361,120
Other Receipts	31.00	2,926,617,085	2,984,720,175
TOTAL		14,591,000,230	13,576,410,808
Payments		14,423,684,279	13,214,498,571
Interest on Member's Savings		89,234,197	113,655,426
Interest on Loan		43,339,778	95,919,735
Salaries and Allowances		574,611,509	512,322,976
Office Rent		11,639,839	11,399,650
Printing and Stationary		6,641,811	7,709,694
Travel and Food		7,698,310	8,363,498
Telephone and Postage		4,620,928	4,910,027
Repair and Maintenance		1,463,966	1,497,992
Office Utility/Service/Supplies		7,556,744	2,361,538
Entertainment		3,169,674	2,993,921
Newspaper and Periodicals		347,344	308,112
Bank Charge		1,927,937	1,708,206
Training Expenses		264,379	715,659
Vehicle Maintenance and Fuel Cost		11,620,716	10,559,717
Meeting Expenses		103,495	176,478
Other Payments	32.00	13,655,787,657	12,436,120,153
License, Audit and Professional Fees		3,655,996	3,775,789
Balance as on 30 June, 2021		167,315,951	361,912,236
Cash in Hand		2,617,962	3,538,563
Cash at Bank		164,697,989	358,373,673
TOTAL		14,591,000,230	13,576,410,808

Attached notes form an integral part of these Financial Statements.


Director, Finance

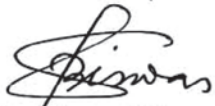

Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka
30 September, 2021




Saptam Biswas, FCA
Partner
Enrollment Number: 1615
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)
DVC: 2109301615AS126139

CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
Statement of Cash Flows
For the year ended 30 June, 2021

	2020-2021 Taka	2019-2020 Taka
A. Cash Flows From Operating Activities:		
Surplus for the year	474,883,531	415,814,417
Add: Amount Considered as non cash Items:	57,366,276	14,417,257
Loan Loss Provision	52,400,073	8,903,201
Depreciation adjusted during this year	(54,720)	(41,037)
Depreciation for the year	5,020,923	5,555,093
Loan Disbursed to Members	(9,773,259,000)	(9,394,762,098)
Decreased in Current Assets	15,349,770	(7,456,475)
Increased in Current Liabilities	(351,884,745)	(153,143,604)
Net Cash used in Operating Activities	(9,577,544,169)	(9,125,130,503)
B. Cash Flows From Investing Activities:		
Acquisition of Property, Plant and Equipment	(2,948,630)	(24,048,732)
Sale of Property, Plant and Equipment	844,748	86,913
Investment	(277,840,505)	(87,325,340)
Net Cash used in Investing Activities	(279,944,387)	(111,287,159)
C. Cash Flows From Financing Activities:		
Loan Realized	9,901,247,776	9,135,945,429
Members Savings	(237,305,631)	311,043,885
Insurance	(1,049,875)	(13,193,280)
Fund	-	3,164,708
Net Cash used in Financing Activities	9,662,892,270	9,436,960,742
Net Increased/Decrease (A+B+C)	(194,596,286)	200,543,080
Add: Cash and Bank balance at the beginning of the year	361,912,236	161,369,157
Cash and Bank balance at the end of the year	167,315,951	361,912,236


Director, Finance



Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka
30 September, 2021




Saptam Biswas, FCA
Partner
Enrollment Number: 1615
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)
DVC: 2109301615AS126139




Christian Service Society (CSS)

Consolidated Statement of Financial Position (Balance Sheet)
(Except Micro Finance Program)
As at 30 June 2021

Particulars	Notes	2021 BDT	2020 BDT
Assets			
Non-current assets			
Property, plant and equipment	4.00	149,056,360	145,425,007
Total non-current assets		<u>149,056,360</u>	<u>145,425,007</u>
Current assets			
Inventories	5.00	3,649,123	3,058,981
Advance, deposits and prepayments	6.00	393,214,067	399,403,793
Short term investment in FDR	7.00	222,003,467	143,990,908
Cash and bank balances	8.00	38,794,828	81,250,629
Total current assets		<u>657,661,486</u>	<u>627,704,311</u>
Total assets		<u>806,717,846</u>	<u>773,129,318</u>
Fund and Liabilities			
Fund			
Capital fund	9.00	791,403,639	756,000,264
Total fund		<u>791,403,639</u>	<u>756,000,264</u>
Current liabilities			
Security money	10.00	1,971,270	1,936,110
Other liabilities	11.00	13,342,937	15,192,944
Total current Liabilities		<u>15,314,207</u>	<u>17,129,054</u>
Total fund and Liabilities		<u>806,717,846</u>	<u>773,129,318</u>

These financial statements should be read in conjunction with the annexed notes.

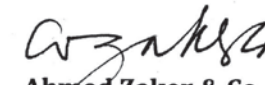
For and on behalf of the management team of Christian Service Society (CSS)


Treasurer


Executive Director

See annexed report of the date

Palce: Dhaka, Bangladesh
Dated: 19 October 2021


Ahmed Zaker & Co.
Chartered Accountants



Christian Service Society (CSS)

Consolidated Income and Expenditure Statement (Except Micro Finance Program) For the year ended 30 June 2021

	Notes	2021 BDT	2020 BDT
Income			
Foreign donation		40,522,290	49,371,469
Local donation		19,905,458	40,470,498
Income from medical service charge	12.00	44,549,742	32,895,756
Income from nursing school	13.00	2,867,355	1,939,350
Income from education program	14.00	14,548,157	21,714,386
Income from fishing and agriculture	15.00	-	543,451
Income from Ava centre	16.00	19,250,542	28,150,525
Income from corporate clients (bank interest)	17.00	13,366,378	13,662,252
Interest Income		33,919,167	41,465,004
Total income		188,929,090	230,212,692
Expenditure			
Personnel cost	18.00	81,175,803	90,320,946
Vehicle cost	19.00	1,486,409	1,970,442
Utility and maintenance	20.00	9,352,804	9,069,611
Office running cost	21.00	5,991,208	7,330,868
Other expenses	22.00	15,500,752	6,333,841
CSS Ava center expenses	23.00	2,345,227	2,930,741
Orphanage program expenses	24.00	19,788,588	18,302,066
Education and leadership training program expenses	25.00	1,200,621	3,639,584
Health program expenses	26.00	3,610,386	3,549,876
Fishing and agriculture project expenses	27.00	-	143,431
Overhead/Administrative expenses	28.00	30,346,270	24,806,996
Depreciation	4B	19,811,992	18,883,527
Total expenditure		190,610,060	187,281,928
Excess of income over expenditure transferred to capital fund		(1,680,970)	42,930,764
Total		188,929,090	230,212,692

These financial statements should be read in conjunction with the annexed notes.

For and on behalf of the management team of Christian Service Society (CSS)


Treasurer


Executive Director

See annexed report of the date

Dhaka, Bangladesh
Dated: 19 October 2021


Ahmed Zaker & Co.
Chartered Accountants

Christian Service Society (CSS)
**Consolidated Receipts and Payments Statement (Except Micro Finance Program)
 For the year ended 30 June 2021**

	2021 BDT	2020 BDT
Opening balance:		
Cash in hand	1,139,918	131,329
Bank balance	80,110,711	63,498,758
	81,250,629	63,630,086
Receipts		
Fund account	25,438,291	12,829,878
Foreign donation	40,522,290	49,371,469
Local donation	31,551,511	44,427,112
Income from medical service charge	44,549,742	32,895,756
Income from nursing school	2,867,355	1,939,350
Income from education program	14,548,157	21,714,386
Income from fishing and agriculture	-	543,451
Income from Ava centre	19,250,542	28,150,525
Income from corporate clients (bank Interest)	13,366,378	13,662,252
Interest Income	33,919,167	41,465,004
Security money deposit	306,215	466,402
Other liabilities	35,486,249	33,906,666
FDR encashment	92,870,870	62,656,840
Advance, deposits and prepayments	207,654,711	163,811,156
Sale of inventories	11,407,397	10,348,278
Sale/adjustment of property, plant and equipment (PPE)	36,805,518	-
Total receipts	610,544,395	518,188,525
	691,795,024	581,818,611
Payments		
Fund account		
Personnel cost	81,175,803	81,319,936
Vehicle expenses	1,486,409	850,009
Utilities and maintenance	9,352,804	3,443,686
Office running cost	5,991,208	633,834
Other expenses	15,500,752	3,460,966
Ava centre expenses	2,345,227	2,930,741
Orphanage program expenses	19,788,588	8,402,934
Education and leadership training expenses	1,200,621	1,050,588
Health program expenses	3,610,386	3,213,262
Fishing and agriculture project expenses	-	143,431
Overhead/Administrative expenses	30,346,270	24,806,996
Refund security money	271,055	323,246
Refund other liabilities	37,336,257	27,434,850
Investment in FDR	170,883,429	109,987,035
Advance, deposits and prepayments	201,464,985	208,784,211
Purchase of inventories	11,997,540	9,970,055
Purchase of property, plant and equipment	60,248,863	13,812,203
	653,000,196	500,567,982
Closing balance:		
Cash in hand	626,429	1,139,918
Bank balance	38,168,399	80,110,711
	38,794,828	81,250,629
	691,795,024	581,818,611

For and on behalf of the management team of Christian Service Society (CSS)


 Treasurer

 Dhaka, Bangladesh
 Dated: 19 October 2021


 Executive Director

Ahmed Zaker & Co.
 Chartered Accountants



Christian Service Society (CSS)

1660 & 1661 Jalma Puraton Ferryghat Road, Jalma, Batiaghata, Khulna, Bangladesh
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Hotline: +88-01711-826657