



ANNUAL REPORT
2019-20
CHRISTIAN SERVICE SOCIETY



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Message from the Executive Director



It is with great joy and gratitude to God, I share with you our Annual Report 2019-2020 which highlights the achievements of Christian Service Society (CSS) that brought positive changes in the lives of poor and disadvantaged people. This year has been marked with unprecedented events that the people of world have never experienced before. Our world has never felt more changed and more threatened in the short span of time since the COVID-19 pandemic has ravaged lives, economies and countries alike. Despite all the odds and adversities, CSS manages to stand beside the people during this time of crisis and continues its development and humanitarian activities.

This year, we once again aligned our goals and priorities with the national strategy of Bangladesh and Sustainable Development Goals (SDGs). In line with global goals CSS is working towards No Poverty, Zero Hunger, Good Health and Wellbeing, Quality Education, Gender Equality, Clean Water & Sanitation, Decent Work and Economic Growth. We are well on our way to achieving these goals. In 2019-20, CSS reached almost .5 million people with primary and secondary medical care, formal and technical education, economic activities and entrepreneurship development, skill and leadership development as well as water, sanitation and hygiene initiatives.

In our Health Sector, the Advocacy on Safe Motherhood Project successfully completed its journey in December 2019 with many positive achievements. The project was able to bring intended community behavioral change and ensure responsiveness and accountability of public and private service providers. This was demonstrated by the increasing rate of antenatal, postnatal services and institutional deliveries. Fakirhat upazila (a location where this program was implemented) is now considered as a role model in Bagerhat district in terms of its pioneering improvement of safe motherhood behavior. Accelerating Sustainable Water, Sanitation and Hygiene (WASH) Services is another Health Sector project that successfully phased out in June 2020. Through this project water and sanitation was improved in 22 unions under 5 sub-districts of Khulna and Bagerhat districts through developing sustainable wash markets.

Strategic changes in the Education Sector were implemented to ensure sustainability and longer lasting impacts. All our sponsored children have been shifted to a community-based model from our orphanage (Home of Blessings) at the beginning of 2020. We believe through this strategic approach we will be able to serve our children and their families in a more comprehensive and effective way.

Under Economic Development Sector, this year we were able to launch 7 new branches in our Micro Finance Program and currently, we are operating 222 branches in 29 districts across our country serving more than .4 million clients. In addition, we continue to work on Women Empowerment through the Holistic Approach for Rural Vulnerable Entrepreneurs through Sequential Training (HARVEST) and Empowering Women; Improving Country (EWIC) projects.

All of these achievements have been possible thanks to the cordial support of the Government of Bangladesh, including the NGO Affairs Bureau, the Ministry of Social Welfare and the Microcredit Regulatory Authority. We are grateful to our international donors and partners who generously funded our projects and programs. To our donors, partners, supporters and well-wishers, we thank you for continuing to walk with us. Your generosity enables us to deliver our vision: Bringing Hope in the lives of impoverished and destitute people.

Lastly but most importantly, we thank God for His presence and protection even when the world around us seems to be closing down. We strongly believe it is God's will that we rejoice in Him and seek His peace in the midst of this virus pandemic.

Rev. Mark Munshi

Executive Director

Organizational Profile

History:

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

Vision:

Bringing hope.

Mission:

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

Goal:

Sustainable development for the community.

Values:

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

5 Pillars:

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

Registration:

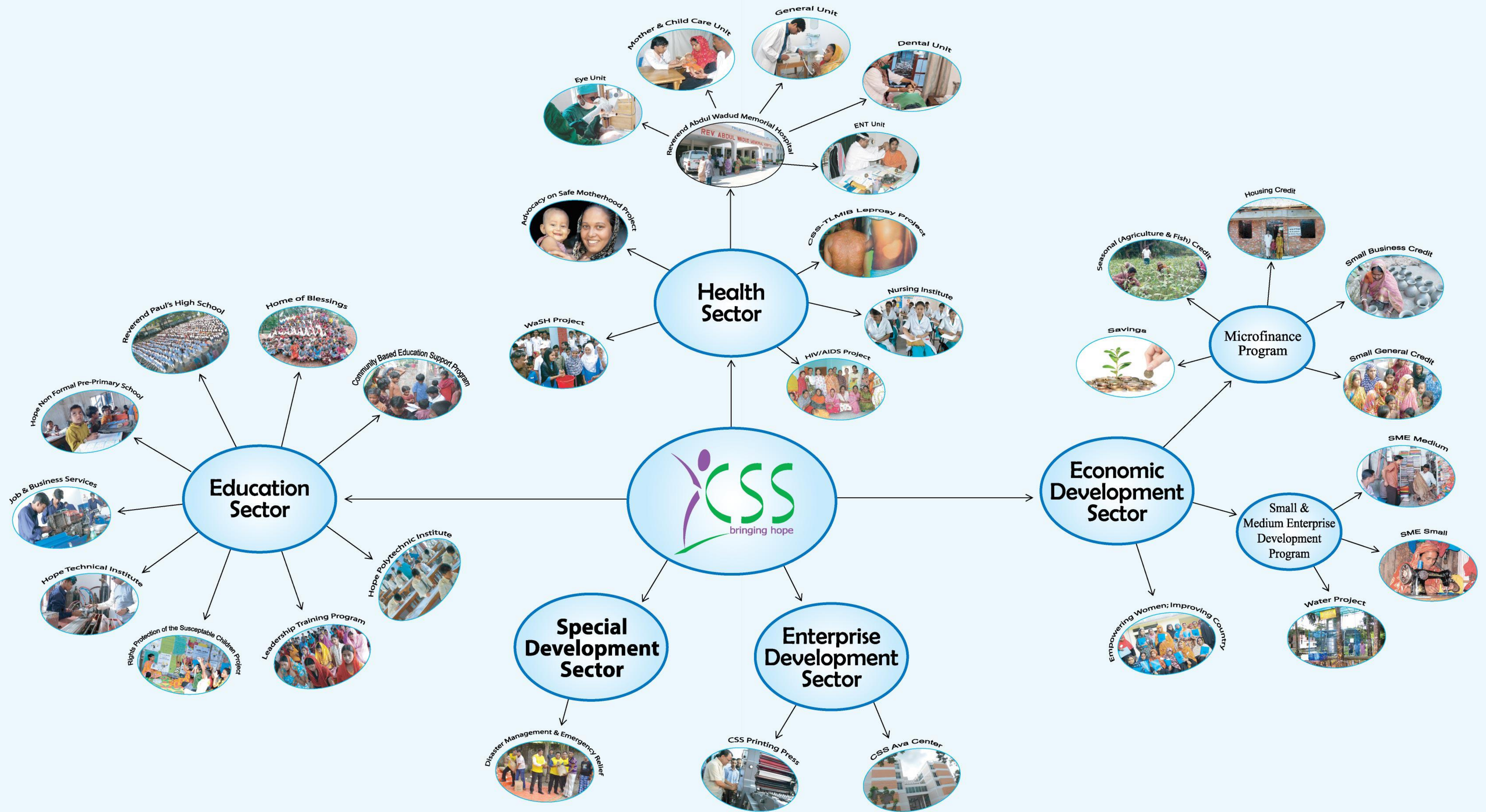
CSS is registered as Non Government Organization (NGO) under the following Registration Authorities of the People's Republic of Bangladesh:

- Joint Stock Company : Reg. No. S-540
- Social Welfare : Reg. No. KHULNA/1428/2011
- NGO Affairs Bureau : Reg. No. 10

General & Executive Board:

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

Program at a Glance



Map of Working Area



- | | |
|--|--|
| <ul style="list-style-type: none"> Rev. A. W. M. Hospital HIV/AIDS Program Advocacy on Safe Motherhood Project Water, Sanitation and Hygiene Project Nursing Institute CSS-TLMIB Leprosy Project Home of Blessings Community Home of Blessings Leadership Training Program Hope Technical Institute Hope Polytechnic Institute | <ul style="list-style-type: none"> Job & Business Services Rev. Paul's High School Hope Non-Formal Pre-Primary School Rights Protection of the Susceptible Children Project Microfinance Program Empowering Women, Improving Country Water Project HARVEST Project CSS Ava Center CSS Printing Press |
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HEALTH SECTOR





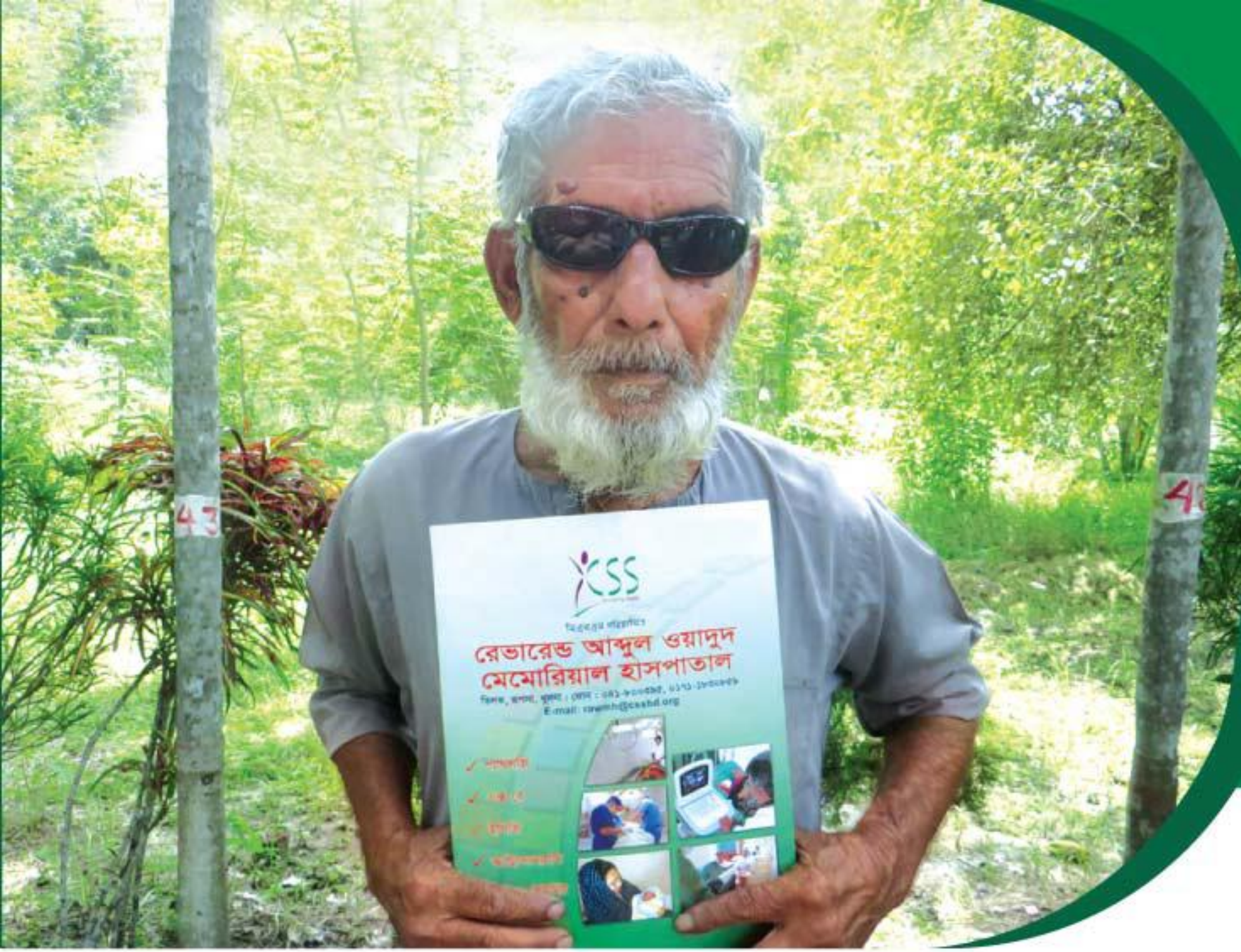
Reverend Abdul Wadud Memorial Hospital (RAWMH)

Despite the efforts of public and private sector healthcare, providing needed healthcare delivery in remote areas remains to be a daunting challenge for Bangladesh's healthcare system. However, over the past decade, key health indicators such as life expectancy and immunization rates have improved notably, whilst infant mortality and maternal mortality rates have dropped significantly. Despite these praiseworthy successes, Bangladesh is still lagging in widening access to healthcare services at the grassroots. In this country 70% of the populations still seek their first line of care from informal healthcare providers.

With a view to provide healthcare for disadvantaged communities at affordable rates, RAWMH, a 100 bed general hospital, was established in 1988 at Tilok, Rupsha under Khulna district. The hospital provides a wide range of services that include eye treatment, mother & child (MCU), dental, ENT and orthopedic units including diagnostic capabilities such as X-ray, ultrasonography and pathological testing. This community hospital offers primary and secondary healthcare through a group of qualified and dedicated doctors, nurses and other staff. In 2019, funded by the German Embassy, RAWMH conducted eye camps in the remote areas of four districts and provided 320 free cataract surgeries. In collaboration with RUBI General Hospital of West Bengal, India on 26th and 27th September, free consultation and treatments were provided by 3 experienced Indian doctors. A total of 200 poor children were provided free medical treatment. During the outbreak of corona virus, RAWMH remained open and continued its services. Through 30 June, 2020 a total of 56,014 patients were served. To further improve the quality of service, two senior consultants were hired in the Eye and Gynecology departments. New equipment was installed that included an Auto Clave Machine for the general unit and Auto Refractor for the outdoor eye unit.

Unit	Number of Patients Served			Total
	Out-door	In-door	Camp	
Eye	24565	786	3835	29186
MCU & General	18355	1527	53	19935
Pediatrics	2405	79	401	2885
Dental	1558	0	0	1558
ENT	2450	0	0	2450
Total	49333	2392	4289	56014

LIFE STORY



Beyond the boundaries of eyesight

After recently experiencing blurry vision I was fearful of losing my eyesight and thought I would never get it back due to my old age. Being a strong believer in God I pleaded from my heart. I prayed by saying, “as long as I live, I want to see the world with my eyes. I don’t want to be dependent on others” and this is my prayer to Almighty God. My name is Abdul and I am a senior citizen of Khalishpur thana under Khulna city corporation. I retired from my job many years ago and have been living with my son since then.

Being a religious man, as a part of my daily routine, one day I was walking to the local mosque to pray. During my walk I noticed publicity for an eye camp. Although I had a hazy vision, I could clearly hear that an eye camp sponsored by Reverend Abdul Wadud Memorial Hospital was scheduled to be held a few days later next to Khalishpur Shia mosque. With the help of an escort, I came to the camp on the scheduled date and met the doctor. I explained my problem thoroughly and after the preliminary check-up I was diagnosed with cataracts. When the doctor informed me about the disease, I became very worried. Firstly, I thought it was incurable and secondly my financial limitation came to my mind. I had no money

of my own to pay for the treatment. I have been living my life as a dependent of my son. My son is only a factory worker who had no savings to pay for the surgery. But to my relief I found out that eye camps were free, and I was rest assured by the eye camp team that I would not have to pay for cataract surgery. I was further informed that the free eye camp was designed to find elderly men and women like me who had been suffering from cataracts. It was being sponsored by donors and doctors of RAWMH who would perform surgery for free including distribution of free medicine and eyeglasses.

I could hardly believe my ears and instantly thanked God for the opportunity. I was taken to CSS Rev. Abdul Wadud Memorial Hospital on the same day by hospital bus and was admitted as an indoor patient. I thought I might have to pay for hospital bed and the meals, but later to my pleasure I found out that all the expenses were covered by CSS. The next morning, I was taken to surgery which was a successful one. Once the bandage was taken off, I could see everything clearly. The hospital staff members were extremely cordial to me and provided free medicine and spectacles before I left the hospital.



Accelerating Sustainable WASH Services (ASWS)

Regardless of Bangladesh's notable success in increasing access to water and sanitation in recent years, issues such as poor water quality, lack of functional water sources, poor management of Water, Sanitation and Hygiene (WASH) committees, unhygienic sanitation, lack of incentives for sanitary entrepreneurs and poor hygienic attitude and behavior still persist in many parts of the country. Rural water and sanitation programs of Christian Service Society (CSS) intend to address these issues and intend to make a lasting change in the lives of the poor through ensuring inclusive and sustainable WASH services in households, healthcare facilities and schools for the most vulnerable and excluded communities throughout remote rural areas of south-west Bangladesh.

Traditional WASH projects focused on providing rainwater harvesters and installing sanitary latrines for the inhabitants of climate vulnerable areas. But CSS has shifted its focus toward a sustainable solution by promoting sanitary entrepreneurship and social marketing. The goal is to create a partnership among major stakeholders that will ultimately ensure community ownership. CSS launched a project named "Accelerating Sustainable WASH Services" (July, 2017-June, 2020) across 22 unions under 5 upazilas of Khulna and Bagerhat districts to strengthen entrepreneurship in south-west Bangladesh. The project is being implemented through a consortium; Woord en Daad (lead applicant), Max Foundation and CSS with funding by VOx Impuls. This new innovative concept indicates a shift from the traditional approach to a sustainable supply of WASH products and services within a community's capacity and affordability. The current project mainly focuses on three pathways; (1) Strengthening the private sector (2) Promoting awareness and demand creation, and (3) Creating an enabling environment that will lead to a positive long-term outcome and impact.

In 2020 (which is the final year of the project), 65 local entrepreneurs were trained in social marketing, business development & management and product quality. At the same time 101 Health Promotion Agents (HPAs) received training on social marketing and business development & management. Additionally, 36 community sweepers received training on proper management of sludge. A total of 22,334 sanitation points were improved by WASH entrepreneurs and altogether 100,503 people now benefit from improved sanitation services.

LIFE STORY



Innovation is the key to entrepreneurship

When I began working as a mason assistant, my income was poor due to limited working opportunities. In my village most of the people cannot not afford a brick house, therefore I had limited opportunity to work and make money. I soon realized that I made a wrong career choice but instead of being a pessimist I decided to switch my area of business to a more productive sector. My name is Dilip and I am a 52 years old sanitary entrepreneur. I live in a village called Harintana of Loudobe union under Dacope upazilla of Khulna district. During this period a social movement to eliminate open defecation started in our community. Government also launched programs, working closely with communities by forming different water and sanitation committees. I took this opportunity and became a member of a committee in my union. From there I got the idea of manufacturing low-cost latrine materials and soon started a small business. However, in no time I found out that I needed more experience to flourish.

About this same time the CSS-ASWS project launched in our locality and selected me as a local sanitation entrepreneur in the year of 2017. I received four trainings on quality production, entrepreneurship development, bookkeeping and social marketing. I learned important skills and found these trainings quite effective to improve my business. I started social marketing with the support of Health Promotion Agents and started produc

ing quality products and providing after sale services to clients. I also joined the Sanitation Business Association (SBA), an organization consisting of local sanitary entrepreneurs, water point mechanics, pit emptier and health promotion agents. The members selected me as the president of the association. Through this association we can buy sanitation and hygiene products from companies at a wholesale rate. With the technical support from CSS-ASWS I turned my attention to the innovation of a sanitation structure that is better suited for my community. I was successful in creating a model which is easier to move from one place to another without much difficulty. This innovation also reduces the cost of constructing a superstructure. I started marketing this product and the buyers were happy with this design.

Through SBA we arrange training for new members on social marketing, quality products, innovation etc. When I started with the CSS-ASWS project my monthly revenue was less than BDT 1,000, but now I am very happy with the revenue in recent months which is more than BDT 100,000 per month. This huge jump in sales did not happen overnight. I worked hard and also smart to turn around my fortune. I am now happy to see that the market is growing due to a changed mindset of the people. I am thankful to CSS-ASWS project for their support in developing my business.



Advocacy on Safe Motherhood (AOSM)

Bangladesh is among the top ten countries in the world when it comes to maternal mortality. Therefore, maternal health has long been acknowledged as the cornerstone of attention in public health. One of the significant challenges in Bangladesh is low community awareness and participation in health promotion. Participation is considered a critical component to engage communities in decision making and to provide equitable opportunities. True participation means the direct involvement of people and engaging them in all activities especially decision-making, planning, and program implementation.

The Advocacy on Safe Motherhood project came into existence in 2017 and was implemented in 8 unions of Fakirhat upazila under Bagerhat district. The overall goal of the project is to improve overall health condition of people with a special focus on maternal health by ensuring effective initiatives of women-led Community Based Organizations (CBOs). The expected outcomes are; (1) behavioral change of the union and upazila level public and private maternal health service providers, (2) active role of divisional and central level government officials towards ensuring human resource, equipment and proper implementation occurs at local health centers for safe motherhood, and (3) a changed community mind-set and behavior.

Some of the main project interventions include CBO formation in every ward in order to help make them functional and raise community awareness on safe motherhood. In addition, capacity building of Union Parishad Health Standing Committee (UPHSC) took place to monitor local health service, organize upazila and district level advocacy meetings on safe motherhood, community meetings for reducing early marriage, and sensitizing journalists to publish reports on safe motherhood issues.

From July, 2019 to December, 2019 a total of 39 CBO meetings and 4 CBO network meetings were held. One advocacy meeting with UPHSCs in 4 unions also took place during this period. One NGO networking meeting and one advocacy meeting at the upazila level were held. A number of meetings focused on reducing early marriage took place including 8 meetings with community leaders & elites; 4 meetings with Community Clinic management committee members; and 10 meetings with Union Health and Family Welfare Centers.

At the conclusion of the project, 8 phase-out meetings were held at 8 union parishads. A total of 533 adolescent girls from the community engaged through 4 Learning Workshops culminating in a day-long observance that was celebrated on World Population Day at the upazila level.

LIFE STORY



A mother's battle with pregnancy stigma

From my childhood my life has seen many tragedies. My father being a very poor man married me off when I was only 14. My name is Selina and I am a 23 year old housewife. However, I accepted my fate of a young bride and hoped to find happiness in my newly married life. But little did I know the pain and sufferings that was waiting for me.

After two years of marriage I became pregnant. At such a tender age I didn't know how to handle myself. Living in a joint family, I expected my in-laws to guide me through the early days of my pregnancy. Instead, they showed little care and even tortured me mentally. I at least hoped for some responsible action from my husband, but his indifferent attitude really broke my heart. I literally passed my whole pregnancy period without any nurturing or care. After enduring almost nine months of torment, I was sent to my father's house as the delivery time was approaching. Having run out of ideas, my father and brothers called on an unprofessional birth attendant, but she was unable to successfully deliver the baby. I was taken to the nearby government hospital where I gave birth to a baby boy through cesarean section. After seeing the face of my baby, I forgot about the sufferings I had gone through. With revived hope of motherhood, I along with my baby returned to my husband's house. The C-section and improper care took

a heavy toll upon my health. I lost my agility to do household chores which created anger towards me from my in-laws. Having been subjected to intolerable mental pressure, I took my son with me and left my husband for good. After couple of years, my father arranged a marriage for me once again. However, I got pregnant for the second time after 7 months of my second marriage. This time I confronted problems of a different nature. Although my new in-laws are good hearted and caring people, they are superstitious and driven by religious stigma.

During this period a local CBO member of AOSM project named Rozina visited our house and suggested me to opt for prenatal care, but my mother-in-law was not familiar with such services. However, through some open discussion with Rozina, she finally convinced my mother-in-law. So, I started taking prenatal care services from a local health center. My mother-in-law also accompanied me during these visits which helped her to change her perception. Rozina also helped me to receive government allowances for poor pregnant women which lessened the financial burden of my husband. I gave birth to my second baby on March 25, 2019 without any complication. Now, my daughter is in sound health. I am really indebted to the AOSM for their assistance.



HIV/AIDS Prevention Program

In Bangladesh, there is a low prevalence of AIDS, with the virus affecting 0.1 percent of the general population. But evidence shows that new cases are on the rise. HIV is spreading among certain groups, such as sex workers and their clients, and intravenous drug users. The first case of HIV in Bangladesh was detected in 1989. Even prior to this first case, the Government of Bangladesh had become active and formed the National AIDS Committee in 1985 in anticipation of an epidemic.

Christian Service Society (CSS) began its intervention in this area by implementing the HIV/AIDS Prevention and Rehabilitation program in 2002. Subsequently in 2007 it was scaled up and implemented across Bagerhat, Khulna and Faridpur districts. This program mainly focused on community awareness with regard to HIV prevention and healthy lifestyle. At the same time, curative medical services were provided to people affected by sexually transmitted disease (STD) through six drop-in-centers (DIC). The target beneficiaries were brothel based and floating sex workers, and their clients who are mostly transport workers. In every DIC, peer educators were responsible to educate the target people about HIV/AIDS issues. The rehabilitation program focused on the rehabilitation of the brothel based Commercial Sex Workers (CSW). The interested CSWs were liberated from the brothel and given training on different life skills. After the completion of the training, they were provided with necessary job support, and a piece of land and house for their residence.

However, in 2016 funding to support the program from overseas partners ended, and CSS has been running the program since 2016 with its own funding on a limited scale. Currently, 2 DICs, one at Bagerhat Sadar brothel and the other one at Baniashanta, Mongla brothel, serve CSWs with clinical and recreational service, psychological therapy and health education. In this year 2,300 one to one and 24 group discussions (involving 240 participants) were held. STD treatments were given to 420 sex workers. Medicines worth 75,000 taka and 36,000 individual condoms were distributed for free. In collaboration with local government administration a rally was conducted at Baniashanta on 2nd December, 2019 to observe World AIDS Day. Due to the recent COVID-19 lockdown situation, on 13 April and 5th and 6th July, 2020, all the sex workers served through the drop-in-centers were provided twice with an emergency food package and sanitary kits by CSS.

LIFE STORY



Prevention is better than cure

My name is Sathi. I was born and brought up in a village called Rajapur of Rupsha upazila under Khulna district. My parents migrated here before I was born. I grew up in a family along with one brother and two sisters. As a youngster, I had a dream to be well educated and have a decent job. I wanted to bring happiness to my family by working hard at my studies, but sadly my education came to a full stop after class 3. Instead of going to school I was working from house to house as housemaid. In spite of hard work for a number of years, I remained financially insolvent. Therefore, in the pursuit of hard cash I moved to Baniashanta Brothel to work as a commercial sex worker.

It took me quite a while to get used to this unhealthy lifestyle. I thought of running away a few times but then had to change my mind. Society does not welcome you once you are tagged as a sex worker. So, I accepted my fate but kept my eyes open for a way out. When I came to know about the CSS HIV prevention project, I gave it little thought. I did not even bother to talk to Ms. Sheuly who is the peer educator of the project. But after being influenced by the positive remarks by fellow sex workers, I became curious and approached Ms. Sheuly. After being enrolled as a project beneficiary, I took part in group discussions and one-to-one interview on a regular

basis. I came to know about the risk of being infected by HIV. Before joining the project, I had no idea about HIV/AIDS and its deadly impact on human health. After a while, I felt a little more secure in a world of uncertainty by the ongoing support from CSS.

Now I am extremely careful about safe sex as I do not allow any customer without a condom. Condoms not only helps me to protect myself from AIDS but also from other STDs. Poor sex workers like me are far away from the mainstream society. We can hardly go out and hang out with other people or choose other means of living. Especially during monsoon, we don't entertain many clients. As a result, we remain broke and hardly eat three decent meals a day, let alone healthcare. During this dull period, we often pass day after day with sickness without being treated.

However, thank God those days are over. Now through the HIV/AIDS prevention program, we are being visited by a medical officer every week who looks after our health and provides medicine if necessary. We now believe that "prevention is better than cure". So, the girls here are now extremely aware of safe sex. We all pray for the project team for their generous support and hope for their ongoing operation in a remote area like Baniashanta.



CSS Nursing Institute

Bangladesh has been suffering from an inadequate number of nurses, considered as one of the most important front-line health workforces in the country. The shortage is being felt deeply in the ongoing COVID-19 crisis. Altogether 229 nurses have already been infected with the novel corona virus in this country. According to the guidelines of the World Health Organization (WHO), three nurses should be recruited for every doctor. The health bulletin of the Directorate General of Health Services notes that the number of registered doctors in Bangladesh is 102,997. With these guidelines in mind, the country needs more than 3 lakh nurses. But the number of registered nurses was only 73,043 through April-2020, according to the Bangladesh Nursing and Midwifery Council (BNMC). That means the country has only 24 percent of the nurses it needs.

With an overall goal to produce qualified nurses and to fill the gap of nurse shortage, CSS established a nursing institute at Tilok, Rupsha within the campus of Rev. Abdul Wadud Memorial Hospital. The 100-bed hospital provides excellent opportunities for the nursing students to gain practical knowledge and experiences. The specific objective is to produce well trained nurses who can work in any environment within Bangladesh and abroad. The girls from disadvantaged communities with a minimum qualification of Secondary School Certificate are considered eligible to enroll at the nursing institute.

Upon obtaining the approval from the Bangladesh Nursing Council, the nursing institute launched a government certified program; 4-year diploma in nursing in January 2019. The institute began its journey with 30 students for the session 2018-19 of which 80% were female students. Among the first batch of 30 students 5 poor but meritorious students were given full scholarship and 4 students were given half scholarship. For the following session in 2019-20 CSS nursing institute enrolled 40 students after receiving the approval to increase capacity by 10 more students from BNMC of which 90% were female. On 5th March, 2020 a reception party was held at the nursing institute's conference hall for the newly enrolled students of the 2019-20 session. The chief guest of the program was Dr. Partha Ghosh, a representative of Khulna civil surgeon. The reception began with valuable speeches on the profession of nursing from the guests and ended with a cultural program.

EDUCATION SECTOR





Home of Blessings (HoB)

Children are like angels but sadly a large number of children in Bangladesh are born in a world of scarcity. As a result, they often suffer in an environment that hinders their physical and mental development. In underprivileged communities where resources are inadequate, boys are often given more priority over girls when it comes to accessing limited resources. Moreover, young girls are perceived as a burden to the family and are frequently married off at a young age. School dropout is a common phenomenon among girls in rural Bangladesh. When education is of low quality, it causes poor participation and attendance, and lower standards of achievement.

One of the main purposes of CSS' existence is to reduce the social disparity between boys and girls by lifting up vulnerable girls from hard to reach areas and providing them the means of basic needs. The overall idea is to help them develop to their full potential. With a view to achieving this goal, Rev. Paul Munshi, the founder of Christian Service Society (CSS), established Home of Blessings (HoB) in 1981. HoB (similar to an orphanage) cares for the destitute girls from marginalized communities. Initially 3 HoBs were established in Gallamari and Batiaghata of Khulna district, and Gazipur of Dhaka district. Since December 2019, all three HoB locations no longer house children. Beginning January, 2020 girls from HoB hostels have been integrated with their families. They are now living with their families in their communities and receiving project support. This shift from hostel-based to community-based support is driven by the concept that children should not be alienated from families or their communities, and they are more likely to develop family values while living with their loved ones in their local community.

Prior to this change in December, 2019 children were provided with nutritious meals, clothing, education and medical care at the HoBs. All of these services continue under the new community-based model. Even daily prayer and other spiritual practices continue in their family environment. In addition, the program continues to observe and celebrate special occasions which are an essential part of this project in order to embed cultural and social ethics into the value system of the girls. Pre-Christmas programs were celebrated, and bundle of love gifts were distributed. Girls spontaneously took part in creative activities such as drawing, singing, dancing, sports and cooking.

LIFE STORY



Ethina found the lamp of her life

Living in a tiny house for a family of 5 members is as problematic as it gets. Additionally my father was diagnosed with kidney stones and my mother is intellectually disabled. My father being sick was restricted from work on a regular basis; hence we were trapped in poverty. My name is Ethina. Being a student of class VII, I am a 13 year old girl and born in a Christian family. My father is 52 years old and a day laborer. My elder brother is a student of Bachelor of Arts and my younger sister is studying in kindergarten.

Being poor my father could not afford the surgery he urgently needed. In this situation continuity of my education was a luxury that I was prepared to sacrifice. When I was six, one of my uncles came to us as an ambassador of the Lord. My parents came to know about the orphanage care of HoB. Thanks to his contact with CSS, my parents applied, and I was admitted to HoB at Gallamari, Khulna. This was the beginning of my fresh life in a new place sharing with lots of friends. I received good food, new clothes, regular health checkups and most importantly the opportunity to study. I was admitted to Rev. Paul's High School and simultaneously I attended daily chapel and lectures from the Bible. Now that I am back to my family in January-2020, I realize the importance of the spiritual education I received during

my stay at HoB. Because of my understanding of the Bible, I am well respected in my community. Sometimes I wonder without the education and ongoing support of CSS, my life would have sunk into the darkness of illiteracy and poverty. Now the support I have been receiving while living with my family has been helping my family as well. The burden on my father's shoulder has been reduced and recently he went for the surgery he needed which was successful. Now it is comparatively easy for my father to maintain the needs of his other children. All of my siblings are going ahead with their studies and more importantly my father is healthier. I am taking part in the Church activities regularly and feeling my life being enriched day by day. My neighbors are inspired and follow me as an example to be admired. I can dance and sing religious songs and I lead the morning and evening family prayer daily.

My ambition is to establish myself as a respectful person in society. I am determined to bring changes and improvements in my life and my family. By being a nurse, I want to help the poor and helpless patients of society. CSS is the lamp of hope in my life. So, I and my family are grateful to my sponsor and this philanthropic organization forever.



Community Based Education Support Program (CBESP)

CBESP is a community outreach program of the CSS education sector that is being run in parallel with Home of Blessings. It believes in the same philosophy of empowering marginalized communities by educating their children also addresses the same contextual problem of underdeveloped communities. Historically, Home of Blessings sponsored the girls by housing and caring for them in three HoBs, whereas CBESP focuses on the boys by allowing them to stay in their own homes and communities.

The overall objective of this community approach is to ensure the sustainable and comprehensive development of the poor children which will ultimately contribute to the better livelihood of the family as well as the community. The encouraging feature of this program is that it allows the children to grow up with their family members, and therefore family concept and values are embedded in their development. CBESP also focuses on the parents by increasing their sensitivity and responsibility towards their children. Children are enrolled in local schools and provided with education materials, school uniform, food packages and medical care. This program also emphasizes religious identity by strengthening the bond between religious institutions and children including their families. Another important feature of this program is providing after school tuition at centers which are supervised by professional teachers. Community Based Organizations (CBOs) are formed among parents, social elites and religious clerics to monitor the quality of education and children's academic performance. The project organizes workshops for parents to raise awareness and sensitivity on proper parenting methods.

As of June-2020, a total of 316 boys are being supported. Since the transferal of HoB girls from orphanage care to the community-based model, 762 girls are simultaneously being supported. During this period key project activities include food package distribution, pre-Christmas celebration, distribution of Bibles, medical camps, meeting with church leaders, quarterly parent gathering, CBO meetings, distribution of school uniforms and ongoing after school tuition. After the outbreak of COVID-19, emergency food packages were distributed among the families of the sponsored children during the lockdown.

LIFE STORY



Sathi embraces the possibilities of her future

I, Sathi, was born on March 7, 2009. My father, Bishwajit is a carpenter by profession. But he doesn't own any workshop; he rather works on a daily basis in other's workshops. My mother, Chandona is a housewife. I have one sister and a younger brother. My elder sister is a student of class seven and my brother is studying in kindergarten now. Our family is solely supported by my father.

However, daily work in carpentry is not always available; so, every now and then he has to look for work. We live in a small village named Chandani Mahal of Digholia sub-district under Khulna district. Our family has six members including my elderly grandmother who also lives with us. So, it goes without saying there is an enormous burden on my father's shoulders to meet the basic needs of all of us, let alone our educational expenses. But the situation took a positive turn when we learned about the CSS education program. My father communicated with a local pastor named Moni Mohon Ray who helped me with my admission to CSS Batiaghata-Home of Blessings (HoB). At 5 years of age, I stepped into the Batiaghata HoB and began schooling as a pre-primary student in nursery.

I was very happy and well cared for, but I was missing my

family. I was served with three nutritious meals a day which was not possible at my home. I lived in a clean and secure place and made a lot of friends. I stayed at Home of Blessings till 2017 and then I went back to my family, but CSS support continued through the Community Based Education Support Program (CBESP). My family is very happy with this sponsorship program because it allows me to stay with my family and at the same time continue my study. Now, I am very glad that I can spend time with my brother and sister. I also help my mother with her domestic work. I was admitted into a local school and CBESP supervisor visits our house from time to time to advise my parents about the importance of child education and proper caring. Through CBESP, we receive 15 kg of rice, 2 kg of lentils and 2 liter of edible oil quarterly throughout the year. This additional food support helps my father to spend a bit more for our education. Now, I believe that only education can enable me to help improve the socio-economic condition of our family. I am now a student of class six. After completing my education, I am determined to get a decent job and support my family. We are very grateful to God that He has given us the opportunity to pursue our dreams. We are extremely thankful to our sponsor who has always been supporting me.



Leadership Training Program (LTP)

Leadership Training Program (LTP) is a unique initiative of the CSS education sector that aims to bring the best out of the youth population in the Christian community of Bangladesh. Christians are a minority constituting only a little over 0.3% of the total population. Due to the lack of quality education and difficult quality of life, the poor segment of this community is falling behind in terms of their representation in different tiers of leadership in this country. However, Bangladesh being a secular democratic country, Christians in this country face minimal discrimination and the ability to perform their religious activities without obstacles.

This program is designed to create future leaders by teaching and enhancing leadership qualities among students in marginalized communities through formal classroom and moral educational mentorship. LTP is in fact the continuation of the other sponsorship programs such as Home of Blessings (HoB) and CBESP. This program is especially designed for those who are meritorious to pursue higher studies in college, universities and beyond. Every year, it enrolls the bright students from HoB and CBESP after secondary school exam and supports them by providing scholarship until the successful completion of higher education, which is a nearly four to five year timespan.

Alongside the students of HoB and CBESP, the program is also open for other poor Christian students from all over Bangladesh. For leadership development and spiritual direction, every year LTP arranges two comprehensive seminars with the participation of all students. These are called “Summer School” and “Winter School”, which are facilitated by experienced trainers and mentors to provide the students with biblical teaching and knowledge.

In order to cultivate leadership qualities by imparting the virtue of moral values, LTP organizes local gatherings throughout the year by forming location-based cell groups across the country. There have been 199 students from July, 2019 to December, 2019 and 166 students from January, 2020 to June, 2020 that have received leadership coaching & training. The same number of students also received stipends. During this period, a total of 43 local cell groups have been formed and gatherings were held. Cell group gathering were suspended during the corona virus outbreak but will resume when safe to do so.

LIFE STORY



God's grace shines on Monisha

I came under the umbrella of the CSS sponsorship program when I was only six and half years old. Since then I have been receiving the support of the CSS education programs that helped me to change the course of my life. My name is Monisha and I am a 19-year old girl studying in the second year of Higher Secondary School. Now I am being sponsored by LTP. Through this program, I receive training, mentoring and guidance on a regular basis. I am taking part in Church activities in my community regularly. I have learned how to conduct the worship ceremonies. I can feel that the intrinsic values of my life are improving every day. My acceptance in the community as well as my family's dignity and social status has improved significantly.

We are the inhabitant of Borth Barea village of Bocha-ganj sub-district under Dinajpur district. The early days of my life were nothing but struggle and hardship. Being a poor farmer, my father was constantly under pressure to support our family. Among four sisters, two of my elder sisters were married off at an early age. My younger sister and I were also expecting the same fate but by the grace of Almighty and through a local Church connection we came to know about Christian Service Society (CSS).

I was admitted to Dacope-Home of Blessings and hence a fresh start of my life journey. I received nutritious food, clothes, accommodation, medical support and most importantly formal education from a local school. During my time at Dacope HoB, I learned many things; besides education I also drew spiritual motivation from here. I learned how to pray to God and recite the Bible from memory. I loved to take part in daily prayer and other religious activities. It is not easy to express how my faith and life-philosophy were enriched during my stay at HoB. Then after completing my secondary education, I came back to my family, and CSS continued to support me for my higher education through LTP. Currently, I am continuing my study with the support of CSS. As a result, my father doesn't need to worry about my educational expenses anymore and in the meanwhile the financial condition of my family has improved to some extent. My father is now able to support the educational expenses of my younger sister.

I am grateful to Almighty for His guidance that helps me to navigate my life. I am forever thankful to CSS for standing by through thick and thin. I want to be a teacher in the future and share my life experience and learning with others. I pray for CSS and my sponsor for their prosperity and happiness



Hope Technical Institute (HTI)

In any country, technical education plays a vital role in human resource development. It produces a skilled workforce, increases productivity and helps improve the quality of life. Producing qualified and capable human resources in this age of science and technology is essential. Without doubt, there is a close relationship between the technical education system and socio-economic development of a country. The importance of technical education in Bangladesh can hardly be overstated. In fact, current global developments point to an overriding requirement for technical and vocational education and training. In order to remain competitive globally and making economic development sustainable, Bangladesh needs to create a sufficient skilled workforce through technical and vocational education and training.

Under the management of the CSS education sector, Hope Technical Institute (HTI) started its journey in 2006, with a goal to provide technical and skill development and training support to the unemployed youth of underprivileged communities. The main focus of this project is to enhance skills by hands-on training, and to create employment opportunities including self-employment. This in turn creates a sustainable income opportunity by superior positioning of disadvantaged youth in the labor market.

The institute offers several long-term, medium-term and short-term courses on automobile mechanics, carpentry, electronics, refrigeration, air conditioning, cell phone repair mobile servicing, general mechanics, beautification, culinary etc. The graduates from other educational programs of CSS receive priority in admission however, youth from target communities are also allowed to enroll. HTI is located adjacent to CSS Home of Blessings and has a good infrastructural facility available for the trainees. This institute also has boarding facilities within its campus for accommodating the students from remote places.

Currently 481 students are enrolled in different trades of HTI and 350 students or trainees graduated by successfully completing training course. The CSS Education sector honors and encourages the engagements of the students' parents and guardians in the advancement of their children's education. Regular meetings are held within the premises of HTI between parents, teachers and management bodies where parents and guardians have a say about their children's growth. Their advice and recommendations regarding improving the overall education standard, upgrading exam procedure and HTI campus facilities are treated with the highest priority.

LIFE STORY



No limitation in Riadul's imagination

Being the only son of my parents in a patriarchal society, I am determined to become a professional engineer and help my family come out from the endless cycle of poverty. My name is Riadul. My father's name is Anwar and mother's name is Sayeda. We live in Gollamari, Khulna. I am a student of class 10 studying General Electrical Trade under HTI. This is a Secondary School Certificate (SSC) vocational course of the Bangladesh Technical Education Board. The course will run for 2 years and my aim is to get a good job after finishing this course and subsequently apply for admission to a Diploma in Engineering Course.

We have 4 members in our family. My father works in a local grocery shop and mother is a housewife. He is the only breadwinner of our family. However, his meager income is not sufficient to support all the expenses associated with my education. In spite of the hardship, my parents never stopped encouraging me to continue my study. I understand their limitation and I also know my responsibility. After Junior School Certificate exam, I researched the scope and opportunities of different trades and the local institutes offering these courses. After a bit of exploration Hope Technical Institute came to my attention because of their friendly approach towards poor student like me. I also consulted with one of my neighbors who recommended HTI to pursue my

dream.

I told my father about HTI and showed him the leaflet with necessary course related information. He recommended the 2-year SSC vocational course. Afterwards he took me to HTI and enrolled me in class 9. Currently I am studying General Electrical Works, a 2 years SSC vocational course. I am attending classes every day and find it very interesting. Here I have met friends who are from similar background as mine. I find our instructors very sincere and cordial. They do their best to make the classes enjoyable and engaging.

I am extremely hopeful to complete my SSC (Vocational), and then complete my Diploma in Engineering in a Government Polytechnic Institute. My ultimate dream is to obtain a bachelor's degree. After SSC, I would like to get a job to support my own educational expenses and give my parents a bit of relief. Hopefully JBS (Job and Business Service) will be able to guide me to find the right job for me. I also want to support my younger sister with her study. If possible, I would like to work in a foreign country where I will be well paid.

Anyhow, I don't like to think too ahead and rather live in the present. At this moment I am enjoying my life as a beginner in HTI and want to make the full use of the facilities that are available to underprivileged students like me. I am thankful to HTI.



Job and Business Services (JBS)

Like many other developing countries, creating sustainable employment opportunities for its large youth population remains as one of the major challenges in Bangladesh. According to the labor force survey of the Bangladesh Bureau of Statistics, although the national average unemployment rate is 4.2 percent, youth unemployment rate is more than two and a half times the national average. The survey also reveals that the share of youth unemployment in the total unemployment of the country is 79.6 percent. Ironically, unemployment rates seem to be high among youth with higher education. For example, the unemployment rate is 13.4 percent among youths having a tertiary level education and 28 percent among youths having secondary level education. This unusual feature of the unemployment situation in the country indicates that education offered by our institutions cannot empower the youth with income and decent living, as one would have expected. Graduates coming out of universities do not meet the expectation of employers. Conversely, job seekers find jobs that are low paid and informal in nature. Youth unemployment in many advanced countries has been solved by technical and vocational skills. Not everyone has to go to universities.

This is where JBS, a unique segment of the CSS education sector, comes into play by providing the unemployed graduates with pertinent guidance, training and instruction in regard to accessing the job market. JBS plays the role of a mediator between job seekers and job providers. Apart from serving as this important link between the two major forces of the labor market (jobs and graduates), JBS provides coaching on self-employment including logistic support in setting up business for its clients. JBS also provides job related training and counseling to the graduates to assist in job placement.

Although it works as a passageway for HTI and LTP students to go one-step further and be available in the job market, JBS is also open for external clients. Currently there are 657 listed clients both internal and external in JBS. In this year 67 graduates have been placed in relevant jobs. A total of 226 entrepreneurs (JBS clients) have set up their own business ventures with the help of JBS to plan, organize and monitor their business.

LIFE STORY



An inspiring story of a women entrepreneur

Regardless of the negative perception on girl's education in under-privileged families, I am glad to have completed my Master's degree. My name is Moumita and I was married when I was in the second year of college. A very important exam was scheduled right after the day of my marriage ceremony. None of my relatives wanted me to sit for the exam except my husband whose support made the real difference. After I finished my Master's, I tried to secure a job in the public sector. I studied hard to prepare myself for Bangladesh Civil Service (BCS) exam but not once, I failed twice.

In the meantime, 3 years had gone by and I was still jobless. Driven by my strong desire to be self-reliant, I started providing private tutoring to students for 3000 taka per month. One day I found a leaflet on my student's reading table, mentioning of entrepreneurial training being provided by Bangladesh Women Chamber of Commerce and Industry at Hope Technical Institute (HTI). I followed my passion and decided to enroll in fashion design. Although I finished the course in 3 months, it was difficult for someone like me with no experience to find a job. I wanted to work as a freelancer and searched for work through my personal contacts, but I was disappointed.

Suddenly one afternoon I received a call from the JBS project with an invitation to attend life skill training on job interview and workplace attitude, motivational

workshop, attitude behavior & moral values development and business skill & set-up. I finished those courses in four days. To be honest, after these four trainings, my confidence was lifted so much so that I soon started a small business with only 2000 taka. I made my business card and distributed among the ladies I knew.

One day I received an order through a phone call and shortly after two other women from next door placed orders as well. With the increasing number of customers, I felt the need of a showroom. After being advised by JBS to apply for an entrepreneur's bank loan, I submitted necessary papers along with training certificates to Bank Asia who approved a loan of 150,000 taka. I opened my own shop on January 1, 2020 and invited my old clients to attend the opening ceremony which was helpful for my shop's publicity. I bought some readymade lady's garments and saris from Dhaka and hired a girl as my helping hand. Now I have my own boutique shop called Bangla Boutiques and Tailors, located in the heart of Khulna city.

My family is now aided by the extra income from the shop, as well as providing a job for a poor girl at my shop. HTI's career-oriented training and JBS' life skill training has changed my destiny. I would like to thank Christian Service Society (CSS) sincerely. Now I wish to open one more shop and create jobs for other girls.



Hope Polytechnic Institute (HPI)

There exists today a troubling reality in Bangladesh which CSS is working to solve. Allowing a large number of students in general education at the tertiary level in a country like Bangladesh creates frustration among the vast majority of jobless graduates. But, investing more in technical education, the government could create a skilled labor force that reduces unemployment and earns a huge amount of foreign remittance by sending the skilled labors abroad. In order to fill this gap, the private sector and NGOs are focusing on technical education to solve the unemployment problem of youth.

The overall goal of polytechnic education is to promote Technical and Vocational Education and Training (TVET), technology transfer and skills development to enhance socio-economic development within Bangladesh. The demand for polytechnic education in our country is ever increasing as it offers the graduates better income options in the shortest possible time at a minimal expense. HPI offers diplomas in both engineering and technical education. Both focus on practical and skills-oriented training. The technical education course only covers the essentials while remaining similar to an undergraduate engineering degree. It aims to provide students with industry or job-related engineering knowledge, scientific skills, computing and analysis training, mathematical techniques, and a sound knowledge in English to communicate efficiently.

HPI was established in 2011 and it operates under the executive control of the ministry of education, Government of Bangladesh, through the Bangladesh Technical Education Board. At present HPI is providing a diploma in engineering in three technologies: civil, electrical and mechanical engineering.

Student Status									
Technology	Semesters								Total
	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	
Civil	21	20	21	19	33	16	23	18	171
Electrical	32	31	33	32	42	19	27	16	232
Mechanical	29	22	29	28	29	12	14	14	177
Computer	20	16	9	9	-	-	-	-	54
Textile	8	5	-	-	-	-	-	-	13



Reverend Paul's High School (RPHS)

Low household wealth in rural areas and urban slums of Bangladesh is a common phenomenon. As a result, children are valued more to assist supporting the family through farming and household work over schooling. Lower attainment of formal education of their parents has also been widely associated with less education of children, especially at the secondary level. In the context of these socio-economic factors, many adolescents may therefore be pulled out of school. As a result of this, Bangladesh has been facing challenges in increasing access to school, reducing primary and secondary school dropout and improving the quality of education. A large portion of children complete primary schooling without learning a functional level of literacy, and math skills due to low average classroom attendance, crowded classrooms, lack of adequate learning materials, and untrained and unenthusiastic teachers.

With an ambition to create and increase access to quality education for disadvantaged children, Rev. Paul Munshi, Honorable founder of CSS, established this school in 1981. Since its inception, the school has been open for all, and has been providing great services to the local community at an affordable cost. It is a government registered school and is being administered as per government rules and regulations. The students are taught according to the nationally accredited curriculum. The school provides education from primary level to secondary level and has been able to earn a great reputation in neighboring communities for its outstanding achievements in recent years. The school always remains in the top ten ranked schools in Khulna. On 6 November, 2019 in the presence of the country director of British council Bangladesh, RPHS was awarded with the "International School Award" in a ceremony held at Hotel Radisson, Dhaka. Currently, the school has 1082 (Girls: 507, Boys: 575) no. of pupils. During this period, three board examinations i.e. Primary School Certificate, Junior School Certificate and Secondary School Certificate were held in which the average passing rate of RPHS was 96%.



Rights Protection of Susceptible Children (RPSC)

The problem of child labor is a socio-economic reality of Bangladesh. This issue is enormous and cannot be ignored. The child labor problem has become one of the most striking issues in the developing countries. Therefore, identifying the vulnerable children and addressing their problems has become an urgent need. The Bangladesh Bureau of Statistics considers children aged 5–14 who work for one or more hours per week in both paid and unpaid settings to be child workers. This includes work both inside and outside of the household setting. Child labor in Bangladesh can be found in agriculture, poultry breeding, fish processing, garment sector and the leather industry, as well as in shoe production. Children are involved in jute processing, the production of candles, soap and furniture. They also work in the hazardous salt industry and ship breaking.

With an overall objective to ensure rights of working children and help them enjoy better quality of life, Christian Service Society (CSS) is currently implementing the RPSC project in 16 selected wards of Khulna City Corporation areas for three years (2019-2021). Being a part of a nationwide larger program namely “Excluded People’s Right”, 5500 children will be direct beneficiaries of the RPSC project. Of those 5500 children, 3500 are vulnerable to child labor and 2000 are involved in hazardous jobs. In addition, 2000 family members of the children are provided skill development training to assist the family to create alternative income generating potential.

Thus far, the RPSC program has resulted in 483 children who have been withdrawn from hazardous jobs and have been integrated into formal or non-formal education systems. 50 children were enrolled in TVET programs and provided training on Tailoring and Dress Making. The project also facilitated job placement for 50 children from hazardous to non-hazardous work. The program provided capacity development training to 2750 family members and sensitization and education of 352 employers on child rights issues and other social service offerings.

In order to form, strengthen and empower children and parents, groups were created that included: 228 child clubs, 23 child forums, 81 parent groups and 10 negotiator groups. In order to raise mass awareness, 6 pot songs (musical drama in public places) were organized in the community, and 2 events were held to coincide with Girls Child day and Child Rights Week. As a part of routine healthcare, 8 health camps for children were also offered in the learning centers.

LIFE STORY



Akhi is about to reach her destiny

Being born in a family of 6 members with limited resources, I was brought up in an extremely vulnerable condition. Missing school has been a part of my life and that's why at the age of sixteen I am still in class five. My name is Akhi. We live in ward no. 21 of labor colony in Khulna City Corporation. My father is a day laborer and my mother is a housewife, but she also makes seasonal cakes and sells them on the street. One of my elder sisters who is physically disabled was divorced so she has been living with us as well.

Because of these challenges, I was looking for an option to earn money and help my family. My mother bought me a second-hand sewing machine and assisted me to collect orders from different tailor shops. I received few orders and tried my best to deliver on time for a lump sum charge. But I wanted to do something better because sewing orders were inadequate, and payment was poor. I didn't have the skill of a tailor which was so essential to be decently paid. I was eagerly searching for a source that provides training on Tailoring and Dress Making.

In June 2019, the CSS RPSC project team conducted a survey in my community to identify children as project beneficiaries. Upon meeting the selection criteria, I became a member of the children club and began to participate in project activities in the learning center such as meeting, training, recreational activities, sports,

art competition, day observance etc. I have learned about the rights of working children and have been informed about the adverse effect of child labor, violence against women & children, child trafficking and child marriage.

Initially my parents hesitated to send me to the learning center due to safety concerns, but after becoming members of a parent group they are more aware about the rights of working children now. At the learning center, the RPSC team offered me the opportunity to attend training on tailoring and dress making at CSS Hope Technical Institute (HTI). It was like my dream come true when I successfully completed the 3-month training in February, 2020. I now recognize the importance of education as a priority, even more than my involvement with tailoring.

Taking my formal education seriously is now part of my agenda. Sadly, due to the outbreak of corona virus, my schooling and tailoring job came to a halt. But as soon as this pandemic is over, I am hopeful to start my own tailoring shop in my locality. During the lockdown situation, I am making plans with my parents. I not only want to contribute to my family's financial wellbeing, but I would also like to create job opportunities for other poor girls. I am grateful for everyone's assistance and guidance in helping me achieve my future goals.



Hope Non-Formal Pre-primary School (HNFPS)

The Bangladesh government considers the education sector critical and desires to ensure education for all. A fair portion of the country's national budget is set aside to promote education and make it more accessible. However, the allocated budget for children's education is not adequate for a country like Bangladesh. At the same time there are other problems deeply rooted in our education system. Low performance in primary and secondary levels as well as high dropout rates are a result of long-term poverty, migration of coastal belt communities due to natural disasters, widening disparities in education opportunities and facilities, poor school attendance, lack of skilled school teachers, burden of excess curriculum, and the high cost of quality education.

It is increasingly recognized that government subsidized school alone cannot provide quality basic education for all. Moreover, the current structure of formal education sometimes excludes specific groups of children. For these excluded children, who are either not enrolled in school or drop out, alternative education strategies and different learning pathways are required. Non-formal education is one such unique pathway.

HNFPS is an intervention designed to create access to primary education in remote areas, especially for the populations who are vulnerable to natural disaster and migration. These schools are providing a bridge to rural children and communities with formal education. These non-formal schools introduce poor parents to formal education and provide pre-primary education for their children. Children who participate in this program are ensured admission to formal school.

Although it is a unique segment of the CSS education sector, these schools are coordinated with the Micro Finance Program (MFP) and located in the different working areas where MFP is operating. The students are the children of MFP beneficiaries. Derived from the family concept of CSS, poor women are supported by MFP and their children's primary education is ensured by HNFPS. In this year, CSS operates 51 non-formal schools and these schools also conducted adult education session for the parents including awareness session about sanitation, hygiene, healthy living style, and children education.

HNFPS Schools Status	
No. of Schools	51
No. of Students	1464
No. of Teachers	51
Passing rate	100%

ECONOMIC DEVELOPMENT SECTOR





Micro Finance Program (MFP)

When Bangladesh's microfinance sector was first established in the 1970s, its main goal was reducing rural poverty by providing microcredit loans for activities such as trading, raising livestock and poultry. These loans were funded mainly by the government of Bangladesh and bilateral donors through group-based savings and lending programs. Nowadays, microfinance in Bangladesh has expanded its scope from home-based activities and self-employment to include savings, microenterprises, and productive employment. Microfinance also helped to diversify borrowers' economic activities, thus boosting incomes and reducing poverty in the process.

The primary target group of this program is rural woman in underprivileged communities. However, services are also open for poor urban women. Especially in the rural areas, women do not enjoy access to credit facilities. The main purpose of MFP is to create access for these women to credit options so that they can create income generating activities by using the loan money as investment. The women are provided with small loans with easy terms and conditions, reasonable interest rates and a flexible repayment period. The program has a wide range of loan options including general loans, small business loans, seasonal loans on agriculture and fisheries etc.

Alongside providing financial services, beneficiaries are regularly involved in meetings where women receive motivation and encouragement as well as important tips and advice on how to manage business and money. As a humanitarian development organization, CSS MFP staff continually educates members of its target communities with the knowledge of healthy lifestyle, safe water, hygienic sanitation, children's education etc. Field officers continually motivate the women to put the knowledge into practice. There are 51 Hope Non-formal pre-primary schools operated by CSS where the children of MFP beneficiaries are able to receive pre-primary education before being admitted to local primary school.

Established in 1972, the Micro Finance Program, previously known as Microcredit Program, is the largest and oldest CSS program, having a substantial number of beneficiaries around the country. At present, MFP is working in 29 districts, has established 222 branches, and has 339,053 active borrowers. In this year, the total number of working staffs of the Micro Finance Program is 1727 (Male: 1476 and Female: 251).

LIFE STORY



Sadness flies away on the wings of hope

Being born in a poor and uneducated family, I was married at 12 years of age to Mohammad. My husband was unemployed at the time of our marriage. I am Hafiza, born in a village called Ampara of Gangni sub-district under Meherpur district. After my marriage I moved to Dorshona, where my husband lived. Born in a family of 7 members, I experienced hardship as a youngster and life did not change much after marriage. My husband eventually got involved in agriculture then something unexpected happened and changed the course of our lives. A road accident took his life and left our family in the middle of an ocean.

During the first few months, I was dumbstruck and quite unable to speak. Luckily, we had some savings but that was running out quickly. Furthermore, my husband had a financial liability to a local money lender that I had to take care of. After coming to terms with the loss of my husband, I went to my neighbors for ideas to get myself out of the hole. A lady from next door advised me to apply for a loan from a Non-government Organization (NGO). But I wasn't confident because I needed to present some documents to prove my eligibility to access this loan. Therefore, I left this idea aside and looked for something else. But I had to do something in a hurry, so

I decided to go to CSS Dorshona branch and presented my case.

After being enrolled in Shondhya's group I took a loan of 12,000 taka in 2012. I bought 3 goats and paid 3000 taka to pay off my husband's debt. Within a year my goats gave birth and the size of the farm was on the rise. Slowly but surely, I paid off my loan and took another loan of 16,000 taka to buy 4 more goats. In the meantime, I sold 4 goats for 20,000 taka. Later to enlarge my farm, I bought some ducks, chickens and cows. Additionally, I have also begun saving plan of 1000 taka per month. In 2015, with the help of a fresh loan of 45,000 taka, I leased 1.25 acre of land. I have built a small brick house to live with my children who are helping me with the maintenance of the farm. I have set up a grocery shop for my son and arranged marriage for my daughter.

I feel like a proud mother now, but I miss my husband a lot. I am really grateful to CSS Microfinance team for guiding me all the way. Currently, I have an outstanding loan of 80,000 taka with CSS, but I am confident enough to handle a loan of this stature. I am going to start eggplant farming soon. In the middle of a lush green farmhouse I have a small house where we are living happily.



Empowering Women; Improving Country (EWIC)

Anywhere in the world, especially in a developing country like Bangladesh, women's empowerment is an integral part of its overall economic development. Although women constitute about half of the Bangladesh population, their social status especially in rural areas remains very low. Rural women belong to the most deprived section of the society facing adverse conditions in terms of social oppression and economic inequality, a visible majority of them being extremely poor. As a result, they are unable to take part in family decision making; even in most cases they have no say about their own welfare. Being excluded from mainstream development, they are often exposed to discrimination and injustice from a household level and community. Women and girls often face discrimination in accessing land, education and fairly paid work. For example, men are paid BDT 400 a day for working in a shrimp farm, whereas a woman is paid only BDT 200.

Beginning in 2011, EWIC provides skill development for poor rural women with an objective to elevate their status and enhance their roles by developing entrepreneurship. The project helps them develop necessary skills required to initiate suitable income generating activities in a rural setting. The project also helps these women to access finance for their initial investment. At the same time the project staffs educate the beneficiaries by raising awareness on healthy lifestyle. Besides regular activities, the program also observes special occasions, such as International Women Day; a common feature of the project. Women entrepreneurship events are also organized to display the products of EWIC project beneficiaries. The EWIC ended the first phase in July-2017 and due to its success, the project is now running its second phase.

Project activities	No. of Events	No. of Trainees
Courtyard awareness session	45	1350
Refreshers training on IGA	15	450
Training workshop on healthy lifestyles, women rights and empowerment	26	780
Entrepreneur development fair	01	60
Observe international Women's day (March 08)	01	60

LIFE STORY



Shopna took charge of her family

I was exhausted fighting most of my life against the odds of poverty. I was born in the midst of poverty and scarcity; yet I had a strong yearning for education. Through great difficulties, I managed to complete grade five. Unfortunately, I experienced adversity that compelled me to stop my study. Then my father married me off at an early age of fifteen. My real struggle of day to day survival began from there. But now I want to put an end to suffering and want to see my family prosper at any cost.

I am Shopna from a village called Shampur of Darshana union, Damurhuda upazila of Chuadanga district. My family includes my husband and two children. My husband suffers from poor health and has been afflicted with multiple diseases. To meet our daily needs, I used to work as a day laborer and simultaneously did some homestead gardening. However, the money I earned was never enough to serve three nutritious meals on the table on a daily basis.

Then one day I met the EWIC project team and came to know about their interventions. Since goat rearing is quite common in our locality, I expressed my desire to take part in training on cattle rearing. I attended the

training in the month of May, 2018 and received hands-on coaching on cattle rearing. In the meanwhile, I bought some chickens. The EWIC project helped me to gain access to a microfinance group and later I took a loan from there to buy some goats. With the help of EWIC, I also established contact with upzila livestock department to learn about vaccination for my livestock, such as when and what vaccines to take.

Through hard work and determination, I kept on moving forward. Now I own 18 Black Bengal goats, 1 hybrid cow and 10 chickens. Currently I am earning BDT 3000-3500 per month. I am also persistent with homestead gardening. Through the earning from multiple sources, I single handedly lifted my family from the deep hole of poverty. I also know that I have a long way to go.

I am so happy to see my children are going to schools. I have also been elected as a leader of the follow-up group and a member of Small Entrepreneurs Development Groups (SEDG) with the encouragement of other women. My dream is to make everybody happy in my family and secure a bright future for my children. I am grateful to Christian Service Society (CSS) and EWIC for giving me the motivation to start my new life journey.



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

When microfinance in Bangladesh came into being in the 1970s, its main goal was reducing rural poverty by providing microcredit loans for non-crop activities such as trading, raising livestock and poultry. No doubt, the direct or indirect impact of micro financing helped the country to reduce poverty considerably. The Microfinance Institutes (MFIs) have indeed positively impacted financial inclusion, savings and lending, especially in rural areas.

Microcredit has now gained acceptance among the general population and this ever-growing demand for microfinance is reflected by the gradual increase in the number of NGO-MFIs and their beneficiaries every year. Despite its success, this growth created unintended consequences that deviate from the intended purpose of microfinance. It is becoming clear that in some rural areas borrowers are often connected to two or more MFIs. Without the proper knowledge in investment options and money management, they are sometimes overburdened with liabilities. This is not the intended goal of the microfinance program.

HARVEST is a training program for the clients of the CSS Microfinance project aimed to enhance the impact of microcredit in lifting people out of poverty. HARVEST is being implemented using the Train-The-Trainers methodology, where a professional training expert is hired to train CSS zonal and regional managers, who will then train in a cascade mode branch managers, loan officers and ultimately the microcredit clients in two groups: group leaders and micro entrepreneurs.

Given that microcredit mainly revolves around the grassroots, the field officers develop a relationship with the beneficiaries beyond professional relationship. Considering these factors, it can be assumed that training given by MFP staff would be more effective than any other professional or institutional approaches. Moreover, these staff can always monitor the results of the training in their day to day activities.

Project activities	No. of events	No. of trainees
Branch Manager Training	04	107
Loan Officer Training	18	324
Group Leader Development Training	212	5300
Entrepreneur Development Training	15	375

LIFE STORY



Business is not all about making profit

My affiliation with microcredit is a story of success and personal achievement. My name is Shusmita, a permanent resident of Kabirpur village of Shailokupa sub-district of Jhenaidah district. I married at a relatively young age with my husband Khokon. Like most other women from underprivileged families, I constantly had to fight with constant poverty. My husband, being the only breadwinner of the family, worked hard but failed to meet family needs.

During this period, I felt the need to do something that would have some financial implication for my family. After consulting with my husband, he took me to a CSS Microfinance office in our locality and introduced me with the branch manager. After joining a MFP group and upon fulfilling all the formalities, I took a loan of BDT 15,000 and bought a cow in December 1, 2013. After buying the cow I had to take care of it and invest more money until it gave birth. Then it started to give milk and my income generation was underway. I succeeded in repaying my loan by selling my cow's milk in the local market. The following year, I took another loan of BDT 25,000 and purchased two sewing machines. This was a smart decision because it helped me to diversify my line of businesses.

Through this persistent journey of climbing the ladder as a female entrepreneur, I took a total of five loans one

after another from CSS MFP and successfully repaid them all. In the meanwhile, my husband started a small business in the form of a dealership of plastic materials. This time it was my turn to provide financial help to my husband. Not only that, I am also helping him with day to day operations. We have hired two young and energetic sales representatives to do marketing in different markets.

Then in 2019, I was enlisted by CSS to attend Entrepreneur Development Training, provided by the HARVEST project. I completed the training and came home with a unique learning that has immensely impacted my understanding of business. Previously I looked after my business in a traditional way but now I know the importance of maintaining an account in order to monitor and evaluate a business from a financial point of view. The inputs from the training coupled with my continuous learning helped me grow a sense of awareness regarding social responsibility and spiritual development.

I thought microcredit was all about financial transactions. However, I was quite amazed when CSS approached me with HARVEST training which was indeed an eye opener for me. Now, I know that making profit is not the sole purpose of a business. Social responsibility, attitude to customers and commitment are also integral parts of business.



CSS Ava Center

CSS Ava Center is a training and resource center located adjacent to its head office in Khulna. Named after Ms. Ava Munshi, wife of the honorable founder of CSS, it provides its clients with training, meeting and accommodation facilities at a one place. The idea of this income generating project of CSS originated from the previous training center named Ava Conference Center (ACC), which was located within the head office premise with limited capacity and solely used for its own staff capacity development. Later, CSS offered ACC to other organizations for training purpose on a rental basis and subsequently it created a huge demand among its clients. So, to meet increasing demand, the capacity of ACC had been expanded and re-structured as CSS Ava Center which was inaugurated in 2010.

In fact, the Ava Center cannot be only considered as a space and resource provider for training, seminar and conference. It brings the major actors of the social development sector of this country together and creates an enabling environment that supports knowledge sharing, research and creativity towards formulating innovative social development programs and leadership.

The CSS Ava Center also organizes private functions such as wedding, birthday parties or any personal gatherings in accordance with its client's preference. Only 10 minutes' drive from the heart of Khulna city and Standing alongside River Rupsha, CSS Ava Center is a six storied stylish building with versatile rooms designed for multi-purpose. It provides six multi-purpose conference rooms with adequate space and modern technological support. Whether the event is for 15 or 250 people, Ava Center provides high quality customer service and incredible attention to details.

Having stunning views of the Rupsha River at its front door, winding walking paths along the river's edge and a tranquil private setting, this facility gives a satisfying experience with a touch of nature. Although Ava Center is an income generating project, its main purpose is to provide financial support to the development projects of CSS. For example, the prevention of HIV/AIDS project is currently being funded by Ava Center revenues. A total of 73 trained professional staff are working hard to provide the best services to our guests. In this year, a total of 55,117 clients have been served.

SPECIAL DEVELOPMENT SECTOR





Disaster Management and Emergency Relief

Bangladesh is widely known as one of the most disaster-prone countries in the world. This is a land which is highly vulnerable to flood, cyclone and riverbank erosion. These disasters have become a regular phenomenon and causing suffering to millions of people for many decades. Historically cyclone disasters have destroyed homesteads and livelihoods, and triggered migration from the coastal region of Bangladesh. About 44 million people live in the coastal zone, and a catastrophic tropical cyclone is likely to hit the coastal region of Bangladesh almost every three years. Although it is now possible to track the speed and direction of cyclones and warn the coastal communities well in advance, still thousands of coastal families continue to be adversely affected by cyclones in Bangladesh.

Having most of its development programs and projects based in the south-western coastal belt, Christian Service Society (CSS) focuses on this vulnerable population who suffer from these natural calamities. These people lack resilience and coping strategies to deal with the disaster and the after effect. These defenseless communities are often displaced from their homeland and migrate to cities in search of jobs.

Directed by its Disaster Management Policy, CSS has gathered experiences over time in disaster response and rehabilitation. When a disaster hits the south-west region, the organization forms disaster response and rehabilitation teams with the participation of volunteers and staff from different projects and programs to serve and help the suffering. Led by the Admin team, CSS built several cyclone shelter centers in the southwest coastal belt which provide shelter for the inhabitants during emergencies.

In fact, disaster preparedness and response is embedded in every project as a cross cutting issue. Apart from building cyclone shelters, CSS distributes survival food packages, implements livelihood projects, and constructs flood resilient houses and latrines. This year, 363 poor people received blankets during winter which were distributed from the CSS head office.



COVID-19 Emergency Relief Support Program

Corona virus was confirmed to have spread to Bangladesh in March 2020. The first three known cases were reported on 8 March 2020 by the country's epidemiology institute. Since then, the pandemic has been spreading day by day over the whole nation and the number of affected people has been increasing. In order to protect the population, the government declared a "lockdown" throughout the nation from 23 March to 30 May and took necessary steps to educate people to try and keep this virus from spreading. Infections remained low until the end of March but saw a steep rise in April.

Bangladesh is the second most affected country in South Asia, after India. Being one of the most densely populated countries in the world, Bangladesh is at a high risk in the recent pandemic as declared by World Health Organization. Due to poverty and lack of stable employment, a large part of the population lives on part-time jobs and day to day labor. So, they need to work every day to feed their families. In this situation, keeping them at home and maintaining social distance is a big challenge. Therefore, poor communities, especially slum dwellers face the threat of community transmission at a large scale. In addition to low economic condition and lack of public awareness about the prevention measures to prevent the spread of COVID-19 is making the situation even more alarming.

In response to this crisis, CSS with its limited resources, launched a COVID-19 Emergency Relief Support Program aimed at distributing food and hygiene kit packages to 3000 families most in need from urban slums, semi-urban and rural communities and sex workers from Baniashanta and Bagerhat brothels. While maintaining social distancing, emergency food packages were distributed at the CSS head office, Khulna that included (rice: 5kg, potato: 2kg, soap: 2 pcs). These packages were delivered to 2000 poor persons, who are mainly elderly persons, day laborers, homeless beggars, rickshaw pullers. Simultaneously, 1000 food packages (rice: 4kg, potato: 2kg, lentils: 500gm, soap: 2 pcs) were distributed among the sex workers of Baniashanta and Bagerhat brothels, and some poor families of Rupsha and Fakhirhat upazilas. However, the number of vulnerable households is much higher than what we have covered so far. During this period, CSS donated 2 tons of rice to Khulna City Corporation (KCC). In addition, to help the government's relief program, CSS presented a cheque of BDT 500,000 to Khulna District Commissioner's office.

LIFE STORY



Maksuda is hopeful during lockdown

I was born and brought up in a district called Barguna. Being raised in the south-west of Bangladesh, I experienced many natural disasters in my life. In fact it has become a part and parcel of our lives. But in 2009, when struck by Cyclone Aila, we were least prepared. We lost our house, household goods, livestock and our livelihood. I am Maksuda Begum and I am a woman of 70 years of age.

During the time of disaster we took refuge in a cyclone shelter. My husband being a deep-sea fisherman had his own boat, fishing nets and other equipment but he failed to bring those to safety before Ailait with its full force. As a result everything was washed away. Having lost our livelihood and other belongings, we decided to migrate to Khulna. In the beginning of our new journey in a new place, day to day survival was extremely challenging because my husband did not have any skill other than deep-sea fishing. However, he learned the trade of a brick layer. He started working as an apprentice but grasped the skill in a quick time and could find work on his own. With revived hope we started to rebuild again but the biggest disaster was yet to come. While working in a factory, a large and heavy lump of lumber fell on my husband's head and he died on the spot. That was a huge shock for us; a blow that we could

not deal with. Since then my endless battle for survival began and it is still going on. Both of my sons have migrated back to Barguna, where we came from, and settled with their families. My daughters are married and busy looking after their children. I am all alone in this world right now. I spend most of the days begging from door to door. Some days I am lucky but most of the time I come home empty handed.

In the month of April 2020, the corona pandemic hit us hard and people were not allowed to go outside. However, I was completely ignorant of corona virus and did not bother to stay home. I have to remain hungry if I don't beg for a day. I thought I would rather die from corona virus than from starving. So despite the lockdown situation I came on the street. Roaming around CSS head office for help, I came to know about their COVID-19 emergency relief support. Eventually, CSS authority granted me a pass to receive relief on 19th of April. I accordingly arrived at CSS head office and collected a bag of food grains. I received enough rations for a month and it did help me pass the crisis period. I would like to thank CSS from the bottom of my heart, and most importantly I enunciate my appreciation for God the Gracious for His blessings.

FINANCIAL STATEMENT



CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
Statement of Financial Position
As at 30 June, 2020

	Notes	30-Jun-2020 Taka	30-Jun-2019 Taka
PROPERTIES AND ASSETS			
Non-Current Assets			
		74,080,341	55,632,578
Property, Plant & Equipments	6.00	74,080,341	55,632,578
Current Assets			
		7,393,346,302	6,839,175,948
Loan to Members	7.00	6,441,054,492	6,182,237,823
Short Term Investments (FDR)	8.00	503,826,132	416,500,792
Accounts Receivable	9.00	36,790,607	28,806,900
Advance, Deposits & Prepayments	10.00	49,762,834	50,261,276
Cash in Hand and Bank Balance	11.00	361,912,236	161,369,157
		7,467,426,642	6,894,808,525
TOTAL PROPERTIES AND ASSETS			
CAPITAL FUND AND LIABILITIES			
Capital Fund			
		3,203,489,113	2,784,481,198
Fund	12.00	236,191,065	274,579,008
Cumulative Surplus	13(A)	2,697,543,679	2,281,729,263
Reserve Fund	13(B)	269,754,368	228,172,926
Short Term Liabilities			
		850,848,960	1,023,451,012
Short Term Bank Loan	14.00	427,000,000	624,265,012
Short Term Others Loan	15.00	423,848,960	399,186,000
Current Liabilities			
		3,413,088,570	3,086,876,316
Others Liabilities	16.00	319,524,294	321,416,432
Members' Savings Deposit	17.00	2,748,916,531	2,437,872,646
Accounts Payable	18.00	50,685,814	42,528,508
Loan Loss Provision	19.00	293,961,931	285,058,730
		7,467,426,642	6,894,808,525
TOTAL CAPITAL FUND AND LIABILITIES			

Attached notes form an integral part of these Financial Statements.


Director, Finance

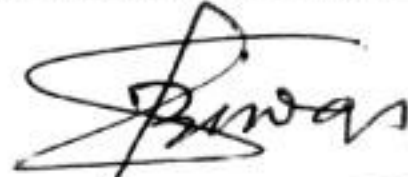

Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka.
20 September, 2020




Saptam Biswas, FCA
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)

CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
Statement of Comprehensive Income
For the year ended 30 June, 2020

	Notes	2019-2020 Taka	2018-2019 Taka
Income			
Service Charges on Loan	20.00	1,287,748,473	1,439,487,265
Bank Interest		3,898,561	3,814,773
Bank Interest on FDR		43,402,821	30,701,059
Membership Fees		7,030,490	9,064,570
Others Income	21.00	5,983,810	6,562,087
Total Income		1,348,064,154	1,489,629,754
Expenditure			
Interest on Members' Savings	22.00	148,054,243	123,902,949
Others Loan Interest		95,919,735	120,247,982
Salaries and Allowances	23.00	520,480,282	496,115,061
Office Rent		10,209,602	9,364,721
Printing and Stationary		7,709,694	5,629,485
Traveling and Food		8,363,498	7,837,566
Telephone and Postage	24.00	4,910,027	3,969,393
Repair and Maintenance	25.00	2,329,792	1,286,529
Utility/Service/Supplies	26.00	5,158,793	4,827,926
Entertainment and Meeting		2,993,921	4,292,733
Newspaper and Publication		308,112	504,001
Bank Charge/DD Charges		1,708,206	2,055,236
Training Expenses		715,659	783,417
Meeting Expenses	27.00	176,478	235,278
Other Operating Expenses	28.00	63,679,857	74,238,023
License, Audit and Professional Fees		3,775,789	1,399,188
Loan loss Provision/Expenses		49,163,803	121,103,846
Depreciation (Schedule- A)		5,555,093	5,857,337
Taxes	29.00	1,037,153	1,038,006
Total Expenditure		932,249,737	984,688,677
EXCESS OF INCOME OVER EXPENDITURE		415,814,417	504,941,077

Attached notes form an integral part of these Financial Statements.


Director, Finance

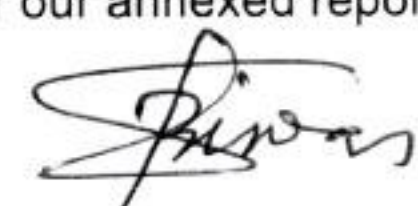

Executive Director


President

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Dated, Dhaka.
20 September, 2020




Saptam Biswas, FCA
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)

CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
Receipts and Payments Statement
For the year from 01 July, 2019 to 30 June, 2020

	Notes	2019-2020 Taka	2018-2019 Taka
Balance as on 01 July, 2019		161,369,157	218,664,707
Cash in Hand		1,181,888	7,919,905
Cash at Bank		160,187,269	210,744,802
Receipts		13,415,041,651	15,506,967,163
Service Charges on Loan	20.00	1,287,748,473	1,439,487,265
Reimbursements		9,095,684,827	10,158,151,076
Bank Interest		3,898,561	3,524,717
Bank Interest on FDR		35,598,006	22,365,350
Membership Fees		7,030,490	9,064,570
Regulation and Duplicate Pass Book Sale		361,120	462,470
Other Receipts	30.00	2,984,720,175	3,873,911,715
TOTAL		13,576,410,808	15,725,631,870
Payments		13,214,498,571	15,564,262,714
Interest on Member's Savings		113,655,426	93,696,417
Interest on Loan		95,919,735	120,247,982
Salaries and Allowances		512,322,976	487,544,726
Office Rent		11,399,650	10,534,480
Printing and Stationary		7,709,694	2,829,485
Travel and Food		8,363,498	7,837,566
Telephone and Postage		4,910,027	3,969,393
Repair and Maintenance		1,497,992	1,215,767
Office Utility/Service/Supplies		2,361,538	4,730,398
Entertainment		2,993,921	4,292,733
Newspaper and Periodicals		308,112	504,001
Bank Charge		1,708,206	2,055,236
Training Expenses		715,659	783,417
Vehicle Maintenance and Fuel Cost		10,559,717	11,000,758
Meeting Expenses		176,478	235,278
Other Payments	31.00	12,436,120,153	14,811,685,889
License, Audit and Professional Fees		3,775,789	1,099,188
Balance as on 30 June, 2020		361,912,236	161,369,157
Cash in Hand		3,538,563	1,181,888
Cash at Bank		358,373,673	160,187,269
TOTAL		13,576,410,808	15,725,631,870

Attached notes form an integral part of these Financial Statements.


Director, Finance

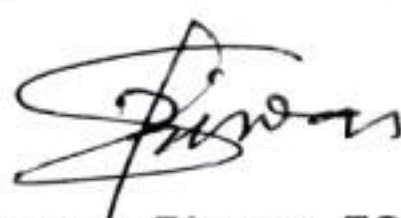

Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka.
20 September, 2020




Saptam Biswas, FCA
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)

CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
Statement of Cash Flows
For the year ended 30 June, 2020

	2019-2020 Taka	2018-2019 Taka
A. Cash Flows From Operating Activities:		
Surplus for the year	415,814,417	504,941,077
Add: Amount Considered as non cash Items:	14,417,257	102,309,918
Loan Loss Provision	8,903,201	97,586,384
Depreciation adjusted during this year	(41,037)	(1,133,803)
Depreciation for the year	5,555,093	5,857,337
Loan Disbursed to Members	(9,394,762,098)	(10,750,053,871)
Decreased in Current Assets	(7,456,475)	(37,582,752)
Increased in Current Liabilities	(153,143,604)	(345,178,061)
Net Cash used in Operating Activities	(9,125,130,503)	(10,525,563,689)
B. Cash Flows From Investing Activities:		
Acquisition of Property, Plant and Equipment	(24,048,732)	(8,940,375)
Sale of Property, Plant and Equipment	86,913	2,355,928
Investment	(87,325,340)	(128,790,500)
Net Cash used in Investing Activities	(111,287,159)	(135,374,947)
C. Cash Flows From Financing Activities:		
Loan Realized	9,135,945,429	10,181,668,538
Members Savings	311,043,885	447,889,727
Insurance	(13,193,280)	(23,378,462)
Fund	3,164,708	(2,536,717)
Net Cash used in Financing Activities	9,436,960,742	10,603,643,086
Net Increased/Decrease (A+B+C)	200,543,080	(57,295,550)
Add: Cash and Bank balance at the beginning of the year	161,369,157	218,664,707
Cash and Bank balance at the end of the year	361,912,236	161,369,157


Director, Finance



Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka.
20 September, 2020




Saptam Biswas, FCA
Partner
Chowdhury Bhattacharjee & Co.
(Chartered Accountants)

Christian Service Society (CSS)

Consolidated Statement of Financial Position (Balance Sheet) (except Micro Finance Program)
As at 30 June 2020

	Notes	2020 BDT	2019 BDT
Assets			
Non-current assets			
Property, plant and equipment	3	145,425,007	150,496,331
Total non-current assets		145,425,007	150,496,331
Current assets			
Inventories	4	3,058,981	3,437,204
Advance, deposits and prepayments	5	399,403,793	392,572,756
Short term investment in FDR	6	143,990,908	96,660,712
Cash and bank balances	7	81,250,629	63,630,086
Total current assets		627,704,311	556,300,759
Total assets		773,129,318	706,797,090
Fund and Liabilities			
Fund			
Capital fund	8	756,000,264	696,283,008
Total fund		756,000,264	696,283,008
Current liabilities			
Security money	9	1,936,110	1,792,954
Other liabilities	10	15,192,944	8,721,128
Total current Liabilities		17,129,054	10,514,082
Total fund and Liabilities		773,129,318	706,797,090

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

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

Treasurer



Dhaka, Bangladesh
Dated, 22 November 2020

Executive Director

See annexed report of the date

S. F. AHMED & CO

Chartered Accountants

Christian Service Society (CSS)

Consolidated Income and Expenditure Statement (except Micro Finance Program)
For the year ended 30 June 2020

	Notes	2020 BDT	2019 BDT
Income			
Foreign donation		49,371,469	62,983,516
Local donation		40,470,498	42,556,484
Income from medical service charge	11	32,895,756	39,304,771
Income from nursing school	12	1,939,350	3,132,750
Income from education program	13	21,714,386	27,088,415
Income from fishing and agriculture	14	543,451	878,575
Income from Ava centre	15	28,150,525	38,571,907
Income from corporate clients (bank interest)	16	13,662,252	7,862,279
Interest Income		41,465,004	41,448,087
Miscellaneous income	17	-	1,321,020
Total income		230,212,692	265,147,805
Expenditure			
Personnel cost	18	90,320,946	84,924,094
Vehicle cost	19	1,970,442	2,120,383
Utility and maintenance	20	9,069,611	12,259,216
Office running cost	21	7,330,868	9,183,260
Other expenses	22	6,333,841	16,442,659
CSS Ava center expenses	23	2,930,741	4,460,696
Orphanage program expenses	24	18,302,066	27,056,310
Education and leadership training program expenses	25	3,639,584	4,607,039
Health program expenses	26	3,549,876	7,043,881
Fishing and agriculture project expenses	27	143,431	423,815
Overhead/Administrative expenses	28	24,806,996	34,117,317
Depreciation	3	18,883,527	20,114,040
Total expenditure		187,281,928	222,752,710
Excess of income over expenditure transferred to capital fund		42,930,764	42,395,095
		230,212,692	265,147,805

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

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


Treasurer


Executive Director



Dhaka, Bangladesh
Dated, 22 November 2020

See annexed report of the date


S. F. AHMED & CO
Chartered Accountants

Christian Service Society (CSS)

Consolidated Receipts and Payments Statement (except Micro Finance Program)
For the year ended 30 June 2020

	2020 BDT	2019 BDT
Opening balance:		
Cash in hand	131,329	159,751
Bank balance	63,498,758	61,350,779
	63,630,086	61,510,530
Receipts		
Fund account	12,829,878	2,663,501
Foreign donation	49,371,469	62,983,516
Local donation	44,427,112	57,733,890
Income from medical service charge	32,895,756	39,304,771
Income from nursing school	1,939,350	3,132,750
Income from education program	21,714,386	27,088,415
Income from fishing and agriculture	543,451	878,575
Income from Ava centre	28,150,525	38,571,907
Income from corporate clients (bank Interest)	13,662,252	7,862,279
Interest Income	41,465,004	41,448,087
Miscellaneous income	-	1,321,020
Security money deposit	466,402	744,958
Other liabilities	33,906,666	36,217,321
FDR encashment	62,656,840	48,939,097
Advance, deposits and prepayments	163,811,156	243,143,316
Sale of inventories	10,348,278	13,738,740
Sale/adjustment of property, plant and equipment (PPE)	-	7,484,138
Total receipts	518,188,525	633,256,281
	581,818,611	694,766,811
Payments		
Personnel cost	81,319,936	84,924,094
Vehicle expenses	850,009	2,120,383
Utilities and maintenance	3,443,686	12,259,216
Office running cost	633,834	9,183,260
Other expenses	3,460,966	16,442,659
Ava centre expenses	2,930,741	4,460,696
Orphanage program expenses	8,402,934	27,056,310
Education and leadership training expenses	1,050,588	4,607,039
Health program expenses	3,213,262	7,043,881
Fishing and agriculture project expenses	143,431	423,815
Overhead/Administrative expenses	24,806,996	34,117,317
Refund security money	323,246	380,004
Refund other liabilities	27,434,850	35,573,053
Investment in FDR	109,987,035	92,215,729
Advance, deposits and prepayments	208,784,211	241,349,557
Purchase of inventories	9,970,055	14,153,653
Purchase of Purchase of property, plant and equipment	13,812,203	44,826,060
	500,567,982	631,136,725
Closing balance		
Cash in hand	1,139,918	131,329
Bank balance	80,110,711	63,498,758
	81,250,629	63,630,086
	581,818,611	694,766,811

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


Treasurer

Dhaka, Bangladesh
Dated, 22 November 2020




Executive Director



Christian Service Society (CSS)

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