

ANNUAL REPORT

2021-22

Celebrating
Golden Jubilee
1972-2022



Christian Service Society

Annual Report

2021-22



Christian Service Society (CSS)

1660 & 1661 Jalma Puraton Ferryghat Road, Jalma, Batiaghata, Khulna, Bangladesh

Or City PO Box 91, Khulna 9100, Bangladesh

Cell: +88-01713-370721, +88-01841-150130, E-mail: css@cssbd.org, Web: www.cssbd.org

Advice & Complain: +88-01711-826657

Contents

Message from the Executive Director	I
Program at a Glance	II-III
Organizational Profile	IV
Map of Working Area	V
Health Sector	01-08
Reverend Abdul Wadud Memorial Hospital	02
<i>Life Story: God blessed Lipia with a beautiful daughter</i>	03
CSS Nursing Institute	04
<i>Life Story: Pranto's tale of transformation</i>	05
HIV/AIDS Prevention Program	06
<i>Life Story: Jharna now practices a healthy lifestyle</i>	07
Activating and Engaging Partnerships to Reduce Leprosy in Bangladesh - TLMIB Project	08
Education Sector	09-20
Community Based Education Program	10
<i>Life Story: Gloria's dream for a glorious future</i>	11
Leadership Training Program	12
<i>Life Story: Tanni found a new path in life</i>	13
Hope Polytechnic Institute	14
Hope Technical Institute	15
Job and Business Services	16
<i>Life Story: Riaz Sana's successful pursuit of a better life</i>	17
Reverend Paul's High School	18
<i>Life Story: Hashiba is proud of her school</i>	19
Hope Non-Formal Pre-primary School	20
Economic Development Sector	21-26
Micro Finance Program	22
<i>Life Story: Sheuly is successful in achieving her dream</i>	23
Holistic Approach for Rural Vulnerable Entrepreneurs through Sequential Training	24
<i>Life Story: Lucky Khatun gets lucky in her business</i>	25
Micro Finance Program At a Glance	26
Enterprise Development Sector	27-30
CSS Ava Center	28
CSS Ava Center Facilities	29
CSS Printing Press	30
Special Development Sector	31-32
Disaster Management and Emergency Relief	32
Financial Statement	33-40

Message from the Executive Director



The year 2022 marks the “Golden Jubilee” of CSS. This is a special time in our organizational history as we celebrate our successes and growth over the last 50 years. We rejoice in this journey over these decades with a mission to make a significant difference in the lives of the poor and disadvantaged people of Bangladesh. As we reach this key milestone, we look back with thanksgiving to God and to all those who have been integral to our accomplishments. As we embark on the next phase of our journey, we should reflect on the past and, more importantly, focus on the future. We sincerely thank our sponsors, donors, and partners who have faithfully supported our work throughout the years.

CSS has spent these years building and expanding organizational outreach while remaining fully dedicated to our core values. Our founder Reverend Paul Munshi started CSS with a vision of “Bringing Hope” into the lives of the poor and disadvantaged people. We are grateful that his noble efforts have crossed this remarkable landmark by touching and changing the lives of millions. We envision a brighter Bangladesh free from discrimination and injustice. We work tirelessly to provide loving and caring services for poor people to ensure their overall well-being.

To mark this memorable achievement and great journey, we celebrated the “50 years Anniversary” in different ways throughout the year. A get-together was arranged with our honorable board members and their families in July. In November, our friends and partners from around the world visited CSS. We are truly humbled and honored to have this special Fellowship with the valuable presence of our partners and dignitaries of the country. Staff Family Fellowships were arranged across all our projects and programs. We also celebrated this momentous occasion by carrying out various special humanitarian works for poor people throughout 2022.

This Annual Report shows the great diversity of CSS’s work across 28 districts of Bangladesh. Since its commencement in 1972, CSS has been trying to invest its best efforts to change the lives of the target communities by implementing several programs and projects under its five major sectors: Health, Education, Economic Development, Enterprise, and Special Development.

It is with the greatest admiration that I remember our dear colleagues, without whom CSS could not have made it this far. They are the real heroes of CSS who have dedicated their lives to carrying forward the legacy of our beloved founder and making this journey possible. I pay tribute to those no longer with us and express our heartfelt gratitude to those still serving this organization with dedication and commitment.

With the generous support of the Bangladesh Government departments, NGOAB, MRA, beneficiaries, and other stakeholders, it is possible for CSS to move forward and serve the suffering people. I would like to offer my utmost gratitude to those vital agencies and individuals.

In the end, I give all the praise and glory to our dear God for His endless love and blessings. Because of Him, CSS is able to reach her goals.


Rev. Mark Munshi
Executive Director

Program at a Glance



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.

Map of Working Area



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



CSS WAS FOUNDED IN 1972, SERVING DEVASTATED LIBERATION WAR VICTIMS WITH HUMANITARIAN AID IN BANGLADESH. THE ORGANIZATION WAS AWARDED THE PRESIDENTIAL AWARD IN 1977. HONORABLE PRIME MINISTER SHEIKH HASINA INAUGURATED CSS HOSPITAL IN 1998.



OUR DISASTER AND EMERGENCY RELIEF TEAM IS READY TO RESPOND IMMEDIATELY TO HUMAN SUFFERING. WE ARE ALWAYS HELPING DISASTER VICTIMS. THIS TEAM CONSTANTLY LOOKS FOR PEOPLE WE CAN HELP, EVEN DURING THE MOST DESTRUCTIVE WEATHER.



THE REVEREND ABDUL WADUD MEMORIAL HOSPITAL HELPS THOSE MOST IN NEED. OUR NURSING INSTITUTE ALLEVIATES THE SERIOUS NURSING SHORTAGE IN THE COUNTRY. THE HIV/AIDS PROGRAM IS SERVING IN BROTHELS AND MANY OTHER PLACES.



REVEREND PAUL MUNSHI IS THE FATHER OF THE CHRISTIAN SERVICE SOCIETY (CSS). HE DEDICATED HIS LIFE TO THE ORGANIZATION. SINCE 1995, HIS SUCCESSOR, REVEREND MARK MUNSHI, HAS LED THE ORGANIZATION TO BECOME SELF-SUSTAINING AND EXPAND THROUGHOUT THE COUNTRY. FOR 50 YEARS, WE HAVE HELPED MILLIONS OF DISADVANTAGED PEOPLE THROUGH A VARIETY OF PROGRAMS AND PROJECTS THAT ARE ALWAYS EVOLVING. OUR MISSION: SHARE IN THE SORROW OF THE SUFFERING PEOPLE, HOLD THE HANDS OF THE NEGLECTED, AND MINISTER TO ALL WITH WORD AND DEED REGARDLESS OF RACE, RELIGION, OR IDEOLOGY. THE FIVE PILLARS OF CSS ARE SERVING HUMANITY, RESPECTING EVERYBODY, ALMIGHTY GOD, TEAMWORK, AND SUSTAINABILITY.



WE HELP IMPOVERISHED CHILDREN BECOME EDUCATED AND RESPONSIBLE CITIZENS THROUGH OUR COMMUNITY BASED EDUCATION PROGRAM, NON-FORMAL PRE-PRIMARY SCHOOLS, HIGH SCHOOL, TECHNICAL AND POLYTECHNIC INSTITUTES, AND LEADERSHIP PROGRAM.



THE MICRO FINANCE PROGRAM ALLOWS US TO ADDRESS THE NEEDS OF POOR PEOPLE, ESPECIALLY THE WOMEN. WE PROVIDE EASY TERM LOANS AND HELP THEM TO ESTABLISH AND EXPAND THEIR BUSINESS VENTURES UNTIL THEY CAN BECOME SELF-SUSTAINING.



CSS SUPPORTS PROJECTS SUCH AS DISASTER AND EMERGENCY RELIEF, HIV/AIDS PROGRAM, HOSPITAL POOR FUND, AND COMMUNITY BASED EDUCATION PROGRAM WITH THE LOCAL INCOME GENERATED FROM THE AVA CENTER, FISHERIES, AND PRINTING PRESS.



Health SECTOR



Reverend Abdul Wadud Memorial Hospital (RAWMH)

Bangladesh has seen impressive progress in health and nutrition in the last few decades. But still, people's accessibility to proper and effective healthcare services in rural areas is limited and hindered because of inadequate healthcare facilities at the remote community level. Bangladesh's government is trying to reach the people by undertaking community-centered interventions. CSS established the 100-bed Rev. Abdul Wadud Memorial Hospital at Tilok, Rupsha of Khulna district, to serve the people of the country's southwestern region.

RAWMH provides comprehensive medical services to the rural people of the southern regions at an affordable cost. The hospital is well-equipped with the necessary machinery & equipment. It offers multidisciplinary services to the poor through its General (Medicine and Surgery), Eye, Mother & Child, Dental, ENT, Pediatrics, and Orthopedic units. The hospital also has diagnostic facilities, including X-ray, Pathology, and

Ultrasonography sections backed by modern diagnostic tools and machinery. The hospital staff comprises qualified and skilled senior consultants, doctors, medical officers, nurses, and supporting staff.

The Poor Fund scheme of the hospital has added a greater value to its services. Under this scheme, extremely poor people are getting medical services for a reduced charge or even free of cost. Around the year, the hospital also arranges different health camps in remote rural places to provide health services at the doorsteps of poor people. The hospital has brought secondary healthcare facilities within reach of the disadvantaged people of southwestern coastal regions. The hospital plays a pivotal role as a referral point for other health interventions. In 2021-2022, the hospital continued its dedicated services even during the challenging time of COVID-19 when many other public and private health facilities remained closed.

Unit	Number of Patients Served			Total
	Out-door	In-door	Camp	
Eye	30578	1329	3705	35612
MCU	4675	753	0	5428
General Medicine	12142	972	0	13114
General Surgery	2034	138	0	2172
ENT, Dental, Pediatrics	7048	91	123	7262
Orthopedics (Six months)	1341	0	0	1341
Total	57,818	3,283	3,828	64,929



LIFE STORY

God blessed Lipia with a beautiful daughter

I was born in a poor family in Khajura village of Fakirhat under the Bagerhat district. My name is Lipia Begum, and I am the eldest of three children of Gani Moral and Mumtaz Begum. My parents had a lot of hope and aspiration for me and tried their best to ensure my schooling. However, they struggled to run the family and were compelled to marry me off at a young age. Having suffered much from extreme want since childhood, my sincere craving was to bring prosperity to myself and my family by studying and getting established. However, my life changed when I got married before completing secondary education. By the cruel irony of fate, after marriage, I could not continue my study because of the objection raised by my in-laws and their financial instability. Moreover, they demanded dowry from my father, and I became a victim of constant abuse and humiliation. But thanks to God, this was solved by social interference, and my in-laws had to abstain from such practice.

My husband, Md. Mozaffar Mondal works in a plastic factory and earns very little to manage the bare necessities of life. Things became more complicated when I was pregnant for the first time. The hurdles of life loomed larger than ever. My husband worked harder to earn more to bear expenses during my pregnancy. I was also worried about the cost of pre- and post-maternity services. By God's grace, I managed to receive those

services from a local government health clinic. The doctor there advised us to go for institutional safe delivery. But we never thought we could afford to give birth to my child in a hospital. One of our close relatives told us about Reverend Abdul Wadud Memorial Hospital, and we came here with an uncertain and timid heart. But as soon as we entered the hospital complex, we were amazed by the cordial greetings and reception of the hospital staff. With the blessings of God, I gave birth to my daughter there. We hadn't faced any complications during the delivery. I am so grateful to the nurses and doctors of the hospital for their friendly services. My husband was anxious about the hospital charges. Then we learned that we were assisted by the Poor Fund of the hospital and got a waiver on our charges. It was beyond our expectations. Because of the noble services of the hospital, my baby was born in good health, and I was also in good health condition. After a couple of days, we were discharged from the hospital and returned home happily. I am forever indebted to this hospital which is doing noble work by serving people like us.

I thank God that He has blessed me with a beautiful daughter. I want to fulfill my unfulfilled dreams through my daughter and make her a self-reliant and educated person. Please keep us in your prayers.



CSS Nursing Institute

Bangladesh lags in the ratio between patients and their doctors and nurses compared to other neighboring countries, thereby hindering proper and timely healthcare. The country also needs to catch up in maintaining the minimum threshold of doctors and nurses for every 10,000 population as set by World Health Organization. It has only six doctors, nurses, and midwives for every 10,000 people, according to the report of the health bulletin published yearly by the Health Ministry. Particularly, the country also falls behind all its South Asian neighbors in the nurse-patient ratio as it has only 3.06 nurses to provide services to every 10,000 population.

The Nursing Institute was established to respond to this prevailing situation and to meet the increasing demand for nurses. The institute is located within the premise of CSS hospital and has been using separate and dedicated infrastructural facilities for its activities. The institute is committed to producing nurses of quality following government accredited curriculum. Besides, this institute meets the need of nurses of the CSS hospital. The students are greatly privileged as they can practice in the hospital and get job facilities after graduation. Poor students of rural areas are given priority for admission, and the minimum educational requirement is a Secondary School certificate degree.

CSS Nursing School started its journey in 2000 and, later, got government registration in 2018 and turned into a full-fledged Nursing Institute. The institute now offers the students a government-certified three years nursing course (Nursing Diploma). Many of the students receive training from here free of cost or cost waiver of at least 25%. The institute gives priority to female students, and at this moment, the female-male ratio of the students is 9:1. This year, the students of the first batch of the Nursing Diploma graduated with a hundred percent passing rate. Moreover, 50 new students were admitted in the first year; among these students, 15 students got a waiver or entirely free. Currently, there are 140 students total (First year: 50, Second year: 50, and Third year: 40).

The year 2021-2022 has also been remarkable for the institutes as a couple of dignitaries of Bangladesh visited the institute. Dr. Zafrullah Chowdhury, a notable public health activist, visited the institute on 16 September 2021, and KM Tariqul Islam, Director General of the NGO Bureau of Bangladesh, visited it on 6 November 2021. These visits mean a lot for the institute as they have helped develop the CSS Nursing Institute's public image and get exposure in national media.

LIFE STORY

Pranto's tale of transformation

I, Pranto shil Bappi, am a student in 1st year of CSS Nursing Institute. I thank God I am now reading in the best nursing institute in Khulna. This was quite unthinkable a few years back as I struggled. Once, we used to be a happy family of four members. My father was a farmer, and my mother was a housewife. My elder sister is also a student in the 3rd year of this nursing institute. We had land filled with crops and a pond with abundant fish. But fate was not on our side. My father was diagnosed with a severe peptic ulcer and became unable to work anymore. Then my mother took charge of the family. For a better treatment of our father, we sold all our land and took him to India, but nothing could be done. He died when I was a student in class two, and my sister was in class five. Losing my father, my mother became hopeless and helpless. We had no property left for our sustenance. She went door to door for help, and at last, with the mercy of God, she got a job in the CSS community health project as a field worker. My mother worked in CSS for twelve long years and managed our schooling with much effort.

When my sister completed her secondary education, my mother had no way to continue my sister's further education. Then she learned about CSS Nursing Institute and got my sister admitted there. Though the course fees were comparatively low, it was still a challenge for my mother to manage the money. My sister got a waiver

from this institute, which relieved my mother's burden. By this time, I had also completed my secondary education. At first, there was no plan that I would pursue a nursing career. However, affording formal education for me was too much to ask of my mother. At that time, I got depressed, and my education stopped for a while. I got involved with bad companies and wasted my time doing unnecessary things. My mother was very worried for me at that time. My sister came to my help and convinced me to pursue a nursing career like her. At first, I didn't pay heed to her words, but after knowing all about the nursing institute and its facilities, I got admitted here in 2022.

Now, I am very happy to be a student at this institute. We have deep reverence and love in our hearts for CSS. It's truly God's blessing that this organization has always been with us, helping in our days of hardship and struggles. Especially the nursing institute is providing my sister and me with many facilities, including residential facilities in a dormitory and a tuition fee waiver. Many poor students like us are also getting such facilities from here. My mother is now pleased to see us both studying nursing. In the future, I want to be a role model for nurses and serve ailing people with the best quality nursing services.



HIV/AIDS Prevention Program

HIV/AIDS is a major public health concern and cause of numerous deaths worldwide. The first case of HIV in Bangladesh was detected in 1989. Since then, 10, 20, 100, or 200 new cases have been identified yearly. In 2018, the number of new cases stood at 869. Bangladesh registered the first death of an HIV-infected patient in 2000. According to statistics, till November 2021, 729 more HIV-infected people were detected. Among them, 188 are Rohingya refugees who came from Myanmar. With them, the number of potential patients infected with HIV in the country is 14,000.

AIDS treatment is provided in Bangladesh by the government. There is no opportunity to take this service at the private level yet. There are 27 AIDS detention centers across the country, while medical services are provided at 11 centers. The scope of treatment and services for AIDS in the country is enough, considering the need. But due to a lack of awareness at the grassroots level, the expected result is yet to achieve in the field of HIV prevention in our country. There are many deeply-held cultural norms regarding acceptable behaviors, reluctance to safe practices, and gender issues that are major constraints to reducing the risk of an epidemic.

CSS first started HIV/AIDS prevention program in June 2004 in partnership with CARE for the vulnerable group,

Transport Workers in Khulna & Bagerhat districts. Later in 2007, CSS scaled up HIV/AIDS prevention and implemented it across Bagerhat, Khulna, and Faridpur districts. This program primarily focused on community awareness about HIV prevention and a healthy lifestyle. At the same time, curative medical services were provided to people affected by sexually transmitted diseases (STDs). The target beneficiaries were brothel-based and floating sex workers and their clients, mostly transport workers. As an extension of this prevention program, CSS also started a rehabilitation program in 2009 focusing on the rehabilitation of brothel-based Commercial Sex Workers (CSW). The project had a good run for eight years and was eventually phased out in 2015 with the cessation of donor funding.

However, realizing the need, CSS kept running the HIV/AIDS prevention program from 2016 to 2021 with its fund on a limited scale targeting Baniashanta brothel at Mongla. In April 2022, the HIV/AIDS prevention program further expanded to three sub-districts (Bagerhat, Mongla, and Dacope) for another year with Gilead Sciences, Inc funding support. In this new phase, the project works with 200 brothel-based Commercial sex workers and 400 transport workers.



LIFE STORY

Jharna now practices a healthy lifestyle

My name is Jharna. I am a resident of Baniashanta brothel, located just adjacent to Mongla seaport of Bangladesh, and I earned my living doing prostitution. Baniashanta is like a forbidden land, and people visit here in the darkness of night. Some few women like me live here, having been deprived of many needs of life. Through many twists and turns, fate brought me here, and I have been living here since 2018.

I endured so much pain and suffered horribly that life appeared meaningless to me at some point. Now, I am a woman of 25 years of age and battling hard to survive in this world with my son. My life began with extreme want as I am a daughter of a poor farming family. I was born as the fourth child of my parents in the Mossabatpur village of Rupsha, which once used to be my home. My father was a landless farmer and earned our livelihood working on other's lands. I somehow managed to complete my primary education; at that time, the burden of poverty crossed the bearing limit. At the age of only thirteen, I was forced to marry a boy who later became a drug addict and misbehaved person. He constantly tortured me and didn't provide me with enough food. I passed my conjugal life for only three years, and in the meanwhile, I gave birth to my son at the age of sixteen.

Finding no other way to survive with a newborn, I traded into the life of a prostitute. But a pimp exploited me and paid less. At first, I was doing floating works, but after a

few months, this seemed risky. So, I moved to this brothel and divorced my miscreant husband. My parents and people in the locality are unaware of my profession and know I am working in a city. A maid takes care of my son, who lives in another place. I pay the maid monthly from my income.

I was utterly ignorant of safe practices and continued prostitution without taking any protective measures. Suddenly, I became ill, suffering from abdominal pain. In the brothel, any medical treatments or health services are almost nonexistent. At that time, my income completely stopped, and I worried much about my son's sustenance. Then a woman who is a peer educator of the CSS HIV/AIDS program took me to their Drop-in-center, where I was diagnosed with STD (Sexually Transmitted Disease). I came to know about the disease for the first time. They provided me necessary medication, and I recovered after some days. I thank the Peer educator and this program for helping me at times. This project also arranges awareness meetings on health education for women. Now, I take medical checkups twice a month from this center, attend those meetings and try to live healthily and hygienically. My life in the brothel is a sinful act, but this is all I got to help my son grow up properly. Now, I only want one thing in my life: to see my son grow up and have a prosperous life. Please pray for us so that God may fulfill my heart's desire.



Activating and Engaging Partnerships to Reduce Leprosy in Bangladesh - (TLMIB) Project

Bangladesh claimed to achieve the WHO target of reducing the number of leprosy patients to one in 10,000 population in 1998. Although that target was achieved two decades earlier, about 4,000 people were diagnosed with leprosy in Bangladesh. Despite its efforts to eliminate leprosy as a public health threat, Bangladesh's leprosy burden ranks fourth-highest in the world. Every year an estimated 3000 leprosy sufferers are affected by complications that require specialized treatment in hospitals. Although the number of leprosy cases is declining, more than one-third of leprosy patients face the threat of permanent and progressive physical and social disability. The human suffering resulting from physical deformities and related social problems is immense.

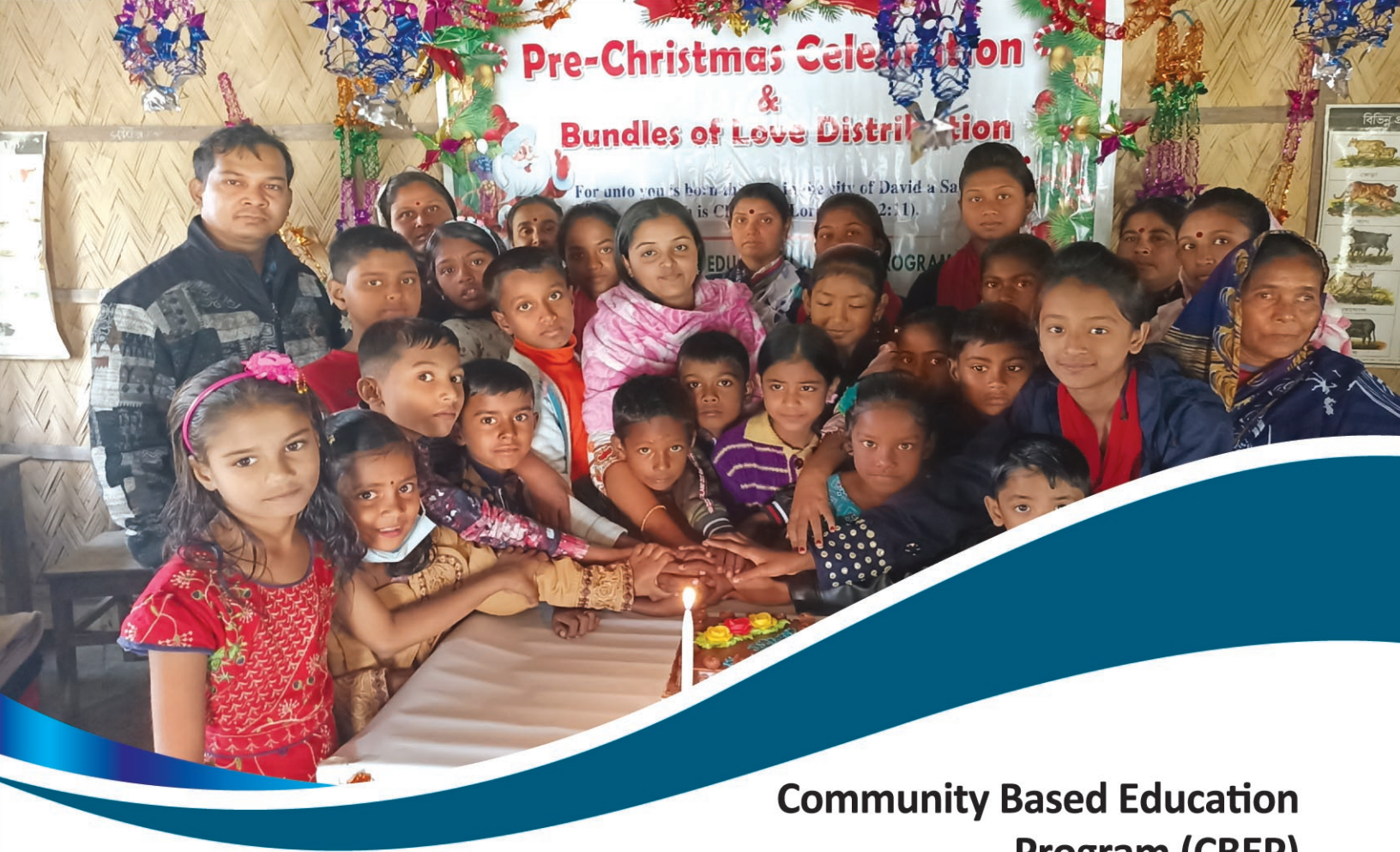
Leprosy is a curable disease, and early detection is the key to full recovery. However, persons affected by leprosy usually prefer to hide their condition and decline to seek care at the early stage of the disease progression. Lack of awareness in the general population about leprosy and a poor referral system appeared to be the major barriers to seeking health care at an early stage of disease progression. Persons affected by leprosy usually

remain undetected because of its slow progression, leading to more devastating disabling conditions.

The Leprosy Mission International-Bangladesh (TLMIB) is the leading NGO working in this field under the National Leprosy Elimination Program (NLEP) banner. TLMIB is implementing AEP- a partnership project across the country. This project seeks to ensure that the Government of Bangladesh's health departments know leprosy and its implications and works through leprosy hospitals and local self-help groups/NGOs to ensure that people affected by leprosy receive all the relevant support they are entitled to. As a partner NGO of TLMIB, CSS has been implementing this project in Bagerhat and Satkhira districts to detect people affected by leprosy and ensure quality treatment and rehabilitation for them. At the same time, the project works for zero discrimination against people affected by leprosy through awareness-raising to eliminate the barriers against social inclusion, integration, quality treatment, and stigma reduction.



Education
SECTOR



Community Based Education Program (CBEP)

Education plays a fundamental role in a society's development and in fighting poverty. Although primary education is free and the government provides textbooks in Bangladesh, more than 4.3 million children aged 6-15 years are not in school. Around 42 million people, about 26 percent of the population, are still illiterate. Moreover, while our school enrolment rate is still high, the dropout rate is even higher. Data from the Bangladesh Bureau of Educational Information and Statistics show that the dropout rate was 17.2 percent at the primary level, 35.76 percent at the secondary level, and 21.16 percent at the higher secondary level. Most of these dropouts happen in rural areas. To serve this community with proper education facilities at low cost or free of charge, CSS Education Sector has been serving since 1981 with the startup of Home of Blessings, a home/orphanage for poor orphan children. Later, in 2011 these children were shifted to their families in the community under the support of the Community Based Education Program (CBEP).

CBEP is a child sponsorship program that addresses the contextual problem of the Christian community. The poorer section of the Christian community cannot afford the formal education of their children. In the case of any orphan, the situation is even worse than the others. The program's overall objective is "To ensure the sustainable

and comprehensive development of the poor children, which will ultimately contribute to the better livelihood of the family and the community." The children get the opportunity to grow up in a family environment with attachment to their family members. This approach also prepares the parents of those children to be responsible for every care of their children.

The program takes special care of every child's Christian identity and spiritual build-up by linking them with local Churches. Formal education is ensured by admitting them to the local schools, and all kinds of educational support, including books, pens, and pencils, as well as food, clothing, and medical care, are provided. The program provides the necessary support (food package, clothes, educational materials, and medical help) to the children and their families through the local church gathering, where guardians and children participate quarterly. This year 931 no. of children are supported in this program.

These children are monitored and supervised in the community through a community-led mechanism. CBOs are formed at the community level with the participation of parents, community leaders, church leaders, and local elites. These CBOs are looking after the quality of education in community schools as well as monitoring every child's attendance in the schools.



LIFE STORY

Gloria's dream for a glorious future

Among three sisters, I am the youngest one. My name is Gloria Baroi. I am 13 years old and a sponsored child of the CSS Education program. My father, David Baroi, is a 51 years old farmer. My mother, Bina Mohona Baroi, is a woman of 44 years, and she is a teacher in a missionary school. I read in class seven of Keshobpur Pilot Girls High School. My sister-Prosongsa Baroi is also reading with me in the same class. My elder sister-Prattasha Baroi is reading in grade 13. My sisters and I are continuing our studies and staying at our maternal uncle's house. The school is quite far from our residence, and we go to our school walking every day.

My parents are overburdened with the expenses of their three daughters. We are not so well-off family. Our house is made of tin sheets and timber. My father is the only earning person in our family. With his little earnings, our family needs are hardly met. Sometimes, my maternal grandfather used to help us. We have no land for cultivation. My father works on other's land. Despite his hard and tenacious effort, we couldn't get proper schooling in our village. So, my other sisters and I moved to my uncle's house to pursue a good educational career. But the increasing cost of education has put my parents in a great crisis. We didn't have good clothes and wore each other dresses.

One day a staff of CSS told my parents about the sponsorship program and provided an admission form. Then my parents admitted me to the CBE program with

the recommendation of the local pastor and CSS staff. At seven years old, I enrolled in this sponsorship program. Since then, my academic life has started to move forward smoothly. I started receiving support for my tuition fees, food, school materials, hygienic materials, etc., from the CBE program. The support helped my parents to reduce their burden. Most importantly, I can now go to school regularly wearing a uniform and having necessary books, pens, and other educational materials. Now, my school fees are being regularly paid. I am also receiving spiritual guidance from this program. I regularly attend daily prayer meetings, read Holy Bible, and participate in Church service and religious and social activities in the community.

In 2020-2021, our school remained closed because of the COVID-19 pandemic for almost 19 months. We had a challenging and depressing time then, but I continued studying and preparing assignments at home. Because of the nationwide restriction, our parents' income became almost half the usual, which put us in a challenging situation. I am thankful to CSS and my sponsor for continuing their support even during this difficult time. Thanks to God, the pandemic was over, and our school reopened in October 2022.

Every day, I thank God for protecting us in the darkest hours and pray for a better and more glorious future for everyone.



Leadership Training Program (LTP)

Today, in Bangladesh, Christianity comprises only 0.4 percent of Bangladesh's 16 crore population. However, through many charity-based initiatives, this small Christian community has made notable contributions toward the cultural and economic prosperity of the people. Despite being the minority population, educated Christians are even smaller in number. There needs to be more Christian leadership in our country. Churches and Christian Organizations in Bangladesh also reflect this exact scenario.

CSS always promotes Christian leadership and started the Leadership Training Program (LTP) in 1984. LTP is considered to be one of the most important ministries of CSS. To minimize the shortage in Christian leadership, we especially emphasize this ministry to equip the young Christian generation with leadership capability and spiritual depth. This program is helping poor and meritorious Christian young girls and boys to complete their higher education and, at the same time, have biblical and spiritual training to become honest, hardworking, and sincere leaders of the Christian society and the country. This approach successfully has a substantial and long-term impact on the Christian family, the church, the community, and the nation. At the same time, Churches and Christian organizations can pick up bright young Children of God from this program and use them in our various projects for the glory of the dear

Lord. The Leadership Training Program stresses the importance of service to God in whatever field one serves in.

In the Leadership Training Program, students receive a monthly stipend that covers the expense of their food, clothes, tuition fees, books, etc. Also, four to five-day-long spiritual and leadership training seminars are being arranged in a year for their spiritual development. During these seminars, the program covers their food, training, and educational materials costs. Besides, cell group gatherings are organized in every local area where the students live.

LTP plays a crucial role in the life of the sponsored children as it ensures their proper integration into society by equipping them with Christian leadership traits. The program contributes to attaining the sustainability of the results of CSS Education interventions by ensuring proper completion of the education of the sponsored children and following them till they receive any jobs and start a life of dignity and prosperity.



LIFE STORY

Tanni found a new path in life

I am Tanni Ray, a 20-year-old girl pursuing graduation at Nowapara Model College after passing the Higher Secondary School (HSC) exam. My father's name is the late Noren Ray, and my mother's name is Rina Ray. She is a school teacher at the age of 52. My elder sister (30 years) is married and living with her husband, while my younger sister (19 years) is studying HSC and living with us.

With my father's demise, we lost the only breadwinner of our family. So, I have experienced extreme hardship, which has only made me stronger to fight for another day. My father had suffered from chronic heart disease before he passed away. Most of the family savings were spent on his medical treatment. Those were the most difficult days of our life. Since we were all dependent on him, there was no other source of income. Living in a wooden house, we passed many days and nights without food. Amidst our hunger and suffering, we prayed to God for my father's recovery. We were prepared to sacrifice our needs to pay for his medicines. But he ultimately succumbed to his illness, and our dearest father left us for his eternal journey, leaving a scar on our life. After coming to terms with his loss, we moved into my uncle's place. My uncle, a kind man, sheltered us and acted as our guardian.

With whatever education she had, my mother managed to find a job as a school teacher. I was enrolled in a small Mission school, and later my mother thought of sending me to an orphanage. Sometimes, during those days, I

often used to sit quietly and imagine how beautiful life would be if I had delicious food to eat, a nice place to stay, and so on. One day a local pastor came to my mother with an offer to admit me to Home of Blessings (HoB) of CSS. Finally, at age five, I entered the hostel life at HoB. Although I missed my family, it was nice to see my basic needs fulfilled for the first time.

I also got the opportunity to build my moral values and develop as a good Christian. When I contemplate my past and present situation, my love for Jesus has made me disciplined and mentally strong as a child of Christ. Now that I am back in my community, I am being supported by Leadership Training Program (LTP). This program provides stipends for the continuity of my education; hence I am no longer a burden to my family. LTP looks after not only the academic aspect but also the spiritual development of the youths like me and carries out many activities, including seminars, local gatherings, and cell group meetings all year round with direct contact with local churches and pastors.

My dream is to be a nurse in the future and serve humanity. It is an excellent profession and well respected in society. LTP has been helping me in realizing my dreams. Thanks to my sponsors and CSS for building me a new path in life with opportunities. I hope CSS will keep up the excellent work and continues to impact the lives of the poor children of Bangladesh.



Hope Polytechnic Institute (HPI)

Technical education plays a vital role in human resource development in any country. It produces a skilled workforce, augments productivity, and helps improve the quality of life of the people. Producing qualified and capable human resources in this age of science and technology is indispensable. Undoubtedly, there is a close relationship between the technical education system and the socio-economic development of a country. The importance of technical education in Bangladesh can hardly be overemphasized. Current global developments indicate an overriding requirement for technical and vocational education and training. The demand for polytechnic education in our country is ever-increasing as it offers graduates better income options in the shortest possible time and with limited expenses.

Hope Polytechnic Institute provides higher technical

education through 4 years Diploma-in-Engineering course under Bangladesh Technical Education Board. It is one of the CSS interventions focused on income generation and thus contributed to organizational self-sufficiency. HPI offers technical education for those young people who want to develop their careers in the technological sector. At present, HPI is providing technical education in five technologies, i.e., Civil, Electrical, Mechanical, Computer, and Textile engineering. This Polytechnic institute's educational curriculum is set per the course curriculum designed by Bangladesh Technical Education Board (BTEB). This polytechnic institute runs parallel to CSS Hope Technical Institute and prioritizes its graduates in the enrolment process. Besides technical skills, the students also receive specialized English language teaching to enhance their employability.

Student Status									
Technology	1st Semester	2nd Semester	3rd Semester	4th Semester	5th Semester	6th Semester	7th Semester	Graduated	Total
Civil	23	14	19	20	19	28	13	13	74
Electrical	18	13	27	27	30	33	17	13	92
Mechanical	23	13	20	20	27	28	11	07	81
Computer	15	17	12	10	08	08	00	00	35
Textile	00	00	04	04	00	00	00	00	04



Hope Technical Institute (HTI)

Technical education offers an excellent opportunity for employment at home and abroad. However, in Bangladesh, an estimated 14 percent of students receive technical vocational education, which is very low compared to many developed and even some developing nations. The mindset of the parents and students needs to be changed to give priority to technical instead of general education. There are an estimated 2.7 million educated unemployed youths in the country. They are a massive burden on the nation and society. Many unemployed youths remain upset and engage in criminal activities, including drug abuse. In this time of the 4th industrial revolution, the need for effective, efficient, and skilled manpower is now more than ever. To remain competitive globally and to turn economic development sustainable, Bangladesh needs to create a sufficient skilled workforce through technical and vocational education and training.

CSS Hope Technical Institute (HTI) started its journey in 2006. The institute's primary goal is to create easy access to technical education and training opportunities for poor and vulnerable people at a minimum cost. The training provided by HTI is of two categories- Government courses and non-Government courses. The government courses are long (2 years), including General Mechanics and General Electrical Works. There are 11 short courses (< 1 year) available in HTI, including Electrical House wiring, Machinist, Refrigeration & Air conditioning, driving cum auto mechanics, Computer office application, Block batik, Tailoring & Dress Making, Motorcycle mechanic, Beautification, Food & beverage, Fashion design. This institute also has boarding facilities for students from remote places. Besides technical training, this institute provides soft skill training on morality, ethics, and values for the personhood formation of the trainees.

Type of Course	Student Status	
	No. of Enrolled	No. of Graduated
Short	300	217
Long	33	72



Job and Business Services (JBS)

About 30 percent of the country's total population is young aged 15-30 years. According to a report, the number of young unemployed people is about one-third. Fifty percent of them are with high degrees, which is frightening. Moreover, the Corona pandemic has left many people jobless, which has increased the number. Be it a developed or underdeveloped country, every country has more or less unemployed people. But in our country, many people blame the higher number of job seekers for unemployment. Every year, millions of new job seekers enter the job market. The country's job opportunities can hardly absorb all the job expectations. There prevails stiff competition to get jobs in the market.

Job and Business Services (JBS) is a complementary project of Hope Technical Institute (HTI), helping TVET and general graduates find better and more suitable jobs in this competitive world. This service has added value to Hope Technical Institute from other vocational and technical institutions of Khulna. The JBS acts as a passage for the HTI and LTP graduates to get jobs after graduation. In today's competitive market, finding a suitable job or setting up a business is very hard. Fresh graduates are not accustomed to this kind of competition. So, they can be easily lost or go astray under this pressure because of a lack of proper guidance and instructions. JBS aims to act as the meditation of these people in finding jobs or coaching them when

setting up a business of their own. JBS contacts job providers and gets updated information regarding their demands and requirements. Accordingly, JBS equips the graduates with the proper skill set and links them with those jobs-providing organizations. JBS also provides job-related training for graduates and helps them to get financial help for self-enterprise. JBS always keeps in contact with graduates and updates information about them. This year, 325 no. of TVET graduates became the clients of JBS, and among them, 257 graduates got involved either in wage jobs or self-employment.

JBS also helps Hope Technical Institute carry out any market analysis and provides inputs to make the courses market-oriented per employers' demands and requirements. It also works for decent employment for graduates by ensuring fair labor conditions in the working places of various workshops, factories, and other organizations. JBS carries out networking and lobbying meetings with employers to convince them to take necessary measures to ensure fair labor conditions for their employees.



LIFE STORY

Riaz Sana's successful pursuit of a better life

Hope Technical Institute (HTI) and Job and Business Services (JBS) have played a crucial role in my success. The technical institute has helped me to acquire quality technical skills at an affordable cost. Then JBS guided me, provided training, and brought vast momentum and change in my life by arranging a relevant job according to my competence and technical know-how.

My name is Riaz Sana, and I am the youngest son of Amirul Sana and Chumki Begum. I have two other sisters who are married. I am from a very impoverished family in Dacope Upazila (sub-district) of Khulna, Bangladesh. Geographically, Dacope is a coastal region with unfavorable weather patterns and adverse climatic effects. The people here are mostly chronically poor, and so does our family. My father sells fish, and my mother is a housewife. My father's occupation was only the source of income for our sustenance. We somehow managed our lives through a lot of hardship and struggle. I grew up in poverty, deprived of many basic needs of life. Despite all the impediments, I passed the secondary school exam in 2018 because of my parents' positive notions and determination. However, my study stopped then as the expenses were too much for my parents to bear.

Then I thought of getting a job and wanted to be an earning family member. I tried a lot but did not get any job as I lacked applied technical skills. I realized that I should learn technical work for any kind of job. Getting to know about HTI from an advertisement, I got admission to HTI

in a short course on Computer operations. Then my training career began, and I learned a lot about computer handling and some basic applications. Now I can type documents and make accounts in excel. The computer class of HTI is well-equipped with the necessary equipment. The teachers are very skilled and cooperative. We also got soft skill training besides technical skills. Through hard work and dedication, I passed the final exam and started pursuing a job again.

From my previous experience, I knew that getting jobs in this competitive market is quite challenging. So, this time I came to JBS to help me find suitable employment, and JBS didn't disappoint me. Within a short time, with the help of JBS, I got a job in SWADESH BD (a reputed food manufacturer company). This time my computer knowledge has added value to my resume. JBS also trained me about honesty, the working environment, job risk, appropriate behavior with colleagues and pay structure, etc., so I can survive in the workplace and perform efficiently and effectively. In my present job, my employer is quite happy with my performance. Now, I hope for a better future as I am able to break the shackle of unemployed life.

I am proud and happy that I am employed and earn 11000 Tk. per month. My days of trouble and struggle are over. Now I advise all my friends to acquire applied technical skills and take the help of JBS in finding a decent job.



Reverend Paul's High School (RPHS)

Bangladesh has undoubtedly made remarkable progress in expanding primary education, especially in raising the enrollment of students and bringing gender parity. But our education system is not yet pro-poor, and the quality and curriculum do not effectively serve the goals of human development and poverty eradication. Our traditional primary, secondary, and higher secondary studies are not producing quality or skilled persons to climb the ladder of poverty. We all know that education is a major driving force of development in any modern society and that the quality of workers is the central determining factor of economic progress. Therefore, Bangladesh needs to focus on improving the quality of its education, which will help individuals acquire the knowledge and skills to meet all the needs of the jobs of today and tomorrow. Despite rising demand, in Bangladesh, quality education is harder to access for marginalized and poor people and disproportionately benefits those who are better off.

CSS operates a high school in the same premise alongside the polytechnic and technical institutes to provide formal education for poor people. 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 that is open to all. The school has a reputation for providing quality education.

The school always remains in the top ten ranking of schools in Khulna for its performances.

The school provides every academic need for students to receive a proper education. The "L" shaped two-story building with a spacious playground creates a secure and congenial learning environment for its students. The school arena is well-secured with encircling boundary walls, ensuring that the student's safety is maintained. The school has library and computer lab facilities available to its students, helping them gain a broader knowledge of the world and enabling them to utilize technology to their advantage. Presently, the school has 35 qualified teachers who are dedicated to providing quality education to its students. This year, 891 students received formal education from the primary to the secondary level.

CSS aims to make quality education accessible to everyone, regardless of their social status or financial capacity. Reverend Paul's High School is an initiative that promotes access to quality education, especially for poor people.



LIFE STORY

Hashiba is proud of her school

I, Hashiba Sultana, am a regular student of Reverend Paul's High School. My father's name is Sheikh Babul, and my mother is Nargis Begum. We live in the city of Khulna. I am the eldest of three siblings in my family. Being the only daughter of my parents, I am always given extra care and love. My father is the sole earner in my family, so my mother is helping the family and our education by selling various handicrafts.

I have had much interest in reading since my childhood. I started my educational journey in a small religious school. Then my parents sent me to a government school. I spent five years there and completed my first stage of primary education. I passed, securing a GPA (Grade Point Average) of 5, along with a scholarship in the 5th class from Muhammad Nagar Government Primary School. Then came my turn to enter secondary school. There is enormous competition to enter a good secondary school. My parents wanted me to attend a good school, but affording a good school is quite costly. Then they learned about Reverend Paul's High School and enrolled me here in the sixth grade.

Though I felt excited, I was also nervous about a new school, a new environment, and new classmates and teachers. However, I did not have any problem because the teachers here were lovely and cordial with their manners. When I first entered the school premise, its spacious playground and neat and clean environment

amazed me. Now, reading here in this school for almost five years, I have developed a special attachment to this institution. The school has all the facilities to ensure a proper learning environment for its pupils, including a library, a common room, and a laboratory.

Reverend Paul's High School has established its name and fame through its actions and outstanding academic track record. The school fees are low compared to other educational institutes, and students from poor families get the chance to read here. Besides formal education, the school teaches its pupils to be good people and responsible citizens of the country. When I came to this school, I found a true example of equality. People of all religions and castes are treated here equally and fairly.

Gradually I passed 6th, 7th, 8th, and 9th classes with one achievement after another. Even though all the educational institutions were closed during the Corona epidemic for some time, our school teachers were paying special attention to our education. Now I am studying in the 10th class. The teachers are always very supportive and cordial. Whenever I find it difficult to understand any topic, the teachers help me with a smiling face. As I have experience reading in three different schools, I must say- this is one of the best schools. The teaching style, discipline, and unity of this school are unique. I am grateful to God that I can study in such a school. I am proud of my school.



Hope Non-Formal Pre-primary School (HNFPS)

Non-formal primary education is crucial in Bangladesh as it provides an opportunity for underprivileged children who have limited access to formal education. Many children in Bangladesh are forced to work at a young age, and non-formal education programs can provide them with basic literacy and numeracy skills that can help them in their daily lives. It can also help bridge the education gap between children from different socio-economic backgrounds.

CSS, being a pioneer organization in microcredit, has taken numerous initiatives for the total and holistic development of the socioeconomic condition of the underprivileged segment of society. We provide microcredit facilities to poor and neglected people so that they can develop their condition. But through this process, it is found that education is essential for the children of these deprived people. Because without proper education, these families cannot sustain their development and remain in pervasive poverty. However, these families struggle hard for their survival, and education for their children proves to be an overburden for them. Therefore, CSS introduced Non-formal Primary Education Schools for the children of poor parents who are a part of the microfinance program.

These HNFP schools are acting as a gateway and bridge to formal education. Children who participate in this

program are ensured admission to formal school. Currently, 49 schools across the country are located where microfinance of CSS is operating. Many development organizations, as well as the Government of Bangladesh, are working in the field of non-formal education, but CSS' non-formal pre-primary schools are very much unique in their characteristics and operational procedure. The schools are run by CSS's own funds that we collect from the Micro Finance Program. Therefore, these schools are self-sustainable, and as long as CSS Micro Finance Program exists, these schools will also remain in operation.

The schools have a remarkable impact as they engage the parents in their children's education and make them realize the importance of formal education in their lives. Now, they are sensitized to continue the proper education of their children. Moreover, the school also arranges awareness-raising sessions for the parents on healthy lifestyles, basic hygiene, and the value of education for their children. Such awareness-raising activities have a far-reaching impact on their lives as they have better living conditions.



Economic Development SECTOR



Micro Finance Program (MFP)

Microcredit, interchangeably microfinance, has played a paramount role in the socio-economic development of Bangladesh and other developing countries over the last couple of decades by reducing poverty for the poor, especially for women. It is recognized as the most effective tool to fight against poverty. Bangladesh is a developing country, and poverty is one of the biggest problems; but over the last 50 years, Bangladesh has been successful in eradicating poverty at a remarkable rate, and its success stories bring the country to the global focal point. Since independence, MFIs (Micro Finance Institutes) have played a vital role in improving the poverty situation of Bangladesh. Overall, microcredit positively impacts people's monthly income, monthly expenditure on education, health expenditure, condition of the dwelling house, gaining homestead and agricultural land, etc.

Since 1972, immediately after the Liberation war of Bangladesh, CSS has been working tirelessly to improve the lives of the people of this country through poverty alleviation. CSS started its first microcredit activities to help war-ravaged people become self-reliant, especially rural women. Since then, fifty years have passed, and the Micro Finance Program (MFP) has evolved into the most significant intervention of the organization. Now, MFP is working all over the country, operating 222 branches in 28 districts covering 7,168 villages and 1,450 urban

areas. Under this program, we provide micro-loans/credits to poor rural women on easy terms and conditions. The program aims to make the poor and marginalized financially solvent to afford a life of dignity for themselves. Microcredit is based on the availability of work and individual aptitude. The program is introduced as a skill-based training program that targets various income-generating activities. Many benefitted from this program and have become socially and economically established. The program has a wide range of loan facilities for its clients, including general loans, small business loans, Small and Medium Enterprises Development loans, and agriculture & fisheries loans.

In addition to providing loans, CSS MFP also offers regular motivation and follow-up to ensure that the loan money is being used properly, as well as knowledge-sharing on topics such as healthy living, sanitation and hygiene, HIV/AIDS, and children's education. Program staff is trained to provide one-on-one or group counseling to help borrowers develop their skills and knowledge. By empowering borrowers, our microfinance program is helping to promote long-term economic stability and social development.



LIFE STORY

Sheuly is successful in achieving her dream

The story of my life is no short of a fairy tale. Now, my family is financially solvent. We live in a brick-built house with an attached bathroom and kitchen. My husband is now cultivating maize, beans, Chili, and vegetables on a large land. My son goes to school regularly. By the blessings of God, we are a happy family. This is indeed a dream come true but speaking the truth; I never thought my dream would be fulfilled. But God is great and has blessed us abundantly.

I am Sheuly living in Damurhuda of Chuadanga, Bangladesh. At the age of only 12, I came to my husband's house. My husband was also a teenager who didn't do anything and always played with his friends. In the beginning, my in-laws helped us run our family, but seeing the irresponsible behavior of my husband, they forsook us. Being helpless, I could not but take charge of my family and started the work of cutting betelnuts. Through the tiresome work of the entire day, I only earned 20-30 taka, and we somehow survived. I also started another work of wrapping chocolate in a factory. Then my husband realized my condition and started helping me. We inherited only one decimal of land from my in-laws, where we built a little hut for living. At that time, I learned about sewing from a neighbor and also started tailoring work. I cut the betelnuts during the day and did tailoring work at night, and with great hardship, managed to save money.

After two and half years of marriage, I gave birth to my first baby. While we struggled to survive, we could hardly manage the cost of rearing a baby. I worked day and night for an additional income, which affected my health. My husband also became ill, and we were in great trouble then. At that time, a woman told me about microcredit. Then I got involved with CSS Micro Finance program, took a loan, and started tailoring work. This was the turning point of my life, and my business was gradually developing. The Branch Manager of microfinance helped me connect with the government's department of women's affairs, from where I received training on Block and Boutique. Meanwhile, I took successive loans of BDT 20,000, BDT 30,000, BDT 50,000, and BDT 100,000. I repaid all the loans timely and invested all the money in my business. My business is steady and stable now, and I have a monthly income of BDT 15-16,000. I also make many handicrafts, including clay dolls, showpieces, and ornaments. With my profit, I am helping my husband to do the cultivating work.

Now, it feels good when anyone treats me with respect for my social standing. The journey that I started at the age of 12 now comes to a success. My solemn gratitude to God for everything, and especially thanks to CSS MFP for remaining beside me and helping in achieving my dreams.



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

CSS has been putting its best effort into improving poor people's lives and uplifting their standard of living through various programs, especially the Micro Finance Program (MFP). We are working to improve the condition of the poor rural women of Bangladesh; however, we see that microfinance assisted by capacity-building support has a greater impact. Most often, the women are engaged with more than one or two NGO-MFIs with the hope of self-solvency; rather, they fall into a debt trap. Besides, the rural poor people are often illiterate or have limited or no knowledge about credit utilization, and most of the time, they have no clue how the money should be used/spent. These women should have proper knowledge and instruction to spend money for the right purpose and enable economic security for themselves.

HARVEST Project has been introduced as a training program for microcredit clients to make them understand the value of microcredit and how it eliminates poverty from their life. The ultimate aim will be to transform the economic and spiritual lives of the beneficiaries by developing leadership skills that are easily transferable to their local settings. The training programs have been launched to support the beneficiaries (e.g., Microcredit Group Leaders, Micro-Entrepreneurs, and Microcredit Group Members).

This capacity-building project has been implemented in alignment with CSS Micro Finance Program, and MFP staff provide the training because they have a good relationship with clients and also clients feel comfortable discussing with them. The project ensures sustainability and scale using a "train the trainer" methodology.

The Harvest project targets to develop the skills of 31,800 beneficiary clients and 1,590 micro-entrepreneurs who take loans from CSS microfinance and dream of growing their businesses and improving their family's and communities' living conditions. This year, the project crossed its halfway mark and has validated this approach as the micro-entrepreneurs are already experiencing the benefits of transformative change.

The impact of the training is now obvious in the lives of the women, and the midline evaluation also reflects the same. By attending these training sessions, the women get some exposure and contact with other women. Their quality of life has improved, and the overall status of the women in the family as well as in the community has also improved. Women are now sensitized to ensure schooling for their children, especially for girls.



LIFE STORY

Lucky Khatun gets lucky in her business

I am lucky to have attended the training organized by the HARVEST project. I have learned the value of customer service in a business, such as how to greet them, talk to them with smiling faces, serve them on time, etc.

My name is Lucky Khatun (31 years). I am a tailor by profession and also deal in selling cloth pieces. My husband-Jakir Hossen is an NGO worker. We are the locals of village-Alamnagar of Khalishpur in Khulna. I take pride in saying that, unlike other tailors, I am an educated person having a Master's degree. However, by the irony of fate, my education hasn't come to much help in life. I got married in the second year of my Bachelor's degree. My father wanted to see me as an educated and self-reliant woman. So, he went the extra mile to keep continuing my study. However, because of the financial crisis, he agreed to my marriage before completing my education. Though my husband doesn't earn much, he is very supportive and inspired me to continue my study. With his support, I completed my Bachelor's and Master's degrees. When I started job searching, the harsh realities of life came in front of me. It has been my dream to do something to help my family attain solvency. But when my numerous attempts for a job were futile, I got extremely frustrated. So, forsaking the idea of a job, I decided to do something independently. I learned tailoring work during my student life and wanted to

capitalize on it. Then I got involved with CSS MFP in 2017 and took a loan of BDT 20,000. With the help of this money, I started her tailoring shop in a rental house. Gradually, my fame as a good tailor in the locality increased, and so did my income. I was able to repay the loan and then again took a loan of BDT 50,000. With this added money, I started the business of cloth pieces. My monthly income is around BDT 18,000-20,000 from the tailoring and cloth sale venture. This is a great support for my family. We have a daughter who is a student in grade 3. It gives me great joy when I can meet my daughter's needs. Meanwhile, I took part in the Entrepreneurship Development training of HARVEST in February 2021, which was organized in the Zero-point branch of CSS MFP. This training helped me a great deal to improve my business performance. Specifically speaking, the lessons on bookkeeping and Clients centered services have been quite effective. I am now more conscious about my commitment to customers and strictly maintain the delivery date. Such practice makes me more popular among customers, and I regularly follow orders for tailoring work. My bookkeeping skill helps me keep track of my income and expenditure. I think such training of HARVEST is quite effective for women entrepreneurs like me and recommend others to participate in similar training.

MICRO FINANCE PROGRAM
At a Glance
Up to June - 2022

SL	Description	Total
1	Total Branch Offices	222
2	Total Zone	9
3	Total Region	37
4	Total District	28
5	Total Thana & upazila	211
6	Total Union & ward	1,450
7	Total Village	7,168
8	Total active group	
	: Small (General / Agriculture)	24,780
	: Small business	11,505
	: SMED (Small) 1	427
	: SMED (Small) 2	2,362
	: Refinance Scheme	209
	: Agri+Fish 1	49
	: Agriculture-2	731
	: Service Loan	31
	At the end of the month	40,094
9	Total active saver	
	: Small (General / Agriculture)	302,165
	: Small business	83,479
	: SMED (Small) 1	2,725
	: SMED (Small) 2	4,761
	: House Loan	-
	: Refinance Scheme	198
	: Agri+Fish 1	1,180
	: Agriculture-2	854
	: Service Loan	117
	At the end of the month	395,479
10	Savings balance	
	: Small (General / Agriculture)	2,030,731,948
	: Small business	692,901,501
	: SMED (Small) 1	50,384,464
	: SMED (Small) 2	81,204,698
	: House Loan	-
	: Refinance Scheme	6,236,442
	: Agri+Fish 1	28,063,904
	: Agriculture-2	2,663,537
	: Service Loan	1,086,075
	At the end of the month	2,893,272,569
11	Total active borrower	
	: Small (General / Agriculture)	247,754
	: Small business	68,811
	: SMED (Small) 1	1,946
	: SMED (Small) 2	4,035
	: House Loan	1
	: Refinance Scheme	122
	: Agri+Fish 1	1,059
	: Agriculture-2	773
	: Service Loan	73
	: MED Large	5
	: Water	5
	At the end of the month	324,584
12	Total Outstanding	
	: Small (General / Agriculture)	5,421,053,355
	: Small business	2,670,094,539
	: SMED (Small) 1	175,686,691
	: SMED (Small) 2	289,059,102
	: House Loan	38,016
	: Refinance Scheme	593,416
	: Agri+Fish 1	60,900,761
	: Agriculture-2	7,535,354
	: Service Loan	4,702,920
	: MED Large	3,981,236
	: Water	3,782,428
	At the end of the month	8,637,427,818
13	Rate of recovery	104.65%
14	OTR (On Time Repayment Rate)	98.36%
15	Total number of staff in Microfinance Program (Male: 1,455 + Female: 275)	1,730



Enterprise Development SECTOR



CSS Ava Center

The Ava center is fundamentally a training and resource center located at Natun Bazar, a fifteen-minute drive from the heart of Khulna city. Since its inauguration in 2010, Ava Center has set itself as one of the best and most searched venues in the city and across the country because of its splendid services and cordial hospitality. The center is one of the enlisted hotels that has UN clearance.

Ava Center serves its clients with training and accommodation facilities in one place. The primary clients of this center are mainly NGOs and like-minded organizations. It caters to the need of not only local organizations but also international organizations, embassies, private companies, and so on. This center is the biggest of its kind in Khulna and provides its clients with a training and conference venue equipped with all the necessary facilities. The facilities of Ava Center include air-conditioned rooms, conference and training space, and a spacious dining hall. It is a six storied building with beautiful outer and interior decor. It can accommodate several training sessions and conferences together. Ava center has earned goodwill among its client groups for its service quality and client satisfaction. Currently, the center has a vast demand and almost 100% occupancy throughout the year.

CSS previously ran a training center by the name "Ava Conference Center (ACC)" with limited facilities and

resources and was named after Mrs. Ava Munshi, wife of CSS founder chairman Reverend Paul Munshi. Soon ACC became very popular and promised good income potential. At that time, CSS struggled with some projects' continuation because of donor fund cessation. Then the strategy of supporting other projects with the income of Ava Center has been taken. So, the capacity of ACC has been expanded and re-structured as CSS Ava Center in 2010. Now, the revenue generated from this center is used to fill the deficit of funds in CSS's other humanitarian projects.

The center's focus is not solely on hosting meetings or conferences but on creating a unique community space that fosters ongoing interactions and relationships between individuals, organizations, and the community at large. CSS Ava Center goes beyond traditional meeting and conference venues and serves as a catalyst for the exchange of ideas, knowledge sharing, and community development, all with the aim of creating a better and more sustainable future.



CSS Ava Center

We offer the following facilities:

VENUE FACILITIES: (Number of well-equipped Conference/Training/Meeting/Workshop Room: 7+)

1. Conference Room # 1 with **120± - 300±** seats, AC & Sound system.
2. Conference Room # 2 with **25± - 35±** seats, AC & Sound system.
3. Conference Room # 3 with **20± - 30±** seats, AC & Sound system.
4. Training Room # 1 with **55± - 120±** seats, AC & Sound system.
5. Training Room # 2 with **45± - 90±** seats, AC & Sound system.
6. Training Room # 3 with **30± - 45±** seats, AC & Sound System.
7. Training Room # 4 with **40± - 60±** seats, AC & Sound System.
8. Oasis (Ground/Field) with **25± - 2,000±** capacity (space).

ACCOMMODATION FACILITIES: (Number of Guest Room: 73. Seat capacity: 174+)

1. **11** Suite Rooms with AC, TV, Intercom and Refrigerator for couple occupancy.
2. **48** Deluxe Rooms with AC, TV and Intercom for twin occupancy.
3. **14** Classic Rooms with TV and Intercom for four occupants.

RESTAURANT/DINING FACILITIES: (Bangladeshi, Indian, Chinese & Thai food)

We are committed to providing a wide range of healthy and tasty food at minimum charges as per the menu.

OUR SPECIAL FACILITIES:

1. Heavy sound system for music/cultural event outdoor and indoor.
2. Multimedia with screen + Laptop.
3. Computer compose and Laser print, Photostat, Tissue box, Board pin box, Board/Permanent board marker.
4. Daily basis vehicle service to anywhere in south-west division from and to CSS Ava Center.
5. Pick-up and drop-off vehicle service during check-in and/or check-out for suit and deluxe room guests from/to any location within Khulna city.
6. **ELEVATOR/LIFT** facilities, and **GENERATOR** support to ensure 24 hours power supply.
7. 24 hours **Wi-Fi** access in all Training/Guest rooms & Business center for **INTERNET** browsing.
8. 1/2 VIPP board/Easel/Writing board, Flipchart board without any cost.

We are committed to providing all necessary arrangements (decoration) inside/outside the Conference/Training room as per requirement.

Be our clients to help the poor with us



CSS Printing Press

CSS has been trying to create an alternative source of income for its development projects and minimize donor dependency in the long run. Sometimes, despite having the need, we have to phase out the project because of fund shortages or deficits. In pursuit of such a goal, CSS has undertaken many income-generating initiatives; among them, CSS Press has become a successful venture. The press started its journey in 2015, and since then, the press has been able to create a more significant customer response. The first idea of the CSS press was to meet its own organizational printing and publication needs. However, soon it has seen a potential market among other like-minded NGOs and recurrent requests from outside customers. So, the press has expanded its arena and offered its services to external clients.

CSS Press primarily addresses the need of the NGO working field by delivering high-quality printing services. The press recognizes the need for organizations to develop awareness-raising materials such as annual reports, brochures, and other materials to sensitize communities about their fundamental rights and contribute towards realizing their mission and vision.

The printing press is known for delivering quality products, making it a well-reputed printing press in the market. The press is managed and run by a team of dedicated staff under the supervision of an experienced

manager who ensures that every project is given special attention to detail. The team recognizes client satisfaction as the highest priority and takes every step with special care to ensure that the end product meets the client's expectations. CSS Press takes great care in selecting the right paper, ink, and printing techniques to ensure that the end product is of high quality. We pay attention to every detail, from color consistency to print resolution, to ensure that the end product meets our client's expectations.

CSS Press is committed to delivering products on time to their customers. We understand that time is of the essence in the NGO working field, and delays can have significant impacts on our client's mission and vision. As such, we have developed an efficient production process that allows us to deliver quality products within the agreed-upon timelines. The team at CSS Press is dedicated to upholding the mission of promoting the arts of printing with creativity and grace while prioritizing client satisfaction.



Special Development SECTOR



Disaster Management and Emergency Relief

Bangladesh has a long history of natural disasters. Between 1980 and 2020, it experienced 225 natural disasters causing over US\$16 billion in damage. The country is exposed to various disasters due to climate change. The geographical location, land characteristics, multiplicity of rivers, and the monsoon climate render Bangladesh highly vulnerable to natural hazards. Bangladesh suffers from disasters such as floods, cyclones, storm surges, river bank erosion, earthquake, drought, salinity intrusion, fire, and tsunamis. Cyclones and floods mainly caused massive damage. Cyclones occurred in 1970, 1991, 2007, and 2009 and killed 364,000, 136,000, 3,363, and 190, respectively. In recent years, Bangladesh has also experienced frequent and severe flooding due to climate change, which has caused widespread damage to crops, livestock, homes, and infrastructure. For example, the floods of 2017 affected over 8 million people and caused an estimated \$1.7 billion in damages.

We consider disaster management as a cross-cutting issue in every intervention. CSS started its journey as a relief organization addressing the most pressing needs of war victims. Though it has now evolved into a comprehensive development organization, it always prioritizes the issue of disaster. We have gathered experiences in disaster response and rehabilitation through years of humanitarian services to the affected

and vulnerable people. We built several cyclone shelter centers in the southwest coastal belt of the country, which are being used effectively by the respective communities. A dedicated disaster response team is always ready to respond to emergency situations and stands beside the suffering humanity in pre- and post-disaster situations. CSS is leading the way in developing appropriate protection and coping strategies by the locals in disaster preparedness and management, as well as the development of community resilience.

There has been no severe recurrence of disaster this year. However, the post-COVID-19 pandemic has adversely affected people's lives. The team served the needy people by providing various emergency support. Furthermore, special humanitarian works have been carried out throughout the year marking the organization's fiftieth anniversary. The mentionable activities include blanket and warm clothes distribution to the poor people. This year we had a prolonged chilly winter than usual which created suffering for people with limited capability to buy winter clothes. We also distributed blankets to the poor during the birth date of our honorable founder.



FINANCIAL STATEMENT

CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE, 2022

	Notes	30-Jun-2022 Taka	30-Jun-2021 Taka
PROPERTIES AND ASSETS			
Non-Current Assets			
Property, Plant & Equipments	06.00	71,121,704	71,693,961
Current Assets			
Loan to Members	07.00	7,649,396,260	6,313,065,716
Short Term Investments (FDR)	08.00	592,566,040	781,666,636
Accounts Receivable	09.00	32,593,572	33,808,762
Advance, Deposits & Prepayments	10.00	28,608,677	37,394,910
Cash in Hand and Bank Balance	11.00	86,873,807	167,315,951
TOTAL PROPERTIES AND ASSETS		8,461,160,060	7,404,945,936
CAPITAL FUND AND LIABILITIES			
Capital Fund			
Fund	12.00	236,191,065	236,191,065
Cumulative Surplus	13(A)	3,425,555,436	3,124,938,857
Reserve Fund	13(B)	350,644,563	317,242,721
Short Term Liabilities			
Short Term Bank Loan	14.00	186,000,000	50,000,000
Short Term Others Loan	15.00	624,461,965	446,364,366
Current Liabilities			
Others Liabilities	16.00	317,217,060	315,017,381
Members' Savings Deposit	17.00	2,893,272,569	2,511,610,900
Accounts Payable	18.00	66,704,317	57,218,642
Loan Loss Provision	19.00	361,113,085	346,362,004
TOTAL CAPITAL FUND AND LIABILITIES		8,461,160,060	7,404,945,936

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
24 September, 2022




Saptam Biswas, FCA
Enrollment Number: 1615
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)
DVC: 2209241615AS672161

**CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE, 2022**

	Notes	2021-2022 Taka	2020-2021 Taka
Income			
Service Charges on Loan	20.00	1,417,683,518	1,345,513,609
Bank Interest		1,382,418	3,016,987
Bank Interest on FDR		38,675,728	40,894,242
Membership Fees		4,825,060	6,353,780
Others Income	21.00	21,182,608	5,973,542
Total Income		1,483,749,332	1,401,752,160
Expenditure			
Interest on Members' Savings	22.00	147,050,007	127,321,797
Others Loan Interest		47,780,429	43,339,778
Salaries and Allowances	23.00	666,227,211	574,611,509
Office Rent		10,828,438	11,639,839
Printing and Stationary		7,972,919	6,641,811
Traveling and Food		9,086,944	7,698,310
Telephone and Postage	24.00	4,682,852	4,620,928
Repair and Maintenance	25.00	1,824,803	1,783,450
Utility/Service/Supplies	26.00	6,089,079	4,849,124
Entertainment and Meeting		4,530,611	3,169,674
Newspaper and Publication		371,195	347,344
Bank Charge/DD Charges		1,892,189	1,927,937
Training Expenses		696,534	264,379
Meeting Expenses	27.00	174,691	103,495
Other Operating Expenses	28.00	64,826,021	58,870,626
License, Audit and Professional Fees	29.00	5,940,450	3,655,996
Loan loss Provision/Expenses		157,834,923	64,114,299
Depreciation (Schedule- A)		4,916,716	5,020,923
Total Expenditure		1,142,726,012	919,981,219
Excess of Income over Expenditure (Before Income Tax Provision)		341,023,319	481,770,942
Less: Income Tax Expenses		7,004,897	6,887,411
EXCESS OF INCOME OVER EXPENDITURE		334,018,422	474,883,531

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
24 September, 2022




Saptam Biswas, FCA
Enrollment Number: 1615
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)
DVC: 2209241615AS672161

**CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
RECEIPTS AND PAYMENTS STATEMENT
FOR THE YEAR FROM 01 JULY, 2021 to 30 JUNE, 2022**

Notes	2021-2022 Taka	2020-2021 Taka
Balance as on 01 July, 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
Receipts	16,897,994,371	14,229,087,994
Service Charges on Loan	1,417,683,518	1,345,513,609
Reimbursements	11,140,417,870	9,898,609,968
Bank Interest	1,382,418	3,016,987
Bank Interest on FDR	44,777,306	48,058,620
Membership Fees	4,825,060	6,353,780
Regulation and Duplicate Pass Book Sale	3,099,160	917,945
Other Receipts	4,285,809,039	2,926,617,085
TOTAL	17,065,310,322	14,591,000,230
Payments	16,978,436,515	14,423,684,279
Interest on Member's Savings	107,468,105	89,234,197
Interest on Loan	47,780,429	43,339,778
Salaries and Allowances	666,227,211	574,611,509
Office Rent	11,819,519	11,639,839
Printing and Stationary	7,972,919	6,641,811
Travel and Food	9,086,944	7,698,310
Telephone and Postage	4,682,852	4,620,928
Repair and Maintenance	1,395,259	1,463,966
Office Utility/Service/Supplies	5,097,998	7,556,744
Entertainment	4,530,611	3,169,674
Newspaper and Periodicals	371,195	347,344
Bank Charge	1,892,189	1,927,937
Training Expenses	696,534	264,379
Vehicle Maintenance and Fuel Cost	12,037,786	11,620,716
Meeting Expenses	174,691	103,495
Other Payments	16,091,261,823	13,655,787,657
License, Audit and Professional Fees	5,940,450	3,655,996
Balance as on 30 June, 2022	86,873,807	167,315,951
Cash in Hand	2,085,305	2,617,962
Cash at Bank	84,788,502	164,697,989
TOTAL	17,065,310,322	14,591,000,230

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
24 September, 2022




Saptam Biswas, FCA
Enrollment Number: 1615
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)
DVC: : 2209241615AS672161

**CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE, 2022**

	2021-2022 Taka	2020-2021 Taka
A. Cash Flows From Operating Activities:		
Surplus for the year	334,018,422	474,883,531
Add: Amount Considered as non cash Items:	19,562,750	57,366,276
Loan Loss Provision	14,751,081	52,400,073
Depreciation adjusted during this year	(105,048)	(54,720)
Depreciation for the year	4,916,716	5,020,923
Loan Disbursed to Members	(12,599,440,000)	(9,773,259,000)
Decreased in Current Assets	10,001,423	15,349,770
Increased in Current Liabilities	326,764,325	(351,884,745)
Net Cash used in Operating Activities	(11,909,093,080)	(9,577,544,169)
B. Cash Flows From Investing Activities:		
Acquisition of Property, Plant and Equipment	(15,916,319)	(2,948,630)
Sale of Property, Plant and Equipment	12,696,671	844,748
Investment	189,100,597	(277,840,505)
Net Cash used in Investing Activities	185,880,948	(279,944,387)
C. Cash Flows From Financing Activities:		
Loan Realized	11,263,109,456	9,901,247,776
Members Savings	381,661,669	(237,305,631)
Insurance	(2,001,137)	(1,049,875)
Fund	-	-
Net Cash used in Financing Activities	11,642,769,988	9,662,892,270
Net Increased/Decrease (A+B+C)	(80,442,144)	(194,596,285)
Add: Cash and Bank balance at the beginning of the year	167,315,951	361,912,236
Cash and Bank balance at the end of the year	86,873,807	167,315,951


Director-Finance



Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka
24 September, 2022




Saptam Biswas, FCA
Enrollment Number: 1615
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)
DVC: 2209241615AS672161

Christian Service Society (CSS)
Consolidated Statement of Financial Position (Except Micro Finance Program)
As at June 30, 2022

Particulars	Notes	Amount in BDT	
		30-06-2022	30-06-2021
Assets:			
A. Non-Current Assets		163,784,602	149,056,360
Property, Plant and Equipment	3.00	163,784,602	149,056,360
B. Current Assets		810,704,542	657,661,486
Inventories	4.00	2,709,920	3,649,123
Advance, Deposits and Prepayments	5.00	527,247,926	393,214,067
Short Term Investment in FDR	6.00	241,021,861	222,003,467
Cash and Bank Balance	7.00	39,724,835	38,794,828
Total Assets (A+B)		974,489,144	806,717,846
Fund & Liabilities:			
C. Capital Fund		952,995,730	782,595,179
8.00			
D. Current Liabilities		21,493,414	24,122,667
Security Money	9.00	2,347,345	1,971,270
Other Liabilities	10.00	19,146,069	22,151,397
Total Fund & Liabilities (C+D)		974,489,144	806,717,846

The annexed notes (1 to 21) form an integral part of these financial statements.


Treasurer
CSS


Executive Director
CSS

Signed as per our annexed report of even date

Place: Dhaka
Dated: November 30, 2022


AKHTAR AMIR & CO.
Chartered Accountants



Christian Service Society (CSS)
Consolidated Statement of Comprehensive Income (Except Micro Finance Program)
For the Year Ended June 30, 2022

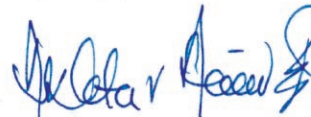
Particulars	Notes	Amount in BDT	
		July 2021 to June-2022	July 2020 to June-2021
INCOME:			
Foreign donation		51,802,941	40,522,290
Local donation		9,387,885	11,096,998
Contribution from Health Program	11.00	52,028,371	42,255,470
Contribution from Education Program	12.00	20,482,515	14,658,142
Contribution from CSS Ava Center	13.00	27,665,091	16,950,542
Contribution from corporate clients (Bank Interest)	14.00	17,115,455	13,366,378
Interest Income		34,017,336	34,153,354
Miscellaneous Income	15.00	78,453,690	1,020,400
Total		290,953,283	174,023,575
EXPENDITURE:			
CSS Ava Center Expenses	16.00	25,095,013	22,781,016
Education & Leadership Training Program Expenses	17.00	60,655,618	66,477,156
Health Program Expenses	18.00	45,818,672	41,352,520
Fishing & Agriculture Project Expenses	19.00	392,536	388,323
Holistic Approach for Rural Vulnerable Entrepreneur through Sequential Training (HARVEST) Expenses	20.00	11,341,778	9,454,860
Overhead/Administrative Expenses	21.00	37,980,311	44,059,130
Total Expenditure		181,283,927	184,513,005
Excess of Income Over expenditure transferred to Capital Fund		109,669,356	(10,489,430)
Total		290,953,283	174,023,575

The annexed notes (1 to 21) form an integral part of these financial statements.


Treasurer
CSS


Executive Director
CSS

Signed as per our annexed report of even date



Place: Dhaka
Dated: November 30 , 2022

AKHTAR AMIR & CO.
Chartered Accountants



Christian Service Society (CSS)
Consolidated Statement of Receipts and Payments (Except Micro Finance Program)
For the Year Ended June 30, 2022

Particulars	Amount in BDT	
	July 2021 to June-2022	July 2020 to June-2021
Opening balance:	38,794,828	81,250,629
Cash in Hand	626,429	1,139,918
Cash at Bank	38,168,399	80,110,711
Receipts:	794,254,448	604,447,340
Fund	41,618,197	25,438,291
Foreign donation	51,802,941	40,522,290
Local Donation	28,500,882	22,743,051
Security Money Deposit	603,005	306,215
Other Liabilities	39,529,823	44,294,709
FDR Encashment	102,283,735	92,870,870
Advance , Deposits and Prepayments	284,688,188	207,654,711
Sale of Inventories	11,808,849	11,407,397
Sale/Adjustment of Fixed Asset	3,656,370	36,805,518
Contribution from Health Program	52,028,371	42,255,470
Contribution from Education Program	20,482,515	14,658,142
Contribution from CSS Ava Center	27,665,091	16,950,542
Contribution from corporate clients (Bank Interest)	17,115,455	13,366,378
Interest Income	34,017,336	34,153,354
Miscellaneous Income	78,453,690	1,020,400
Total	833,049,276	685,697,969
Payments:	793,324,441	646,903,141
Refund Security Money	226,930	271,055
Refund Other Liabilities	42,535,151	37,336,257
FDR Purchase	121,302,130	170,883,429
Advance, Deposits and Prepayments	418,722,047	201,464,985
Purchase of Inventories	10,869,645	11,997,540
Purchase of Fixed Asset	38,203,216	60,248,863
CSS Ava Center Expenses	19,360,113	16,300,434
Education & Leadership Training Expenses	56,219,508	61,135,112
Health Program Expenses	40,511,542	36,587,055
Fishing and Agriculture Project Expenses	378,050	371,252
Holistic Approach for Rural Vulnerable Entrepreneur through Sequential Training (HARVEST) Expenses	11,214,533	9,310,016
Overhead/Administrative Expenses	33,781,578	40,997,144
Closing Balance:	39,724,835	38,794,828
Cash in Hand	126,933	626,429
Cash at Bank	39,597,902	38,168,399
Total	833,049,276	685,697,969

The annexed notes (1 to 21) form an integral part of these financial statements.



Treasurer
CSS


Executive Director
CSS

Signed as per our annexed report of even date

Place: Dhaka
Dated: November 30 , 2022




AKHTAR AMIR & CO.
Chartered Accountants



Christian Service Society (CSS)

1660 & 1661 Jalma Puraton Ferryghat Road, Jalma, Batiaghata, Khulna, Bangladesh
Or City PO Box 91, Khulna 9100, Bangladesh

Cell: +88-01713-370721, +88-01841-150130, E-mail: css@cssbd.org, Web: www.cssbd.org

Advice & Complain: +88-01711-826657