

ANNUAL REPORT 2023-24



Christian Service Society

Annual Report

2023-24



Christian Service Society (CSS)

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Message from the Executive Director

It is with great joy and heartfelt appreciation that I present this Annual Report, which reflects on CSS's achievements over the past year. Rooted in a mission of serving society's most vulnerable, we have made significant strides across various sectors, including health, education, and economic development through microfinance.

On this journey to make the world a better place for the less fortunate, we extend deepest gratitude to the Government of Bangladesh, including the NGO Affairs Bureau, the Ministry of Social Welfare, and the Microcredit Regulatory Authority. Your continuous support has been invaluable to the success of the programs. Our deep appreciation is for international donors and partners whose generous contributions have sustained these projects. Thank you to all donors, partners, supporters, and well-wishers for standing beside us. Your generosity empowers us to fulfill the vision: Bringing hope to the lives of impoverished and destitute people. Most importantly, praise the Lord for His blessings and grace, which enable us to serve many in need. We remain committed to walking this path with faith.

Our health initiatives have touched thousands of lives. We have provided quality healthcare to underserved populations through programs like hospital and community health camps. Additionally, the Nursing Institute plays an essential role in strengthening the healthcare system by training skilled nursing professionals.

Education remains at the core of the mission, and the non-formal schools provide a foundation for children from disadvantaged families to embark on their educational journey. By ensuring accessibility to formal education and technical training, CSS is breaking the cycle of poverty and equipping the next generation to lead meaningful lives.

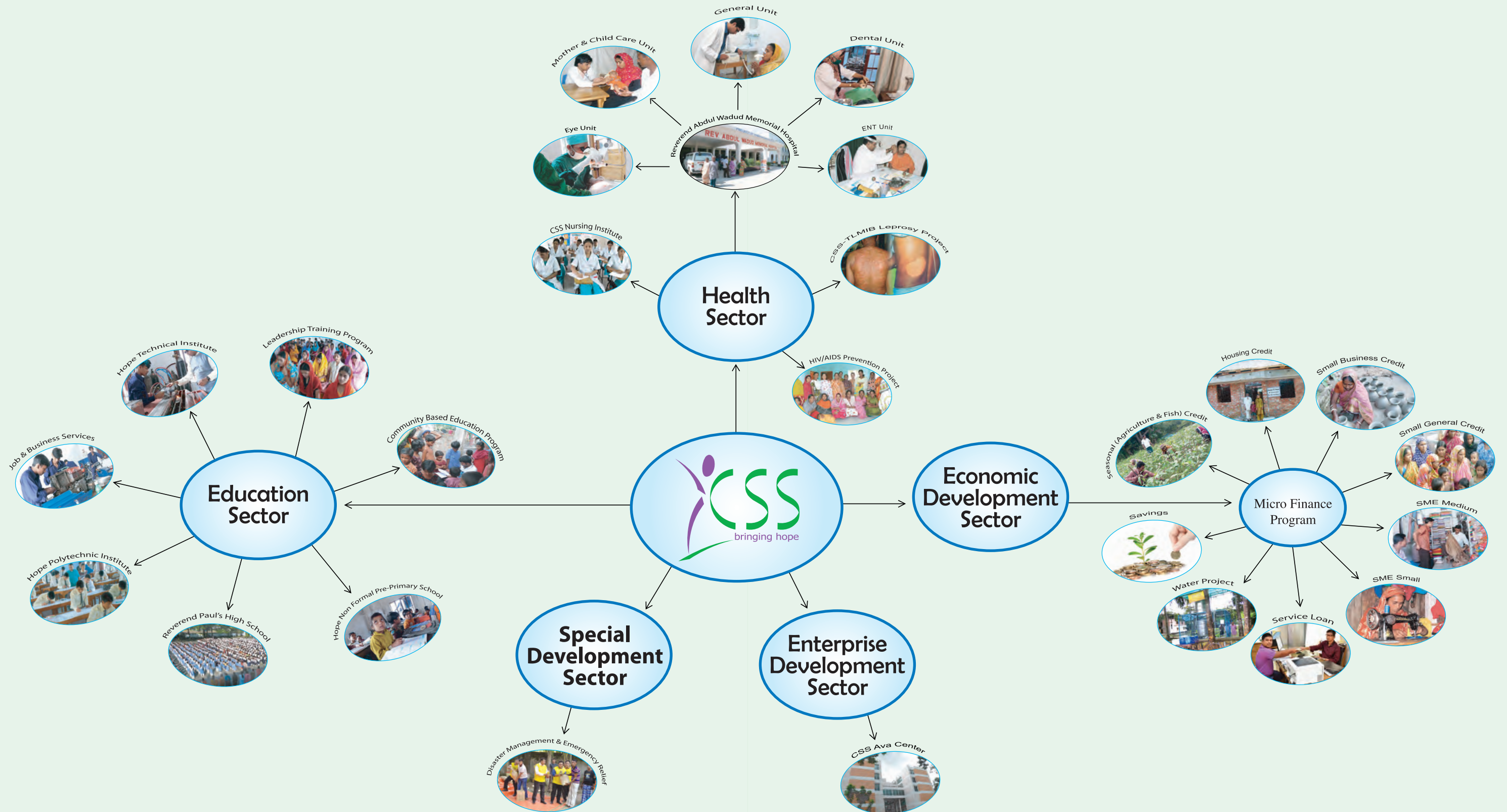
I am deeply honored to witness the impact that the economic development initiative through the Micro-Finance Program continues to have on the lives of marginalized individuals, particularly rural women. Today, over five decades of journey, the program has evolved into a transformative force for economic empowerment and social change, reaching nearly 350,000 beneficiaries across 29 districts.

As we navigate through an era of change and challenges, it is crucial to acknowledge that donor funding is gradually phasing out, pushing us to rethink strategies for sustainability and self-reliance. We are undertaking various enterprise development initiatives to secure the future of those programs by exploring new areas to strengthen organizational financial sustainability, investing in fundraising initiatives, and actively seeking partnerships with government agencies and other NGOs. The goal is to ensure CSS's mission thrives despite financial adversity while remaining committed to innovation and expanding the network of supporters.

Looking ahead, we are more committed than ever to expanding the reach and deepening the impact. It would not be possible to make it this far without the dedication of the team and the continued support from partners, stakeholders, and community members. Together, we will continue to uplift the underserved, create opportunities for growth, and contribute to a more just and equitable society. I pray that God may give us the strength to make more significant strides in the years ahead through sustained effort and collaboration.

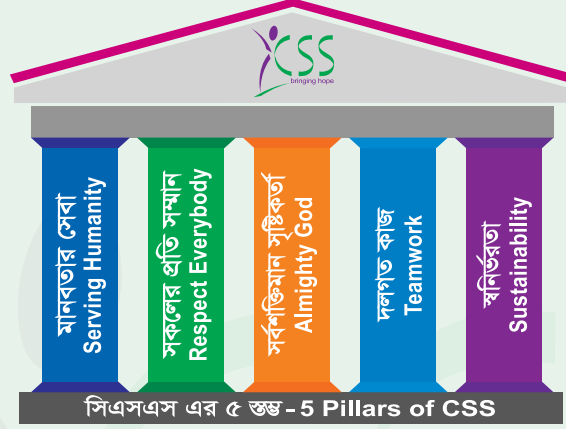
Reverend Mark Munshi
Executive Director

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.



স্বপ্ন-Vision

আশা নিয়ে আসা।
Bringing Hope.

উদ্দেশ্য-Mission

দুঃস্থ ও অবহেলিত মানুষের দুঃখ-কষ্ট ভাগ করে নিয়ে হাতে হাতে রেখে জাতি-ধর্ম-মতাদর্শ নির্বিশেষে কথা ও কাজের মাধ্যমে তাদের সেবা করা।
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.

লক্ষ্য-Goal

লক্ষিত জনগোষ্ঠীর টেকসই উন্নয়ন।
Sustainable development for the community.

মূল্যবোধ-Values

- | | | | |
|------------|------------------|--------------------|--------------------|
| ● পরিবর্তন | - Transformation | ● ভালো তত্ত্বাবধান | - Good Stewardship |
| ● সততা | - Integrity | ● স্বচ্ছতা | - Transparency |
| ● উৎকর্ষতা | - Excellence | ● সত্যবাদিতা | - Truthfulness |
| ● সমতা | - Equality | ● জবাবদিহিতা | - Accountability |

Registration:

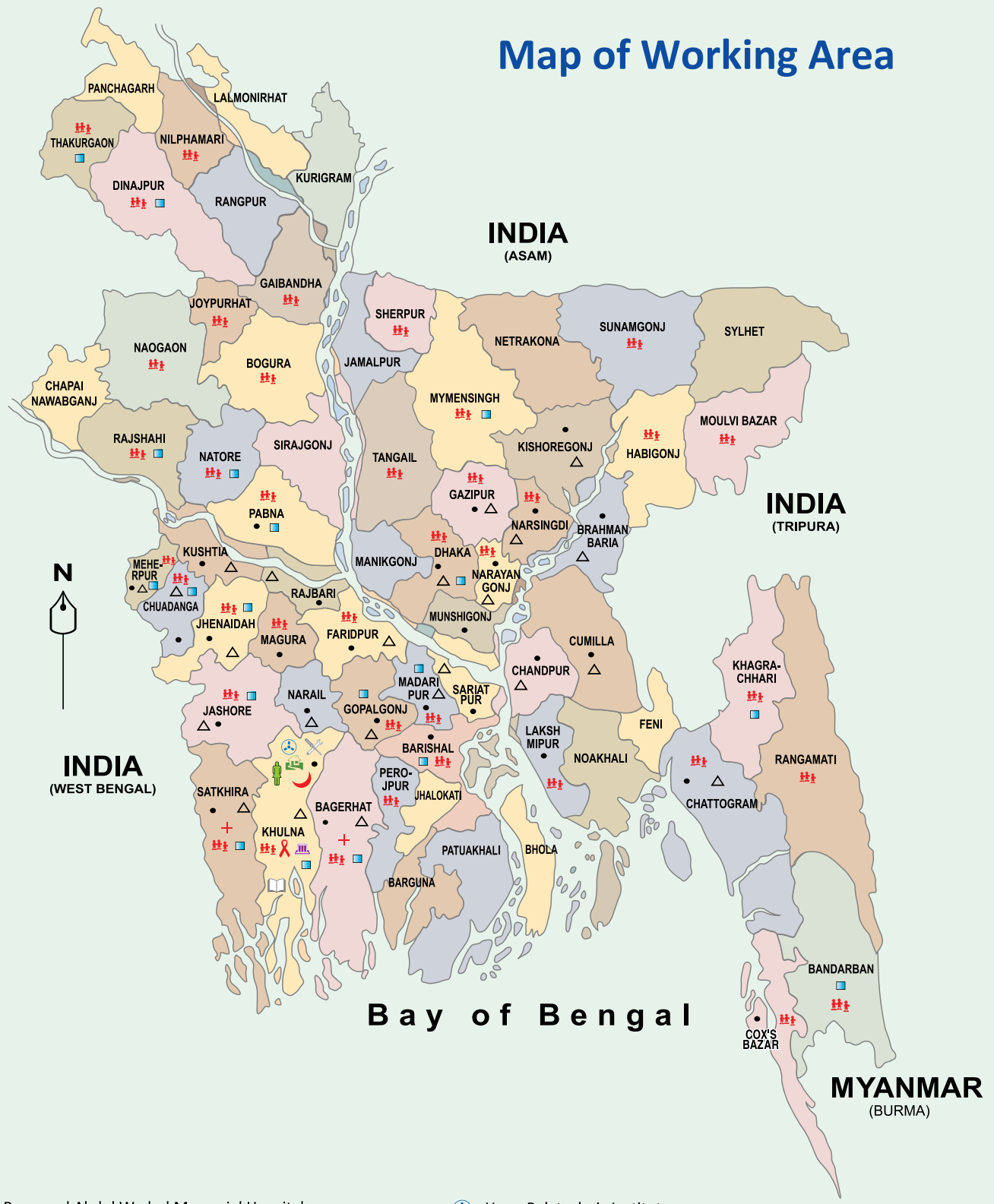
CSS is registered as Non Government Organization (NGO) under the following Registration Authorities of the People's Republic of Bangladesh:














- Joint Stock Company : Reg. No. S-540
- Social Welfare : Reg. No. KHULNA/1428/2011
- NGO Affairs Bureau : Reg. No. 10
- Microcredit Regulatory Authority: Reg. No. 02578-01977-00129

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

Community- Based Education Program



The Community-Based Education Program (CBEP) is an essential initiative of the CSS Education Sector, aimed at addressing the persistent challenges in access to education for marginalized communities in rural Bangladesh. Since its inception, CBEP has worked towards alleviating poverty and enhancing the quality of life for disadvantaged families, particularly those from the Christian community.

Despite significant progress in expanding access to education in Bangladesh, including near-universal primary school enrollment and improved literacy rates, disparities remain, especially in rural areas. As of 2023, around 41 percent of the country's population aged between 5 and 24 remained outside formal education, and the dropout rates at the secondary level are alarmingly high. The number of children and youths who were outside the ambit of education was over 26.2 million (2 crore 62 lakh).

In response, CBEP was established as a community outreach program with the goal of ensuring the sustainable and comprehensive development of underprivileged children. The program allows children to stay within their own families and communities, preserving family values and fostering a strong community bond.

A key objective of CBEP is to provide education to children who would otherwise not have access to formal schooling. This year, it supported 627 children by enrolling them in local schools and providing essential support, including books, educational materials, food packages, school uniforms, and medical care. This comprehensive support aims to prevent dropouts and ensure children complete their education. Additionally, after-school tuition centers, supervised by qualified teachers, offer extra academic support.

One of its unique features is the emphasis on children's spiritual and moral development. Every child is linked to their respective religious institution, with community-based organizations (CBOs) involving parents, religious clerics, and local leaders in monitoring educational progress and spiritual growth. These CBOs play a crucial role in ensuring the quality of education and consistent school attendance.

CBEP also focuses on empowering parents by educating them about their responsibilities in ensuring their children's success. Workshops are held to raise awareness on proper parenting methods, creating a more supportive environment for children's growth and education.



From Struggles to Dreams: Sumi Majhi's Journey of Hope

Sumi Majhi's life has been shaped by hardship from the start. Born in 2014 in the small village of Koligram, her father abandoned the family when she was just a child, leaving her mother, Momota Majhi, to support them as a day laborer. With no land or home of their own, Sumi, her mother, and her elderly grandfather lived with her maternal uncle. Poverty was a constant struggle. "Economic hardship and poverty were our daily companions," Sumi recalled, as her family could barely afford three meals a day. Often, they survived on simple meals of "Pantabhat" (the remaining cooked rice of supper soaked in water overnight) and had to borrow food from neighbors.

Despite the daily struggles, Sumi longed to go to school. She dreamed of having a proper school bag, nice clothes, and new shoes like the other children in her village. "Seeing those things with my friends made me feel very upset and hurt," she remembered. Yet, her family's financial situation made it impossible. "There was no one to see or solve my heartache," Sumi reflected on her childhood agony.

One day, hope arrived when her grandfather, through their church pastor, learned about the Community-Based Education Program (CBEP). This program helps poor and underprivileged children get

an education. Subsequently, through her mother's persistent effort, she was admitted to the program. "This was God's blessing for me," she said with a smile.

Through this program, Sumi receives food, school supplies, medical care, and, most importantly, a chance to continue her education. "Now my family doesn't have to spend money on my education, and they don't have to worry about my studies anymore," she shared gratefully.

Under the guidance and nurturing of CBEP, Sumi develops a strong spirituality and emotional stability. She attends Sunday school and participates in awareness sessions on hygiene, child rights, and life skills. "Through these sessions, I learn the importance of education and personal hygiene," she said, often sharing her knowledge with other children in her community.

Sumi dreams of becoming a nurse, a profession that will allow her to "express God's love by serving others." She is determined, knowing that CSS will be by her side as she strives to achieve her goals. "I believe one day my dream will come true," she affirmed with hope and gratitude.

EDUCATION SECTOR

Leadership Training Program



The Christian community in Bangladesh, though a small minority making up only 0.4% of the population, has made significant cultural and economic contributions through various charitable initiatives. However, there is a pronounced shortage of educated Christian leaders in the country, both in society and within churches and organizations. In response to this need, the Leadership Training Program (LTP) was established in 1984 with the goal of nurturing future leaders from within the Christian community. LTP focuses on equipping young, economically disadvantaged Christian students with leadership skills and spiritual depth, enabling them to become role models in their communities and beyond.

The program is designed to provide comprehensive support to meritorious students, helping them pursue higher education while receiving biblical and moral education. LTP offers a continuation for students coming from the Community-Based Education Program (CBEP), alongside other Christian students across Bangladesh who demonstrate leadership potential. These students are provided with monthly stipends to cover essential costs like food, clothing, tuition fees, and books.

A key feature of LTP is the formation of cell groups, which foster community engagement and leadership development throughout the year. These location-based groups allow students to meet regularly, share experiences, and receive motivational guidance. The gatherings are also attended by local clerics and community leaders, further strengthening the connection between spiritual development and leadership training.

Over the years, LTP has become a cornerstone for developing future Christian leaders in Bangladesh. By combining academic support with moral and spiritual growth, it empowers young people to not only succeed in their personal lives but also contribute positively to the broader Christian community and the nation. This year, it empowered 249 students (160 girls, 89 boys) to succeed personally and supported them financially, offering stipends to all. The program facilitated leadership development through 48 local cell groups, conducting gatherings with 968 participants. As a result, the program has created a lasting impact, ensuring that churches and Christian organizations can rely on a growing pool of dedicated, capable leaders to carry out their missions effectively.



A Path of Hope: Rumi Mondol's Journey Through Education and Leadership

Rumi Mondol was born on September 13, 2002, in the village of Karpasdanga, Chuadanga. Her early life was filled with hardship as she grew up in a poor family. Her father, Benjamin Mondol, struggled to support the family as a farmer, while her mother, Sandhya Mondol, was a homemaker. "We often went without food for days," she recalled, as the family lacked the means to afford basic necessities, let alone education.

Things turned out positively when their neighbor introduced her family to the CSS HoB (Home of Blessings) program, which provided support to underprivileged children's upbringing and education. In 2008, she was admitted to HoB-Bajua under the sponsorship program. This marked a turning point in her life, as it gave her the opportunity to study, make new friends, and receive daily meals. These supports were especially vital when Rumi's mother passed away from cancer, helping her cope during this challenging time.

After some years, Rumi transitioned to the Community-Based Education Program (CBEP), where she returned home and continued her studies at a local community school. With support from CBEP, she completed her secondary education and took a significant step forward in her academic journey.

Rumi's dedication to learning was recognized, and she was enrolled in the Leadership Training Program (LTP), an initiative designed to support meritorious students in pursuing higher education while receiving biblical and moral training. "LTP has been a pillar of support," Rumi shared. Through LTP, she receives a monthly stipend covering essentials like food, clothing, and tuition, which enables her to pursue her dream of studying Nursing—a profession she has long aspired to join to serve her community.

Rumi also participates in LTP's seminars, where students receive spiritual mentorship and leadership training. She regularly attends local cell groups with other LTP students, fostering leadership development and community engagement. "These groups allow us to share experiences, receive guidance, and grow as leaders," Rumi explained.

"I am very blessed to have come in contact with CSS," Rumi concluded. She is now on her way to becoming a nurse, driven by a deep desire to serve God and society.

Hope Technical Institute



Technical education is vital for Bangladesh's economic growth and human resource development, contributing to a skilled workforce and improved living standards. The country has made progress through policies like the National Skills Development Policy and a national qualifications framework, improving access to technical and vocational education (TVET). However, challenges persist, such as a skills mismatch between industry needs and workforce capabilities. Private sector involvement in apprenticeships and industry-specific training is crucial. The government also emphasizes inclusive access for marginalized groups, including women and people with disabilities.

The Hope Technical Institute (HTI), established in 2006, addresses these challenges by providing market-oriented technical and skill development opportunities to underprivileged youth. The institute's mission is to empower students by offering hands-on training that enhances their employability and opens doors to both employment and self-employment. By equipping students with practical skills, HTI ensures they are better positioned in the labor market, creating sustainable income opportunities for disadvantaged communities.

HTI offers a wide range of short-term technical courses, including automobile mechanics, electronics, refrigeration, air conditioning, cell phone repair, carpentry, culinary arts, beautification, fashion design, and general mechanics. In addition to technical education, HTI emphasizes the importance of soft skills, including ethics and morality, to ensure the holistic development of its trainees. The institute is conveniently located on the outskirts of the city and provides boarding facilities for students from remote areas, allowing underprivileged youth from various parts of Bangladesh to benefit from its programs.

This year, HTI collaborated with the Bangladesh Women's Chamber of Commerce and Industry (BWCCI) and Palli Karma-Sahayak Foundation (PKSF) to offer 3-month training courses under the Skills for Employment Investment Program (SEIP), led by the Finance Division of the Government of Bangladesh. Additionally, HTI partnered with the National Human Resource Development Fund (NHRDF) and the Directorate of Technical Education's "Accelerating and Strengthening Skills for Economic Transformation (ASSET)" project to implement the Recognition of Prior Learning (RPL) initiative. In the 2023-2024 session, 423 students enrolled in various courses, with 365 successfully graduating.



Rising Above: Sagarika's Journey to Empowerment

Sagarika Biswas, the daughter of Tarapada Biswas and Sandhya Rani Biswas, was born in the village of Goriar Danga, located in Batiaghata Upazila of Khulna District. As the only child of her parents, Sagarika's early life was shaped by tragedy when she lost her father at a young age. Her mother, despite facing overwhelming difficulties, raised her with unwavering dedication and perseverance.

After completing her MA (Master of Arts) in 2021, Sagarika was uncertain about her future. "I remember sitting with my degree in hand, wondering what I would do next," she said. "I had spent years studying, but suddenly, I realized that I didn't know how to turn that education into something meaningful. It was a time of confusion and doubt for me." During this period of indecision, a respected acquaintance introduced her to the SEIP (Skills for Employment Investment Program) project under the Hope Technical Institute (HTI). The project offered training in fashion design and promised potential job placement.

Determined to support her mother and fulfill her dream of standing on her own, Sagarika enrolled in the HTI. "At first, I was nervous. I had never done anything like fashion design before. I didn't even know the basics. But the instructors were so patient and skilled. They

guided me step by step, and before long, I started to pick up the techniques and began to really enjoy it." She further added.

The real turning point in Sagarika's journey came during the final ten days of the training, which focused on Entrepreneurship Development Training (EDT). "Those final days completely changed my perspective," she said. "Initially, I was just focused on getting a job after the course. However, the EDT program opened my eyes to the possibility of something bigger. It taught me that I could create something of my own, something lasting. I began to dream of becoming an entrepreneur and building my own business." With the encouragement of her trainers and the support of the institute, she proudly established her own business, "Prithibi Fashion."

Today, Sagarika employs two full-time staff members and produces various ornaments, which are sold in her showroom. Her achievements have brought her financial stability and personal fulfillment. "Thanks to the HTI, I have a stable income, and my mother no longer worries about my future. I will forever remember their contribution to my life and pray for their continued success and well-being," she concluded.

EDUCATION SECTOR

Job and Business Services



Bangladesh has a significant youth population, with individuals aged 15-29 accounting for about 28% of the total population, offering a potential demographic dividend for economic growth. However, the country faces challenges in fully utilizing this potential. According to the 2023 data, around 20% of the youth in Bangladesh fall under the category of NEET (Not in Employment, Education, or Training), which is concerning for both economic and social stability. This issue worsened after the COVID-19 pandemic, which disproportionately affected young people's access to the labor market, making it harder for them to find jobs. A significant portion of youth employment (around 89%) is in the informal sector, which often lacks job security and decent working conditions.

In response to this challenge, Job and Business Services (JBS), a complementary project of CSS Hope Technical Institute (HTI), helps technical and general graduates navigate the job market. It acts as a bridge between job seekers and employers, providing job-related training, interview preparation, and career counseling. Additionally, JBS supports entrepreneurship by coaching graduates on setting up businesses and connecting them with microfinance institutions.

JBS maintains regular communication with potential employers to stay informed about current job market needs and employer requirements. It then prepares graduates by equipping them with the relevant skills needed to meet these demands and connects them with suitable job opportunities. Additionally, JBS provides comprehensive training for job readiness and supports graduates in securing financial resources to start their own businesses. The organization also keeps in touch with alumni, updating their profiles and progress. JBS further assists HTI by performing market analysis to help align training courses with industry needs. Moreover, JBS promotes fair labor practices, conducting meetings with employers to advocate for improved working conditions in various employment sectors such as workshops and factories.

As a result of these efforts, JBS has successfully supported a total of 267 clients. Of these, 225 are engaged in employment and self-employment, while 42 have pursued further education. The initiative has helped alleviate youth unemployment by providing practical solutions and connecting young people to market opportunities.



From Dreams to Reality: The Journey of Enita Malee

Enita Malee, born on December 28, 1995, in Khulna, grew up in a modest family with her mother and brother. Despite financial hardships, she completed her Honours and Masters in English. "I always dreamed of being successful and supporting my family," she recalled. However, after finishing her studies, she felt uncertain about her future. "I had no skills or income options, but I always wanted to become an entrepreneur and open my own bakery shop."

In 2022, Enita joined the Job and Business Services (JBS) program, which provided training and support to aspiring entrepreneurs. "JBS was a turning point for me. They didn't just teach me business skills; they helped me believe in my potential," she explained. Coming from a poor background, raising capital was a major obstacle. "Starting a business requires money, and I didn't have any. But JBS showed me that with the right skills and dedication, I could make it work."

Through JBS's training, Enita learned crucial entrepreneurial skills like business management, customer relations, and financial planning. The program also connected her with experienced entrepreneurs, helping her gain insights into running her own business. "Their continuous support made all

the difference. They provided market information and advice and even connected me to networks, which gave me the confidence to start my bakery at home." JBS also mentored and supported her through additional workshops on behavior, values, and workplace attitude.

With JBS's constant guidance, Enita started a bakery business at home with a small personal investment and gradually expanded her operations. She now receives online orders and delivers her products. "The initial days were tough, but with the training and support from JBS, I was able to overcome the challenges," she said. While she is proud of her achievements, Enita's long-term goal is to open a dedicated bakery shop. "I still dream of owning a proper bakery and starting a production house, but the lack of capital is holding me back."

"I am not yet fully satisfied with where I am, but I've made great progress," she reflected. "Thanks to Job and Business Service, I've gone from being unemployed to running my own business, and I am determined to keep growing."

EDUCATION SECTOR

Hope Polytechnic Institute



Bangladesh faces a significant challenge in terms of youth unemployment, with a large portion of young graduates remaining jobless due to a mismatch between their education and the skills required in the workforce. This issue stems from an education system overly focused on theoretical knowledge rather than practical, industry-relevant skills. While general education produces a surplus of graduates, technical education remains a critical solution to bridge the skills gap and improve employability. Technical and vocational education is increasingly recognized, as it allows for the creation of a skilled labor force that not only supports domestic industries but also contributes to foreign remittances through overseas employment.

Hope Polytechnic Institute (HPI) addresses this challenge by offering specialized technical education through its four-year Diploma-in- Engineering programs, accredited by the Bangladesh Technical Education Board (BTEB). Since its establishment in 2011, HPI has provided training in key sectors like Civil, Electrical, Mechanical, Computer, and Textile Engineering. By focusing on practical and skills-oriented training, the institute ensures that its graduates are equipped with industry-relevant technical expertise. Along with technical skills, it also

emphasizes English language proficiency, helping graduates better communicate in professional environments, both locally and internationally.

In the academic year 2023-2024, a total of 601 students are enrolled across various engineering disciplines, with 59 successfully graduating. To meet the increasing demand for skilled professionals, HPI collaborates closely with the industry to ensure that its curriculum aligns with current job market needs. This makes its graduates highly competitive, giving them better income opportunities in a relatively short period and at lower costs compared to traditional academic routes. Furthermore, by prioritizing the enrollment of Hope Technical Institute (HTI) graduates, HPI plays a critical role in building a pipeline of skilled workers who contribute to Bangladesh's socio-economic development.

By developing a skilled workforce, HPI addresses youth unemployment and enhances the country's economic resilience. The success of technical education programs such as those offered at HPI exemplifies how investing in vocational training can have a long-lasting positive impact on both individuals and the broader economy.



Reverend Paul's High School

Bangladesh has made notable progress in expanding access to education, especially at the primary level, yet significant challenges persist, particularly in rural and disadvantaged urban areas. Key factors contributing to these challenges include poverty, a lack of parental education, socio-economic conditions, and a lack of quality education, which often force children to leave school, particularly during their secondary education years. Many children complete primary school without developing essential literacy and numeracy skills due to inadequate teaching resources and learning environments. Addressing these challenges is vital for ensuring that children, especially in marginalized communities, have the opportunity to complete their education and acquire the skills necessary for their future.

The Reverend Paul's High School (RPHS) is an initiative that tackles the country's educational challenges. Established in 1981 by the insightful Reverend Paul Munshi, this government-registered school has emerged as one of the reputed academic institutes that offers quality education in the city. It exemplifies the remarkable outcomes that can be realized when committed individuals and organizations unite to ensure that education is

available to everyone, regardless of their social background or financial means. Located in Gallamari, Khulna, the school operates under a government-approved curriculum and is registered with the Bangladesh Education Board.

The school's infrastructure is well-suited to fostering an optimal learning environment. It features an "L" shaped two-story building with a secure campus surrounded by boundary walls and includes facilities such as a library and computer lab. These resources not only support academic learning but also encourage the development of critical technological skills in students, preparing them for future opportunities in an increasingly digital world.

With 42 qualified teachers, RPHS educates 1,267 students from primary to secondary levels, offering a well-rounded curriculum that integrates both academic and practical knowledge. The school's commitment to academic excellence is evident in its consistent ranking among the top ten schools in Khulna, as reflected by its students' success in the Primary, Junior, and Secondary School Certificate examinations, which boast pass rates of 98%, 95%, and 100%, respectively in this year.

EDUCATION SECTOR

Hope Non-formal Pre-primary Schools



The Government of Bangladesh prioritizes education, but budget allocations for children's education remain insufficient. The system faces challenges like poor performance, high dropout rates, poverty, migration due to natural disasters, unequal access, unqualified teachers, overloaded curricula, and high costs of quality education. Given these issues, it is clear that government-subsidized schools alone cannot provide quality education for all, especially vulnerable children who drop out or remain unenrolled. Non-formal education offers a flexible, accessible solution for these children, providing alternative pathways to learning.

Hope Non-formal Pre-primary Schools (HNFPS) are designed to bridge the gap between informal and formal education, particularly for children from low-income families in urban and remote areas. With a special focus on communities vulnerable to natural disasters and migration, these schools introduce children to the formal education system while supporting parents, many of whom are beneficiaries of CSS's Micro Finance Program (MFP). These schools ensure that children who complete the program are admitted to formal schools, offering a vital step toward long-term educational success.

What sets HNFPS Schools apart is their integration with the Micro Finance Program, a pioneering initiative that helps marginalized families access financial services. The operational costs of these non-formal schools are covered by service fees paid by the mothers who benefit from MFP loans. As of June 2024, CSS operates 48 non-formal schools, serving over 1,363 children, with girls making up 50% portion of the students. The project also includes adult education sessions for parents, covering topics such as sanitation, hygiene, and healthy living, all of which contribute to the holistic development of both children and their families.

The impact of these schools goes beyond the classroom. By engaging parents, particularly mothers, in the education process, the program helps create a more supportive learning environment. Mothers are encouraged to take an active role in their children's education through the formation of school management committees, fostering empowerment and shared responsibility. This approach not only enhances educational outcomes but also strengthens community ties and promotes a culture of learning.



HEALTH SECTOR

Reverend Abdul Wadud Memorial Hospital

Access to quality healthcare services in remote areas of Bangladesh continues to present significant challenges. Despite improvements in key health indicators such as life expectancy, immunization rates, and reductions in infant and maternal mortality rates, rural regions remain underserved. Approximately 70% of Bangladesh's population still relies on informal healthcare providers, highlighting the urgent need for stronger healthcare infrastructure at the grassroots level.

The Reverend Abdul Wadud Memorial Hospital (RAWMH), a 100-bed general hospital located in Tilok, Rupsha, within the Khulna district, has been actively addressing these challenges since its establishment in 1988. The hospital offers a comprehensive range of medical services, including General Medicine, Eye Care, a Mother & Child Unit (MCU), Dental, ENT, Pediatrics, Orthopedics, and diagnostic services such as X-ray, Pathology, and Ultrasonography.

Throughout the year, RAWMH made significant strides in expanding healthcare access to disadvantaged communities in southwestern Bangladesh, continuing to provide free or affordable healthcare services to marginalized populations. Through its Poor Fund

scheme, extremely poor patients received treatment at reduced or no cost. In 2023-2024, RAWMH successfully treated 58,290 patients, and 63,856 diagnostic tests, including radiology and pathological investigations, were conducted.

Around the year, the hospital organized several health camps in remote rural areas, directly bringing vital healthcare services to those most in need, serving 8,425 people. The most comprehensive camp was held in December 2023 in collaboration with the Wahab Foundation, which was a special eye camp organized in Daulatpur, Khulna, where 3,700 individuals received free eye treatments.

Looking ahead, RAWMH aims to further enhance its services by deepening its integration with the community and expanding its service offerings. The hospital remains committed to its mission of providing accessible and affordable healthcare to the people of southern Bangladesh, ensuring that even the most disadvantaged populations receive the care they need.



Dispersing the Darkness: Momena Begum's Journey Back to Light

Momena Begum, 80 years old, hails from the village of Borati in Dumuria, Khulna. After the passing of her husband, a day laborer, she became the sole provider for her family, which includes her son, daughter-in-law, and only daughter. For the past three years, she had lost vision in her right eye, and the sight in her left eye was fading as well. Living in poverty, the family could not afford the treatment she needed. "We barely manage two meals a day. How could we even think of getting my eyes treated?" she reflected.

Her days passed washing dishes at local hotels to earn a meager income, but the gradual loss of sight was taking a toll. Then, one day, a ray of hope came when she heard an announcement over loudspeakers about a free eye camp organized by CSS Hospital in collaboration with the Dumuria Union Parishad.

"I had almost given up hope, but when I heard about the camp, I felt like God was giving me another chance," she said. She attended the camp and was referred to the Reverend Abdul Wadud Memorial Hospital for surgery. "I was scared at first. I didn't know if I would be able to see again. But the staff treated me with such kindness and reassured me," she recalled.

After her surgery, Momena's vision in her right eye was restored. Filled with joy, she said, "By the grace of God, I can see again. I had forgotten what the world looked like. Now, I can see everything clearly. No words can express how grateful I am."

She was deeply touched by the care she received at the hospital. "The hospital environment was so clean and peaceful. The doctors, nurses, and staff were like family. They looked after me so well. The food was clean and of good quality. I have never seen such care before in my life," she shared.

Her gratitude extends beyond her own experience. "I pray to the Almighty for CSS Hospital and all its staff. May they continue to help the poor and helpless like me. They gave me back my sight and my dignity. I will never forget their kindness," she said with gratitude and a rejuvenated voice.



HEALTH SECTOR

Nursing Institute

Bangladesh continues to grapple with a critical shortage of nurses, a workforce essential to the country's healthcare system. According to the World Health Organization (WHO), there should be three nurses for every doctor. With 102,997 registered doctors in Bangladesh, this translates into a need for over 300,000 nurses. However, the country still has around 100,000 registered nurses, leaving a significant shortfall in the health workforce.

To help bridge this gap, CSS established the Nursing Institute within the campus of Rev. Abdul Wadud Memorial Hospital. This 100-bed hospital provides an ideal environment for nursing students to gain practical knowledge and training. The institute's mission is to produce qualified, well-trained nurses who are capable of working in any healthcare environment, both within Bangladesh and abroad. The Nursing Institute gives preference to disadvantaged students from rural communities, particularly women, and offers a government-accredited Nursing Diploma program.

Since its formal inception in 2019, the Nursing Institute has seen impressive growth. In the 2023-2024 session, 47 students enrolled, with 90 percent of them being female. The institute offers full or partial scholarships to deserving candidates with poor family

backgrounds. In total, 193 students are enrolled in four academic sessions. One of the major achievements of the past year was the institute's official registration on December 21, 2023, as a "Skill Training Institution" under the National Skills Development Authority for Caregiving course. This recognition enhances the institute's credibility and position in Bangladesh's healthcare education sector.

To ensure that no student is left behind, the institute has implemented a support system for academically struggling students. Based on merit, students requiring additional guidance are provided extra tutoring sessions with nursing instructors, enabling them to keep up with the rigorous academic curriculum.

In an effort to continuously improve, the institute regularly organizes discussions between faculty and students on various academic and professional topics. These discussions foster a collaborative environment where students feel empowered to ask questions and seek guidance. Moreover, the institute maintains strong communication with its students' guardians. Regular parent meetings are organized to keep families informed about their children's progress and discuss any concerns or suggestions.



A Journey of Hope: Dipa's Path to Becoming a Nurse

Dipa Sardar, a determined young woman from Kanainagar village in Mongla Upazila, Bagerhat, was born on September 10, 2003. She is the second of four sisters, and her family has always faced financial hardship. Her father, Nibash Sardar, was the family's sole breadwinner, while her mother, Kalyani Sardar, managed the household. Raising four daughters put a considerable strain on the family's finances, and Dipa's education was at risk. At a critical moment, she found hope through the CSS Sponsorship program, which enabled her to complete her secondary education in 2019, earning a GPA (Grade Point Average) of 4.50.

Then, she returned home to pursue her higher education. However, her father's deteriorating health due to heart issues made supporting the family and her education overwhelming. Despite these challenges, her father remained determined to educate his daughters.

"In 2021, my father encouraged me to apply for the nursing entrance exam," she shared. "Although I didn't secure a spot in a government institution, CSS once again stepped in, and I got enrolled at the Nursing Institute."

However, even after her admission, Dipa faced ongoing struggles. Her father could no longer afford her monthly food costs and tuition fees, leaving her in a precarious situation. Relief came when CSS granted her a waiver for her tuition fees. With this support, Dipa could finally focus on her studies without the constant worry of financial strain.

"I couldn't believe it when I received the waiver," she said, expressing her gratitude. "It felt like a huge weight had been lifted off my shoulders, and I could concentrate on achieving my dreams."

Now, she is confidently continuing her nursing education and is fully dedicated to her goals. Reflecting on her journey, she feels a deep sense of purpose. "I chose the nursing profession because I want to serve the sick, just like CSS supported me in my time of need. One day, I hope to offer the same care and compassion to others who need it most."

Dipa's story is one of resilience, gratitude, and the transformative power of compassion. With the support of CSS and her unwavering determination, she is on her way to fulfilling her dream of becoming a nurse and serving those in need.



HIV/AIDS Prevention Program

In Bangladesh, the prevalence of AIDS remains relatively low, with only 0.1 percent of the general population affected. However, new cases continue to surface, particularly among high-risk groups such as sex workers, their clients, and intravenous drug users.

Although CSS once ran an extensive HIV/AIDS prevention program with wide geographical coverage, the organization has continued its efforts on humanitarian grounds, even after external funding ended. Despite the external funding phase-out in 2016, CSS has maintained its commitment to combating the spread of HIV/AIDS and sexually transmitted infections (STIs) by operating the program on a limited scale using its own resources. Currently, the program focuses on the Banishanta brothel in Mongla, one of Bangladesh's infamous brothels, providing clinical, recreational, psychological, and educational services to high-risk populations.

The program raises awareness, provides medical care, and promotes safe practices. In a recent period, 237 patients received treatment, including 184 for STIs and 53 for general health concerns, with all patients receiving appropriate medication. The program organized 11 group discussions to enhance community awareness, involving 110 participants,

while individual counseling sessions reached a broader audience of 2,809 people. The program has also emphasized the importance of safe practices, distributing 9,300 protective barriers to reduce the risk of HIV transmission. Through a combination of medical services, educational outreach, and community engagement, the program has significantly contributed to preventing the spread of HIV/AIDS and STIs among vulnerable populations.

Furthermore, the program prioritizes collaboration with local government bodies and community organizations to amplify its impact and actively participates in the global observance of World AIDS Day, organizing activities such as rallies and awareness campaigns. This year, a dedicated event was held to reinforce the importance of HIV/AIDS prevention, reminding the community of the need for ongoing vigilance and education in the fight against this disease.

Overall, the HIV/AIDS prevention initiative continues to make a meaningful difference, ensuring that vital services, education, and support reach those most at risk despite financial and operational challenges.



Rising from the Abyss: Rashida's Struggle for Survival

Rashida Begum, a 28-year-old from Terokhada, Khulna, was born into poverty. After marrying a soil worker, she continued living at her father's house, working in a factory to support the family, while her husband neglected his responsibilities and was addicted to substances. Rashida later discovered that he had another wife in his village. He convinced her to take a 200,000 taka loan from BRAC (an NGO) to build a house, but soon after, he divorced her, leaving her to repay the loan alone.

Struggling to provide for her children, Rashida met a woman at Khulna Railway Station who offered help. Desperate, she followed the woman to Mongla, only to be sold into a brothel in Banishanta, where she was exploited instead of given a job.

It had been a year since Rashida was sold into the brothel. During this time, her father had passed away, and her mother believed Rashida was working hard elsewhere to repay the loan. Devastated by the betrayal of both her husband and society, Rashida made the hard decision to continue the profession of sex worker. She sent money home regularly to cover

the living expenses and education of her children. Her son lives with her mother, and her daughter lives with her sister.

However, due to unsafe practices with clients, Rashida developed a sexually transmitted disease (STD). It was during this time that she met a peer educator from the HIV/AIDS Prevention Program who provided her with education on safe practices and encouraged her to seek treatment at the clinic.

With this guidance, Rashida received treatment for her STD, learned about the importance of safe practices, and began to visit the clinic regularly. The clinic charged only a minimal registration fee of ten taka, providing STD treatment, health education, general medical care, and medication. She was also given health advice, helping her maintain a safer lifestyle.

Rashida's health improved, and she began taking better care of herself, determined to protect her well-being. Though her journey had been marked by hardship, she expressed deep gratitude towards CSS and their healthcare workers for helping women like her.

Leprosy Project



Despite remarkable strides in global leprosy control, Bangladesh still faces challenges in eradicating the disease entirely. The government, committed to the goal of a leprosy-free country by 2030, has aligned its strategies with the Global Leprosy Strategy and is working to improve awareness, reduce stigma, and ensure treatment for affected individuals. Leprosy remains deeply stigmatized, particularly within marginalized communities like women and the urban poor, who often avoid seeking care due to fear of exclusion. In response, the National Leprosy Elimination Program (NLEP), in collaboration with NGOs, continues to address the physical and societal impacts of the disease, focusing on education and prevention of discrimination.

As part of this broader effort, CSS has collaborated with The Leprosy Mission International-Bangladesh (TLMIB) to implement a targeted project in the Bagerhat and Satkhira districts. The initiative aims to detect and treat individuals affected by leprosy while simultaneously fighting the deep-rooted social stigmas that persist. This dual approach involves offering high-quality medical treatment and rehabilitation services, fostering awareness, breaking down barriers to social acceptance, and improving the overall treatment landscape for those affected by the disease.

The Leprosy project strives to deliver holistic support by ensuring early detection, medical care, and rehabilitation. This approach emphasizes sustainability, local empowerment, and reintegration into society. Working closely with local health officials, civil society, and community leaders, the project aims to ensure that leprosy-affected individuals receive medical support and help regain their rightful place in society.

Through this year, a total of 148 new patients were identified and treated. Training sessions were conducted for 718 government health workers and volunteers to enhance their capacity to manage leprosy cases effectively. The project organized dermatology camps that benefited 829 individuals, while educational sessions in schools and colleges reached 255 students, raising awareness about the disease. Additionally, World Leprosy Day was celebrated across three districts, engaging 715 participants in various activities. An extended contact survey was conducted, reaching 11,570 individuals to trace potential cases and provide necessary interventions. The project also supported 250 individuals in income-generating activities to improve their livelihoods and integrate them into the community.

ECONOMIC DEVELOPMENT SECTOR

Micro Finance Program



Since its inception in the 1970s, Bangladesh's microfinance sector has been a powerful force in alleviating rural poverty. Initially, it focused on providing microcredit loans to support small-scale trading, livestock farming, and other income-generating activities. Over the years, the scope of microfinance has expanded beyond just loans. It now includes savings programs, microenterprises, and other employment-generating activities that have diversified the economic landscape for borrowers. This diversification has significantly contributed to poverty reduction by boosting incomes and enhancing the overall quality of life. Microfinance, although not without its challenges—such as high interest rates and risks of over-indebtedness—remains a crucial tool in Bangladesh's development narrative. It has played a pivotal role in improving living conditions, particularly for women, and continues to be a cornerstone of the country's efforts to achieve economic and social progress.

Established in 1972, the CSS Micro Finance Program (MFP) is one of Bangladesh's renowned and oldest microfinance programs. The program's primary beneficiaries are rural women, many of whom have limited access to formal credit facilities. The poor people are provided with small loans on easy terms,

helping them initiate and sustain income-generating ventures. The loan offerings are broad, covering various sectors such as agriculture, fisheries, small businesses, and even housing. With flexible repayment terms and reasonable interest rates, microfinance loans serve as a critical financial lifeline for underprivileged women who would otherwise struggle to access credit through conventional means.

Beyond financial services, the MFP plays a key role in social development. Regular meetings with beneficiaries focus not only on business management and financial literacy but also on critical social issues such as health, sanitation, and children's education. This holistic approach ensures that beneficiaries gain both economic and social empowerment.

MFP currently operates 222 branches across 29 districts, with over 345,852 active clients. Its mission extends beyond providing financial aid, aiming to equip rural women with the knowledge and motivation to make informed decisions about savings, borrowing, and investments. This has helped countless women become financially independent and socially empowered, contributing to Bangladesh's broader goal of poverty eradication.



Empowering Success: Nazma's Journey from Modest Beginnings to a Thriving Entrepreneur

Nazma Azam Nodi, a 36-year-old entrepreneur from Khulna, began her journey in 2009 with just 2,000 BDT and a dream. Coming from a modest background, with her father Khalilur Rahman and mother Achiya Begum, she faced immense challenges, especially societal judgment towards women starting businesses. Despite these hurdles, she was determined to succeed. Her husband, Shafiul Azam, became her biggest supporter, motivating her to expand her home-based tailoring business. However, expanding required capital, and that was when her journey with the CSS Micro Finance Program (MFP) began.

In 2010, Nazma joined the MFP's Nirala branch under the Sufola Mohila Somiti. With guidance from a loan officer, she applied for a loan of 20,000 BDT, marking the start of a transformative chapter. "This loan was the lifeline I needed," she recalled. With each loan cycle, she expanded her business, growing from tailoring to establishing the "Mohua Boutique & Tailoring Training Center," which now offers training to seven women.

Nazma's business steadily grew as she repaid her initial loan and qualified for larger amounts. Over the years, she took loans in stages—40,000 BDT in 2010, 50,000 BDT the next year, and eventually 90,000 BDT

as her boutique flourished. "Every loan brought new opportunities and aspirations to strive for," she said. She diversified her business to include selling three-piece women's dresses and fabrics. In 2023, she joined the SMED (Small and Medium Enterprise Development) loan program and secured a loan of 100,000 BDT. A year later, in 2024, she received another loan of 150,000 BDT, which allowed her to scale her business even further.

Today, Nazma has a thriving enterprise with an investment of over 1,000,000 BDT. She also has significant savings. Her success has enabled her to purchase land in Khulna and live comfortably with her family. "I can finally provide for my family the way I always dreamed," she said, smiling. Her husband now works as a regular office assistant at Khulna University, and their two daughters are growing up in abundance—her eldest is preparing for her secondary education exams. Looking ahead, Nazma dreams of expanding her business further, ensuring her daughters receive higher education, and continuing to support other women in need. "I want to uplift others just as I was uplifted," she shared. She remains deeply grateful to MFP for its unwavering support and to her husband for being her pillar of strength.

CSS-MICRO FINANCE PROGRAM
At a Glance
Up to June - 2024

SL	Description			
1	Total Branch Offices			222
2	Total Zone			9
3	Total Region			37
4	Total District			29
5	Total Thana & upazila			212
6	Total Union & ward			1,300
7	Total Village			7,238
8	Total active group	: Small (General / Agriculture)	22,040	40,295
		: Small business	14,340	
		: SMED (Small) 1	770	
		: SMED (Small) 2	2,863	
		: Refinance Scheme	-	
		: Agri+Fish 1	50	
		: Agriculture-2	217	
		: Service Loan	15	
	At the end of the month			
9	Total active saver	: Small (General / Agriculture)	194,125	
		: Small business	139,084	
		: SMED (Small) 1	5,562	
		: SMED (Small) 2	5,713	
		: House Loan	-	
		: Refinance Scheme	-	
		: Agri+Fish 1	1,116	
		: Agriculture-2	199	
		: Service Loan	53	
	At the end of the month			
10	Savings balance	: Small (General / Agriculture)	1,458,176,599	3,131,546,646
		: Small business	1,391,498,388	
		: SMED (Small) 1	121,471,788	
		: SMED (Small) 2	121,746,227	
		: House Loan	-	
		: Refinance Scheme	-	
		: Agri+Fish 1	37,637,447	
		: Agriculture-2	1,007,546	
		: Service Loan	8,651	
	At the end of the month			
11	Total active borrower	: Small (General / Agriculture)	154,688	285,492
		: Small business	120,391	
		: SMED (Small) 1	4,162	
		: SMED (Small) 2	5,030	
		: House Loan	-	
		: Refinance Scheme	-	
		: Agri+Fish 1	1,006	
		: Agriculture-2	176	
		: Service Loan	33	
		: MED Large	2	
		: Water	4	
	At the end of the month			
12	Total Outstanding	: Small (General / Agriculture)	3,926,279,642	9,626,114,652
		: Small business	4,837,994,760	
		: SMED (Small) 1	409,626,904	
		: SMED (Small) 2	364,828,362	
		: House Loan	-	
		: Refinance Scheme	-	
		: Agri+Fish 1	78,917,179	
		: Agriculture-2	1,178,862	
		: Service Loan	2,126,595	
		: MED Large	2,116,923	
		: Water	3,045,425	
	At the end of the month			
13	Rate of recovery			104.31%
14	OTR (On Time Repayment Rate)			95.30%
15	Total number of staff in Microfinance Program (Male: 1,519 + Female: 319)			1,838

Ava Center



The Ava Center, located in Natun Bazar, Khulna, serves as a dynamic resource and training hub, playing a pivotal role in the region's development sector. Established in 2010, this six-story facility was designed to cater to the growing need for high-quality venues that support training, conferences, and community events. The center is more than just a meeting space—it is a key contributor to the organization's financial sustainability, helping fund a wide array of humanitarian initiatives.

The center is named in honor of Mrs. Ava Munshi, the wife of Rev. Paul Munshi, our visionary founder. Originally, the concept for the Ava Center evolved from the smaller Ava Conference Center (ACC). Initially intended to enhance internal staff capacity, ACC quickly gained popularity with external organizations due to its effective services. Recognizing the potential, CSS expanded the facility to meet rising demand, turning it into a versatile venue capable of hosting diverse events.

Beyond its operational excellence, the Ava Center offers a range of services to NGOs, embassies, businesses, and international organizations. Its air-conditioned conference rooms, flexible meeting spaces, and large dining hall provide an ideal environment for both professional gatherings and

personal events like weddings or social celebrations.

Strategically located by the scenic River Rupsha, the center offers a serene atmosphere with walking paths along the river, enhancing the visitor experience. Its peaceful surroundings make it a sought-after destination for guests seeking a balance between up-to-date amenities and natural beauty. This combination has positioned the Ava Center as one of the most respected venues not only in Khulna but across the country.

The Ava Center has seen notable utilization in this fiscal year, reflecting its growing demand. The bedroom occupancy reached a total of 8,717 days, hosting 20,743 clients, while the conference rooms were occupied for 859 days, serving 76,445 attendees. The center has served 109,378 clients during this period, facilitated by a dedicated team of 78 professional staff members.

The center has become a crucial part of the organizational mission, contributing to knowledge exchange and the development of creative solutions to social challenges. Through its unique blend of services and community focus, the Ava Center has established itself as an indispensable asset for organizations striving to make a positive impact in the region.



Disaster Management and Emergency Relief

Bangladesh is one of the most disaster-prone countries in the world, facing frequent natural calamities such as cyclones, floods, riverbank erosion, and more. These recurring disasters, especially in the coastal regions, continue to disrupt lives, destroy homes, and force people into poverty. The coastal belt, home to about 44 million people, bears the brunt of cyclonic storms every few years, displacing thousands and decimating livelihoods. Even with advancements in cyclone tracking and early warning systems, families remain vulnerable, and the destruction persists.

CSS has always been on the frontline of disaster response, especially since its inception as a relief organization in 1972. Now, as a fully-fledged development organization, disaster management remains a core focus. Our organization's projects are concentrated in the southwestern coastal belt, where communities face relentless challenges from natural calamities. Directed by a specialized Disaster Management Policy, an effective response system is in place to support these vulnerable populations. Over the years, our organization has constructed cyclone shelters, distributed emergency relief supplies, and implemented livelihood recovery programs.

A critical element of the organizational approach to disaster management is the integration of preparedness

and response across all projects. We also construct flood-resilient homes and latrines and work with the community to build resilience against future disasters. Each year, when the cold season exacerbates the hardships of the poorest, CSS steps in with essential support.

In terms of long-term resilience, our organization has positioned itself as a front-runner in disaster preparedness and community recovery, from providing emergency aid in the immediate aftermath of disasters to helping communities rebuild their homes and livelihoods. The organization continues to develop strategies that enable communities to cope with and recover from disasters more effectively.

In 2023-2024, CSS continued its relief efforts by distributing warm clothes and blankets to 485 disadvantaged people during the chilly winter seasons. With a dedicated ad-hoc core team ready to undertake any relief and rescue effort at any given point in time, the organization demonstrates its strong commitment to disaster management and community recovery, offering timely, compassionate, and impactful solutions in response to every crisis.

FINANCIAL REPORT

2023-24

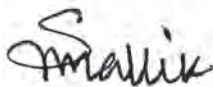


Annexure-A1/2

**CHRISTIAN SERVICE SOCIETY
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE, 2024**

	Notes	30-Jun-2024 Taka	30-Jun-2023 Taka
PROPERTIES AND ASSETS			
Non-Current Assets			
Property, Plant & Equipments	06.00	121,091,975	107,412,409
Current Assets			
Loan to Members	07.00	8,526,412,760	8,578,224,192
Short Term Investments (FDR)	08.00	867,590,197	615,744,387
Accounts Receivable	09.00	28,809,980	32,350,916
Advance, Deposits & Prepayments	10.00	46,752,617	40,419,174
Cash in Hand and Bank Balance	11.00	164,639,577	39,480,790
TOTAL PROPERTIES AND ASSETS		9,755,297,107	9,413,631,868
CAPITAL FUND AND LIABILITIES			
Capital Fund			
Fund	12.00	236,191,065	236,191,065
Cumulative Surplus	13(A)	4,162,589,294	3,742,469,392
Reserve Fund	13(B)	432,537,214	385,857,225
Short Term Liabilities			
Short Term Bank Loan	14.00	-	20,522,277
Short Term Others Loan	15.00	619,617,979	798,586,415
Current Liabilities			
Others Liabilities	16.00	390,281,189	381,055,218
Members' Savings Deposit	17.00	3,131,546,646	3,202,298,865
Accounts Payable	18.00	57,137,316	54,731,180
Loan Loss Provision	19.00	725,396,404	591,920,231
TOTAL CAPITAL FUND AND LIABILITIES		9,755,297,107	9,413,631,868

Attached notes form an integral part of these Financial Statements.



Director-Finance



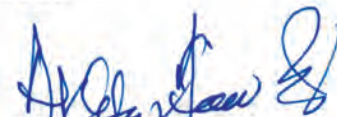
Executive Director



President

Signed as per our annexed report of even date.

Dated, Dhaka
14 September, 2024

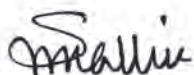
Mond. Amir Ali, FCA
Enrollment Number: 508
Managing Partner
Akhtar Amir & Co.
Chartered Accountants
DVC: 2409140508AS766509

Annexure-A1/3

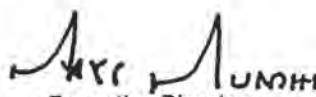
CHRISTIAN SERVICE SOCIETY
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE, 2024

	Notes	2023-2024 Taka	2022-2023 Taka
Income			
Service Charges on Loan	20.00	1,935,639,068	1,833,071,909
Bank Interest		4,666,199	1,779,805
Bank Interest on FDR		61,167,928	40,375,126
Membership Fees		2,401,590	2,597,720
Others Income	21.00	50,510,354	25,485,357
Total Income		2,054,385,139	1,903,309,918
Expenditure			
Interest on Members' Savings	22.00	171,231,640	173,713,231
Salaries and Allowances	23.00	963,880,602	823,791,958
Training Expenses		3,712,978	2,416,694
Telephone and Postage	24.00	7,054,977	4,988,721
Repair and Maintenance	25.00	3,828,401	7,762,863
Utility/Service/Supplies	26.00	8,212,995	6,438,582
Printing and Stationary		7,675,628	9,339,254
Office Rent		10,657,364	10,921,346
Traveling and Food		13,951,507	10,784,659
Bank Charge/DD Charges		2,001,906	1,731,920
Meeting Expenses	27.00	249,692	313,586
Entertainment and Meeting		4,884,972	3,404,436
Newspaper and Publication		474,706	452,085
Others Loan Interest		78,922,548	75,686,051
Other Operating Expenses	28.00	84,745,427	81,509,206
License, Audit and Professional Fees	29.00	5,130,680	7,548,873
Loan loss Expenses		204,218,639	317,740,576
Depreciation (Schedule- A)		6,507,354	4,619,609
Total Expenditure		1,577,342,015	1,543,163,651
Excess of Income over Expenditure (Before Income Tax Provision)		477,043,123	360,146,267
Less: Income Tax Expenses		10,243,232	8,019,649
EXCESS OF INCOME OVER EXPENDITURE		466,799,891	352,126,618

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
14 September, 2024


Mohd. Amir Ali, FCA
 Enrollment Number: 508
 Managing Partner
 Akhtar Amir & Co.
 Chartered Accountants
 DVC: 2409140508AS766509

Annexure-A1/4


CHRISTIAN SERVICE SOCIETY
MICRO FINANCE PROGRAM (MFP)
RECEIPTS AND PAYMENTS STATEMENT
FOR THE YEAR FROM 01 JULY, 2023 to 30 JUNE, 2024

	Notes	2023-2024 Taka	2022-2023 Taka
Balance as on 01 July, 2023		39,480,790	86,873,807
Cash in Hand		1,488,544	2,085,305
Cash at Bank		37,992,246	84,788,502
Receipts		20,912,778,882	20,267,009,501
Service Charges on Loan	20.00	1,935,639,068	1,833,071,909
Reimbursements		15,165,379,001	14,467,007,110
Bank Interest		4,666,199	1,779,805
Bank Interest on FDR		50,452,258	36,854,823
Membership Fees		2,401,590	2,597,720
Regulation and Duplicate Pass Book Sale		2,857,305	3,131,539
Other Receipts	30.00	3,751,383,461	3,922,566,594
TOTAL		20,952,259,672	20,353,883,308
Payments		20,787,620,095	20,314,402,517
Interest on Member's Savings		125,212,556	127,299,541
Interest on Loan		78,922,548	75,686,051
Salaries and Allowances		963,880,602	823,791,958
Office Rent		10,657,364	10,921,246
Printing and Stationary		7,675,628	9,339,254
Travel and Food		13,951,507	10,784,659
Telephone and Postage		7,054,977	4,988,721
Repair and Maintenance		2,158,501	1,839,503
Office Utility/Service/Supplies		8,212,995	6,438,582
Entertainment		4,884,972	3,404,436
Newspaper and Periodicals		474,706	452,085
Bank Charge		2,001,906	1,731,920
Training Expenses		3,712,978	2,416,694
Vehicle Maintenance and Fuel Cost		19,927,394	18,600,488
Meeting Expenses		249,692	313,586
Other Payments	31.00	19,533,511,090	19,208,844,920
License, Audit and Professional Fees	29.00	5,130,680	7,548,873
Balance as on 30 June, 2024		164,639,577	39,480,790
Cash in Hand		11,211,259	1,488,544
Cash at Bank		153,428,318	37,992,246
TOTAL		20,952,259,672	20,353,883,308

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
 14 September, 2024




 Mohd. Amir Ali, FCA
 Enrollment Number: 508
 Managing Partner
 Akhtar Amir & Co.
 Chartered Accountants
 DVC: 2409140508AS766509

Annexure-A1/5

**CHRISTIAN SERVICE SOCIETY
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE, 2024**

	2023-2024 Taka	2022-2023 Taka
A. Cash Flows From Operating Activities:		
Surplus for the year	466,799,891	352,126,618
Add: Amount Considered as non cash Items:	141,791,153	324,416,790
Loan Loss Provision	133,476,172	317,740,576
Depreciation adjusted during this year	1,807,626	2,056,604
Depreciation for the year	6,507,354	4,619,609
Loan Disbursed to Members	(15,184,310,036)	(15,395,835,042)
Increased in Current Assets	(2,792,507)	(11,567,841)
Increased in Current Liabilities	(172,874,223)	43,805,257
Net Cash used in Operating Activities	(14,751,385,722)	(14,687,054,218)
B. Cash Flows From Investing Activities:		
Acquisition of Property, Plant and Equipment	(31,488,053)	(44,436,127)
Sale of Property, Plant and Equipment	13,108,759	18,467,624
Investment	(251,845,810)	(23,178,347)
Net Cash used in Investing Activities	(270,225,104)	(49,146,851)
C. Cash Flows From Financing Activities:		
Loan Realized	15,236,121,468	14,380,073,680
Members Savings	(70,752,219)	309,026,296
Insurance	(18,599,635)	(291,925)
Fund	-	-
Net Cash used in Financing Activities	15,146,769,614	14,688,808,051
Net Increased/Decrease (A+B+C)	125,158,787	(47,393,017)
Add: Cash and Bank balance at the beginning of the year	39,480,790	86,873,807
Cash and Bank balance at the end of the year	164,639,577	39,480,790


Director-Finance


Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka
14 September, 2024





Mohd. Amir Ali, FCA
Enrollment Number: 508
Managing Partner
Akhtar Amir & Co.
Chartered Accountants
DVC: 2409140508AS766509

CHRISTIAN SERVICE SOCIETY
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE, 2024

	Notes	30-June-2024 Taka	30-June-2023 Taka
ASSETS :			
Non-Current Assets			
Property, Plant and Equipment	3.00	169,989,409	168,953,430
Current Assets			
Inventories	4.00	2,774,332	3,010,614
Advance, Deposits and Prepayments	5.00	528,685,244	663,822,544
Short Term Investment in FDR	6.00	866,006,508	338,092,332
Cash and Bank Balance	7.00	70,615,639	71,183,171
Total Assets		<u>1,638,071,132</u>	<u>1,245,062,092</u>
FUND AND LIABILITIES :			
Fund			
Capital Fund	8.00	1,619,786,401	1,221,558,376
Current Liabilities			
Security Money	9.00	2,045,186	2,469,728
Other Liabilities	10.00	16,239,546	21,033,987
Total Fund and Liabilities		<u>1,638,071,132</u>	<u>1,245,062,092</u>

Attached notes form an integral part of these Financial Statement.

Signed as per our annexed report of even date.

Charles Indrjita Sarkar
Treasurer
Christian Service Society

Arvi MUMSHI
Executive Director
Christian Service Society

Saptam Biswas
Saptam Biswas, FCA
Enrollment No: 1615
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)

Place: Dhaka
Dated: 25 November, 2024



CHRISTIAN SERVICE SOCIETY
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE, 2024

	Notes	2023-2024 Taka	2022-2023 Taka
INCOME :			
Foreign Donation		30,119,824	39,420,847
Local Donation		13,055,948	11,209,732
Contribution from Health Program	11.00	59,362,915	50,762,132
Contribution from Education Program	12.00	27,642,219	24,064,113
Contribution from Ava Centre	13.00	38,205,654	38,934,665
Contribution from Corporate Clients (Bank Interest)	14.00	53,025,323	17,246,264
Interest Income		59,800,312	49,810,040
Miscellaneous Income	15.00	2,116,539	168,315,967
Total Income		283,328,735	399,763,759
EXPENDITURE :			
CSS Ava Center Expenses	16.00	32,515,581	28,906,061
Education & Leadership Training Program Expenses	17.00	68,020,120	63,801,465
Health Program Expenses	18.00	56,420,650	54,340,972
Fishing & Agriculture Project Expenses	19.00	274,335	364,239
Holistic Approach for Rural Vulnerable Entrepreneur through Sequential Training (HARVEST) Expenses	20.00	3,607,999	8,440,230
Overhead/Administrative Expenses	21.00	29,945,447	39,409,716
Total Expenditure		190,784,132	195,262,682
Excess of Income over Expenditure before Tax		92,544,603	204,501,077
Less : Income Tax Expenses	22.00	7,395,109	4,611,389
Excess of Income over Expenditure transferred to Fund Account		85,149,493	199,889,687

Attached notes form an integral part of these Financial Statement.

Signed as per our annexed report of even date.

Charles Sudipta Sarkar
Treasurer
Christian Service Society

Arxi Munshi
Executive Director
Christian Service Society

Saptam Biswas
Saptam Biswas, FCA
Enrollment No: 1615
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)

Place: Dhaka
Dated: 25 November, 2024



CHRISTIAN SERVICE SOCIETY
CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR FROM 01 JULY, 2023 TO 30 JUNE, 2024

	01-July-2023 to 30-June-2024 Taka	01-July-2022 to 30-June-2023 Taka
RECEIPTS :		
Balance as at 01 July, 2023	71,183,171	39,724,835
Cash in Hand	160,341	126,933
Cash at Bank	71,022,830	39,597,902
Receipts	1,327,462,465	1,144,124,639
Fund	294,265,072	50,244,097
Foreign Donation	30,119,824	39,420,847
Local Donation	31,869,407	29,638,594
Security Money Deposit	444,712	458,390
Other Liabilities	47,704,545	45,723,000
FDR Encashment	82,465,964	126,081,706
Advance , Deposits and Prepayments	584,963,459	477,432,194
Sale of Inventories	14,264,508	11,961,980
Sale/Adjustment of Fixed Asset	1,212,011	14,030,650
Contribution from Health Program	59,362,915	50,762,132
Contribution from Education Program	27,642,219	24,064,113
Contribution from Ava Centre	38,205,654	38,934,665
Contribution from corporate clients (Bank Interest)	53,025,323	17,246,264
Interest Income	59,800,312	49,810,040
Miscellaneous Income	2,116,539	168,315,967
Total	1,398,645,636	1,183,849,474



01-July-2023 to 30-June-2024 Taka	01-July-2022 to 30-June-2023 Taka
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PAYMENTS :

Payments

Refund Security Money	
Refund Other Liabilities	
FDR Purchase	
Advance, Deposits and Prepayments	
Purchase of Inventories	
Purchase of Fixed Asset	
Ava Centre Expenses	
Education & Leadership Training Expenses	
Health Program Expenses	
Fishing and Agriculture Project Expenses	
Holistic Approach for Rural Vulnerable Entrepreneur through Sequential Training (HARVEST) Expenses	
Overhead/Administrative Expenses	
Income Tax Paid	

1,328,029,997

1,112,666,303

869,254	336,007
52,498,987	43,835,082
610,380,140	223,152,176
449,826,159	614,006,813
14,028,226	12,262,675
21,708,740	39,753,752
26,658,433	23,077,635
64,087,059	59,543,185
50,391,020	47,634,450
263,653	351,844
3,526,291	8,338,274
26,396,927	35,763,020
7,395,109	4,611,389

Balance as at 30 June, 2024

Cash in Hand	
Cash at Bank	

70,615,639

71,183,171

218,666	160,341
70,396,973	71,022,830

Total **1,398,645,636** **1,183,849,474**

Attached notes form an integral part of these Financial Statement.

Signed as per our annexed report of even date.

Charles Sudipta Sarkar
Treasurer
Christian Service Society

Axi MUMHI
Executive Director
Christian Service Society

Saptam Biswas
Saptam Biswas, FCA
Enrollment No: 1615
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)

Place: Dhaka
Dated: 25 November, 2024





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.



Christian Service Society (CSS)

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