

ANNUAL REPORT 2022-23



Christian Service Society

Annual Report

2022-23



Christian Service Society (CSS)

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Contents

Message from the Executive Director	I
Program at a Glance	II-III
Organizational Profile	IV
Map of Working Area	V
Health Sector	01-08
Reverend Abdul Wadud Memorial Hospital	02
<i>Life Story- From Darkness to Light: A Journey of Hope and Healing</i>	03
Nursing Institute	04
<i>Life Story- A Life-Changing Journey: From Fulltola to CSS Nursing Institute</i>	05
HIV/AIDS Prevention Program	06
<i>Life Story- Sumi's pursuit of a better life</i>	07
Leprosy Project	08
Education Sector	09-20
Community Based Education Program	10
<i>Life Story- Rising Against the Odds: Tithi Modhu's Inspiring Story</i>	11
Leadership Training Program	12
<i>Life Story- Papiya's Path to Transformation: A Story of Hope and Resilience</i>	13
Hope Technical Institute	14
<i>Life Story- From Fisher-boy to Mechanic: Saiful's Journey of Dreams and Determination</i>	15
Job and Business Services	16
<i>Life Story- From Struggles to Success: Shobnom's Journey with HTI and JBS</i>	17
Hope Polytechnic Institute	18
Reverend Paul's High School	19
Hope Non-formal Pre-primary Schools	20
Economic Development Sector	21-26
Micro Finance Program	22
<i>Life Story- From Salesman to Successful Entrepreneur: Bishwajit's Journey with CSS</i>	23
HARVEST Project	24
<i>Life Story- From Tragedy to Triumph: Rani Mondal's Journey of Resilience and Entrepreneurial Success</i>	25
Micro Finance Program At a Glance	26
Enterprise Development Sector	27-30
Ava Center	28
Ava Center Facilities	29
Printing Press	30
Special Development Sector	31-32
Disaster Management and Emergency Relief	32
Financial Report	33-40



Message from the Executive Director

It is with great joy and heartfelt gratitude to God that I'm able to share our Annual Report for 2022-2023. This report showcases our organization's accomplishments, which have made a significant difference in the lives of underprivileged individuals and marginalized communities.

In this message, I hope to reinforce our organization's fundamental principles - the five pillars we stand on. These pillars are not simply words; they are the essence of our identity and the aspirations we strive to achieve.

"Almighty God" is our first and central pillar. The unwavering faith in a higher purpose forms the bedrock of our resolve. It blesses us with the strength and determination to confront the most formidable challenges and drives us forward in the face of adversity.

"Serving Humanity" is our second pillar. For us, it is more than just a calling; it is a profound duty. It is the understanding that every action, every effort, and every act of kindness creates ripples in the lives of countless individuals. Each and every day, we have the privilege to make a lasting impact on the lives of those in need.

"Respect Everybody" is our third pillar. We always extend kindness, dignity, and empathy to everyone we encounter, whether they be beneficiaries, colleagues, or partners. This culture of mutual respect and collaboration creates a sense of unity that reinforces our dedication.

"Teamwork" is our fourth pillar. None of our endeavors would be possible without unity. We work harmoniously, supporting one another and sharing our knowledge, experiences, and skills. In our unity, we find the collective strength to surmount any obstacle and inspire change, together.

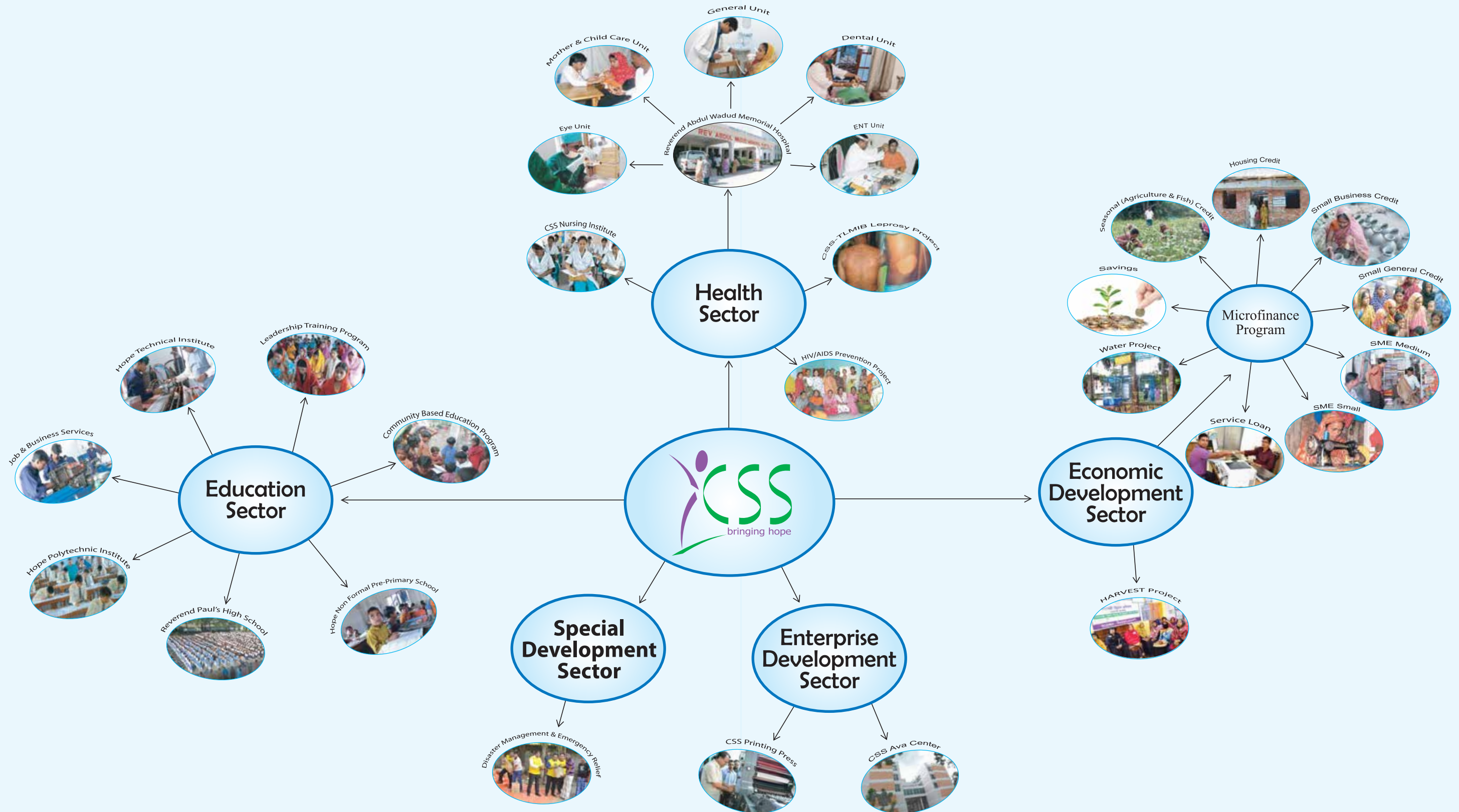
"Sustainability" is our fifth and final pillar. Our commitment is that our work will benefit both present and future generations. To ensure that our actions have enduring positive impacts, we bear the responsibility of being good stewards of our resources and the environment.

As we continue our journey to make the world a better place for those who are less fortunate, we want to extend our gratitude to the Government of Bangladesh, including the NGO Affairs Bureau, the Ministry of Social Welfare, and the Microcredit Regulatory Authority. We also deeply appreciate our international donors and partners who generously support our projects and programs. To our donors, partners, and supporters, we extend a sincere thanks for standing firmly by our side. Your generosity empowers us to fulfill our vision: Bringing hope to the lives of impoverished and destitute people.

Lastly, but most importantly, we thank God for His blessings and seek His wisdom for our future endeavors.

Rev. Mark Munshi
Executive Director

Program at a Glance



Organizational Profile

History

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

Vision

Bringing hope.

Mission

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

Goal

Sustainable development for the community.

Values

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

5 Pillars

- Almighty God
- Serving Humanity
- Respect Everybody
- Teamwork
- Sustainability

Registration

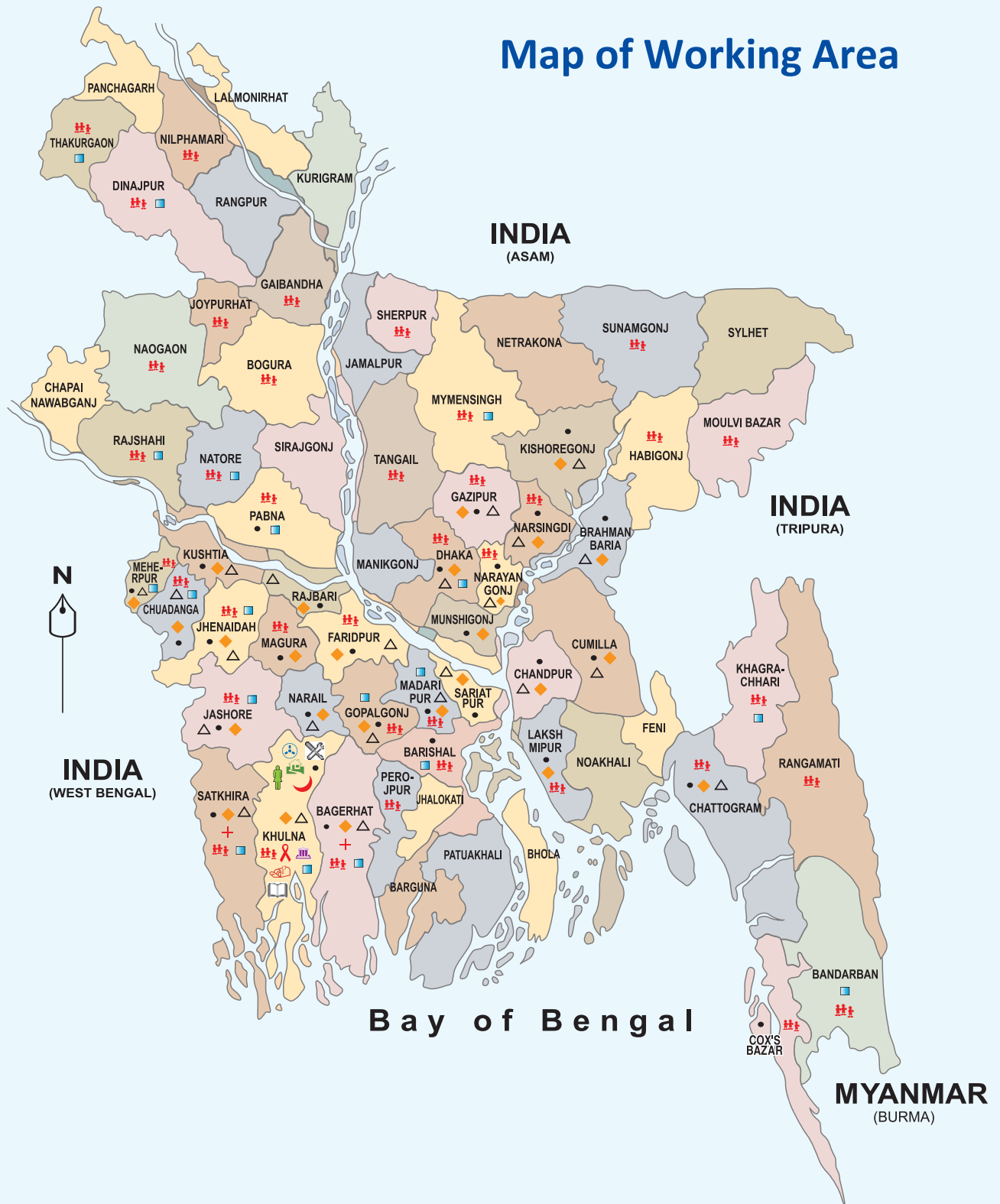
CSS is registered as Non Government Organization (NGO) under the following Registration Authorities of the People's Republic of Bangladesh:

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

General & Executive Board

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

Map of Working Area



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



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



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



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



1972



2022



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



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



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



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

HEALTH SECTOR





Reverend Abdul Wadud Memorial Hospital

In the last five decades, the health conditions of people in Bangladesh have improved due to the growth of our healthcare service sector. Our average life expectancy has increased from 52 years in the 1970s to 72 years. This improvement is accompanied by a decline in infant and maternal mortality rates, increased accessibility to healthcare and education, and advancements in various social indicators. These positive changes are the result of collaborative efforts between the Bangladesh Government and various non-governmental organizations (NGOs). While the collective action of communities for their well-being is a promising sign, there is a pressing need to focus on the rural healthcare system. This is important because the country's healthcare development has predominantly been centered around urban areas, leaving rural regions with limited access to modern healthcare services.

CSS established Rev. Abdul Wadud Memorial Hospital (RAWMH), a 100-bed medical facility located in Tilok, Rupsha, Khulna district, aiming to serve the rural and urban residents in the country's southwestern region. This hospital offers a wide range of medical services to the rural population of the southern areas at affordable rates, even free of cost. It is well-equipped with essential machinery and equipment, providing a variety of medical services through its General (Medicine and Surgery), Eye, Mother & Child, Dental, ENT, Pediatrics, and Orthopedic units. Additionally, RAWMH offers diagnostic services,

including X-ray, Pathology, and Ultrasonography. This year, approximately 15,000 pathological and radiology investigations were conducted. Senior consultants and skilled technicians carried out these investigations to ensure the accuracy of the diagnostic reports.

The hospital also conducts health camps throughout the year in remote rural areas to deliver healthcare services directly to underprivileged populations. The hospital has made secondary healthcare accessible to disadvantaged individuals in the southwestern coastal regions, serving as a crucial referral point for other healthcare interventions. In collaboration with Smile Bangladesh, RAWMH organized a free cleft-lip camp in March 2023. During this camp, 50 people of various ages received cleft lip surgery.

Number of Patients Served				
Unit	Out-door	In-door	Camp	Total
Eye	27870	1287	3272	32429
MCU	4634	715	608	5957
General Medicine	11528	934	N/A	2062
General Surgery	1372	95	N/A	1467
ENT	2368	23	N/A	2391
Dental	1273	0	122	1395
Pediatrics	3250	93	366	3709
Orthopedics and Cardiology	2761	0	N/A	2761
Total	55050	3153	4368	62571

LIFE STORY



From Darkness to Light: A Journey of Hope and Healing

My name is Dinbandhu Mandal; I am 70 years old. I reside in the quaint village of Banskhali, nestled in the heart of Sarishamot, Koira Upazila, Khulna District. Life has been both kind and challenging to me. I have been the guardian of a humble family consisting of three members: my son, daughter-in-law, and me.

For the past ten years, I've been dealing with vision impairments. With the loss of sight, I depended on others for even the simplest of tasks. My son, my only support, struggled to make ends meet for our small family. Life had taken an unfortunate turn, and the burden of my dependence began to weigh heavily on my son's shoulders. Even our relatives, once so close, had started viewing me as a disturbance.

Then, one day, through a relative in the village, I learned about the CSS Reverend Abdul Wadud Memorial Hospital, which offered cataract surgery free of cost. This was my chance to regain my sight and independence. On the 24th of January, 2023, my son took me to this hospital. Being a blind person, the journey was tough for me, but the thought of seeing the world with my own eyes again gave me strength.

On January 25, 2023, the doctor performed surgery on my right eye. I was very nervous and waiting anxiously

for the bandage to be removed from my eye. After a couple of days, when the bandages were carefully removed, I was able to see the beautiful and radiant world again. I could see my son and other people smiling and nodding at me. Whenever I remember that moment, my heart fills with gratitude. Regaining my eyesight was like being reborn.

I thank the Lord for the blessing of sight and for leading me to this hospital. I also pray for the hospital staff, who have given me a second chance at life. This hospital has restored my vision and renewed my hope. They are indeed true to their name-reverend and memorial. They have given me a reason to believe in humanity's kindness and compassion again.

I pledge to help others, just as the hospital helped me. I can't repay the gift of sight, but I can be a source of hope for others by telling them about this hospital. As I left the hospital after complete recovery, hand in hand with my son, the world seemed brighter and more beautiful than ever before. I am no longer a burden but a man with a purpose and renewed hope.



Nursing Institute

Bangladesh faces a significant shortage of nurses, a crucial part of the frontline healthcare workforce. This shortage has become particularly acute during the ongoing Covid-19 crisis. According to World Health Organization (WHO) guidelines, there should be three nurses for one doctor. The health bulletin from the Directorate General of Health Services (DGHS) reports that Bangladesh has 102,997 registered doctors. Given this context, the country requires over 300,000 nurses. However, as of April 2023, the number of registered nurses stood at 73,043, according to the Bangladesh Nursing and Midwifery Council (BNMC). This means the country has only 24 percent of the required nursing staff. Despite this 76 percent shortage of nurses, many nursing graduates continue to face challenges in securing timely employment.

To address this pressing issue and meet the rising demand for nurses, the Nursing Institute was established. Located within the CSS Hospital premises, the institute operates with dedicated infrastructure and a commitment to delivering high-quality nursing education in line with government-accredited curriculum standards. Additionally, the institute fulfills the nursing needs of this Hospital and offers students valuable practical experience and job opportunities upon graduation. Priority is given to financially

disadvantaged students from rural areas, with a minimum educational requirement of a Secondary School certificate.

Founded in 2000, this institute gradually evolved into a fully-fledged nursing Institute, obtaining government registration. It now provides a three year government certified nursing course (Nursing Diploma), often offering free or subsidized training to many students, with at least a 25 percent fee waiver. The institute predominantly admits female students, resulting in a female-male ratio of 9:1.

Currently, there are a total of 220 students in five academic sessions, with 50 newly enrolled students for the 2022-2023 session (comprising 40 females and 10 males). Another notable accomplishment was the inauguration of the Girls' Hostel at the Nursing School in November 2022. The construction of the hostel building was made possible through the generous support of the Christ Community Church, USA. This year also witnessed two visits by government dignitaries, one from the NGO Affairs Bureau and the other from the Directorate General of Nursing and Midwifery.

LIFE STORY



A Life Changing Journey: From Fulltola to CSS Nursing Institute

Hello, my name is Dipa Biswas, and I come from a place called Fulltola, Khulna. My dad runs a small shop, and he earns very little. My mom takes care of the house, and I have a younger brother who attends a local school. When it was time to choose what I wanted to do for my job, I decided to become a nurse for two important reasons. First, I really wanted to help people and take care of them. Second, I wanted to be independent and support my family.

I looked for nursing schools near my home, but they were all very expensive. It was really hard for my dad to afford the fees. Then, I heard about CSS Nursing Institute, which was quite far from my place, about 25 kilometers away. Even though it was far, I heard that the institute was very good, and the campus and facilities were really nice. What convinced me even more was that they had a hostel for nursing students.

Since I couldn't travel back and forth every day from my home to the institute, staying in the nursing hostel was the perfect solution. The hostel was a three-story building, and the rooms were nice and comfortable, with good ventilation. Three girls, including me, shared each room, and we had comfortable beds to sleep on.

The hostel had continuous electricity, and the food they provided was delicious and healthy.

I was excited and nervous as I moved into the hostel. It was my first time living away from my family, but the warm and welcoming atmosphere soon made me feel at ease. Living in the hostel taught me many valuable life lessons. I learned to be responsible for myself and manage my time effectively. Without this hostel facility, I wouldn't have been able to attend this Nursing Institute. This hostel has become like a second home to me, making it much easier and more enjoyable for me to study nursing.

As days turned into weeks and weeks into months, I saw myself growing as a nurse and an individual. I am really thankful and happy to be a student of this Nursing Institute. Here, we have all the facilities available for nurse training. Our instructors are very friendly with us. I am determined to work hard and make the most of this opportunity to become a skilled nurse, fulfill my dream of helping people, and support my family in the future.



HIV/AIDS Prevention Program

Despite significant progress in awareness and prevention, HIV/AIDS remains a critical concern in the Khulna district of Bangladesh. Limited access to healthcare, poverty, and social stigma contribute to the high prevalence of HIV/AIDS in this region. Sex workers face a significantly higher risk of contracting HIV than the general population, especially those residing in brothels. This increased vulnerability stems from various factors, including economic instability, limited ability to negotiate consistent condom use, and experiences of violence, criminalization, and marginalization. Similarly, their clients, i.e., transport workers including truck drivers, rickshaw and van pullers, bus drivers, and helpers, remain at a heightened risk of acquiring and transmitting sexually transmitted infections (STIs), and HIV due to their economic status, sexual practices, mobility, prolonged separation from their families, and limited knowledge about STIs and HIV. It is crucial to note that transport and migrant workers can act as channels for infection, bridging the gap between high-risk and low-risk populations, including their wives and children.

CSS initiated its HIV/AIDS prevention program in June 2004, partnering with CARE to assist vulnerable Transport Workers in Khulna and Bagerhat districts. In 2007, the HIV/AIDS prevention initiatives were expanded to Bagerhat, Khulna, and Faridpur districts. Additionally, in 2009, a rehabilitation program was

launched with a focus on aiding brothel-based Commercial Sex Workers (CSW). This project ran successfully for eight years until it was phased out in 2015 due to the discontinuation of donor funding. CSS continued to operate the HIV/AIDS prevention program from 2016 to 2021, albeit on a smaller scale, targeting the Baniashanta brothel in Mongla using its own funds.

In April 2022, the program expanded its reach to three sub-districts (Bagerhat, Mongla, and Dacope) for one year with funding support from Gilead Sciences, Inc. In this phase, the project worked with 200 brothel-based Commercial Sex Workers and 400 transport workers and concluded in March 2023, achieving significant progress toward its goals. Through educational efforts, empowerment initiatives, advocacy, and awareness campaigns, the program successfully reached and positively impacted the lives of brothel-based sex workers and transport workers in the cities of Mongla and Bagerhat. Notably, the project's comprehensive approach increased knowledge and access to healthcare and reduced the stigma associated with HIV within the neighboring community. As the project enters a new phase with limited funding from its own organizational resources as of April 2023, its sustainable initiatives promise to positively impact these vulnerable communities in the ongoing battle against HIV/AIDS.

LIFE STORY



Sumi's pursuit of a better life

I am Sumi Akter Maina, 27 years old, born in Kotalipara, Gopalganj. My father's name is Abdul Motaleb, and my mother's is Amina Khatun. I am the third of six siblings. When I was in the fifth grade, a sudden calamity struck our family when my father was diagnosed with kidney disease. This illness had a devastating impact as he was the sole breadwinner. It plunged us into extreme poverty and hardship. My elder sister had already been married off, and I couldn't bear to see my family suffer from hunger. So, I began working in other people's homes to provide some extra income for our family. Although it helped put a little more food on the table, our struggles are unlikely to lessen.

Eventually, I managed to secure a job as a janitor in a clinic in Gopalganj city. I hoped to be able to provide some relief and put food in the mouth of my ailing father. At that time, I was just fifteen years old. However, fate didn't favor me, as I was a victim of attempted rape by the owner of the hospital. Unable to find a way, I sought refuge with my distant aunt without knowing she worked as a local pimp. She deceived me and sent me to Bania-shanta brothel in the lure of a well-paid job. Upon reaching there, I realized that I was sold there as a fresh candidate for prostitution. But it was too late, as I was incarcerated there. The female leader in the brothel made me engage in prostitution in exchange for food and clothes. I became ill within a few years due to such

physical torture. Meanwhile, I had no connection with my family, and they presumed me dead. When my sickness worsened, I somehow managed to send a message to my parents. My sick father and mother rescued me and tried for my marriage in the village. But all were futile as there was none to accept me as a wife, and I was often publicly humiliated. Devasted and finding no way, I returned to the brothel again as I had old and sick parents to feed. Since then, I have been living in the brothel and sending money every month for my parents' food and medical treatment.

In the meantime, I was affected with STD (Sexually Transmitted Disease) due to unsafe practices with various clients. I was in terrible trouble then, as my family relies entirely on my income. CSS peer educators then gave me detailed health education about safe practices. I was encouraged to seek treatment and regular health check-ups at a Drop-in center. I was also informed that it also provides STI treatment, health education, general medical treatment, and prescriptions with a nominal registration fee. Since then, I have been receiving treatment and health education twice a month. Now, I am in good health. As a resident of the brothel, accessing any healthcare was beyond my capacity. I thank CSS for their service. Please pray for me so I may give up this profession and adopt a normal life.



Leprosy Project

Bangladesh ranks fifth globally in the number of reported leprosy cases, according to the World Health Organization (WHO). Recent data highlights persistent issues, including ongoing transmission, delayed diagnoses, and healthcare system deficiencies. The United Nations expresses deep concern about the potential presence of hidden leprosy cases, significant diagnostic delays, continuous transmission, and disability affecting children. It also notes the pervasive discrimination and stigmatization associated with the disease. Unfortunately, those affected have limited access to crucial care services, such as rehabilitation, reconstructive surgery, assistive devices, and essential psychosocial support. The disadvantaged situation of individuals affected by leprosy indicates that the country's economic growth is not benefiting the entire population. To address this, the Bangladesh Government has committed to eliminating leprosy by 2030.

In connection with this goal, CSS has partnered with The Leprosy Mission International-Bangladesh (TLMIB) to implement a leprosy project in the Bagerhat and Satkhira districts. The project's primary objectives are to identify individuals affected by leprosy and provide them with high-quality treatment and rehabilitation services. Simultaneously, the project aims to combat discrimination against those affected by leprosy by

raising awareness, removing social barriers, promoting integration, improving treatment quality, and reducing stigma.

The project has achieved several positive outcomes during its implementation this year. Firstly, it has successfully identified and treated a substantial number of new patients, significantly contributing to the early detection and management of leprosy cases. Additionally, the project has excelled in delivering services to patients through well-coordinated efforts at various Upazila Health Complexes. This accomplishment was made possible by establishing strong relationships and effective communication channels with personnel from the government health department, fostering collaboration in the fight against leprosy. Furthermore, the project has prioritized capacity building and empowerment of leprosy control assistants, ensuring they are well-equipped to handle the challenges posed by this disease and contribute to its control and eventual elimination. This year, 145 individuals were identified as leprosy-positive and received treatment, in addition to comprehensive community awareness campaigns. Moreover, the project trained 565 government health workers and volunteers to manage leprosy cases.

EDUCATION SECTOR





Community Based Education Program

Over the past five decades since gaining independence, our country has made remarkable strides in expanding access to education. Literacy rates have soared, increasing from 18% in 1971 to 72% in 2020. Bangladesh has achieved nearly universal primary school enrollment, reduced school dropout rates, and significantly improved youth and adult literacy. Gender parity in education has been realized, and higher education participation has also grown. However, despite substantial progress, a quarter of the population remains illiterate, and significant disparities persist in education access, participation, and outcomes. Ensuring both quality and quantity of education remains a challenge. In response to this challenge, the CSS Education Sector has been diligently serving the community since 1981, starting with the establishment of the Home of Blessings, an orphanage providing education for impoverished, orphaned children. In 2011, these children were successfully reintegrated into their communities through the Community Based Education Program (CBEP), which continues to offer low-cost or free education facilities.

CBEP, the Child Sponsorship Program, addresses the specific challenges faced by the Christian community. The economically disadvantaged segment of this community struggles to afford formal education for their children, and the situation is even more dire for

orphans. The program's goal is to "ensure the sustainable and holistic development of underprivileged children, ultimately enhancing the well-being of their families and the community." Under this initiative, children have the opportunity to grow up in a familial setting. This approach also empowers parents, relatives, and Church members to take on the responsibility of caring for their children.

CBEP strongly emphasizes preserving each child's Christian identity and spiritual development by connecting them with local churches. It guarantees formal education by enrolling them in local schools and provides essential educational resources such as books, pens, and pencils, in addition to necessities like food, clothing, and medical care. Support for the children and their families is channeled through local church gatherings, where both guardians and children participate on a quarterly basis. In the current year, 763 children benefit from this program.

These children are closely monitored and supervised within the community through a community-led mechanism. Community-based organizations (CBOs) are established locally, involving parents, community leaders, church representatives, and local influential figures. These CBOs are responsible for maintaining the quality of education in community schools and ensuring that every child consistently attends school.

LIFE STORY



Rising Against the Odds: Tithi Modhu's Inspiring Story

I am Tithi Modhu, a ninth-grade student at Fulbari Ideal Secondary School. I reside in Moheswarpasha under Kuet, Fulbarigate, Khulna. My father, Khokon Modhu, works as a carpenter. My mother, Rina Modhu, is a housewife. My father is the sole breadwinner of our family, and we have endured significant hardships due to our financial situation.

In our family, there are four sisters. Having daughters is often viewed as a burden in a disadvantaged family like ours. My elder sister, Tora Modhu, married young and now resides with her husband. My second sister, Tonni Modhu, attends a nursing institute. My third sister, Tori Modhu, is a first-year student pursuing her graduation degree.

After covering the family's basic expenses, very little was left for our educational needs. Our dwelling was constructed from bamboo mats, mud, and tin sheets. Our access to food, clothing, and education was uncertain. My father's income was inadequate to arrange three meals a day, and we often went hungry. As a child, I always longed to attend school and play with friends. However, my father couldn't afford to enroll me in a government/private school, so I attended an NGO preschool, where I received meals and an education free of charge. I would yearn to wear new clothes when I saw my friends in them.

Fortunately, our luck changed when we learned about the charitable activities of the Community Based Education Program (CBEP) through a staff member of CSS. With her assistance, my father applied for sponsorship support for my education. After a field supervisor assessed our overall situation, I was granted financial support to continue my studies in school.

Now, my life has improved significantly with this support. I regularly attend tutoring classes provided by this program. I receive help with my studies and homework and also benefit from spiritual and moral education at a nearby church. In addition to my tuition fees, I also receive school supplies, school uniforms, and other essentials needed for my education. This program also ensures that my family and I have enough food to eat throughout the day, fulfilling our nutritional needs. My personality is developing daily through the moral education I receive at Sunday School.

In the future, I aspire to complete a Chartered Accountant course. I am grateful to CSS for keeping my dreams alive, and I continually pray so that many more children like me can benefit from this remarkable humanitarian program.



Leadership Training Program

Today, within Bangladesh, Christianity constitutes a mere 0.4 percent of the nation's population of 160 million people. Nevertheless, this small Christian community has made significant contributions to the cultural and economic advancement of the people through various charitable endeavors. Despite being a minority, the number of educated Christians is even smaller. There's a pressing need for greater Christian leadership within our country, a situation mirrored by churches and Christian organizations in Bangladesh.

CSS consistently champions Christian leadership and initiated the Leadership Training Program (LTP) back in 1984. LTP stands as one of the most pivotal ministries, focusing on bridging the gap in Christian leadership by nurturing the younger Christian generation and fostering their leadership skills and spiritual depth. This program supports economically disadvantaged yet promising Christian young individuals, equipping them with higher education alongside biblical and spiritual training and molding them into honest, diligent, and dedicated leaders within the community and the nation. This approach has notably produced enduring positive impacts on Christian families, churches, communities, and the nation as a whole. Concurrently,

churches and Christian organizations can tap into the talent pool of these dedicated youth for various projects, all for the greater glory of the Lord. The Leadership Training Program underscores the significance of serving God in any chosen field.

Under this program, this year, 263 students received a monthly stipend covering their essential expenses such as food, clothing, tuition fees, and books. Additionally, they annually participated in four to five-day spiritual and leadership training seminars to nurture their spiritual growth. These seminars encompass costs for food, training, and educational materials. Furthermore, local cell group gatherings were organized in the students' respective areas of residence.

The Leadership Training Program plays an indispensable role in the lives of sponsored children, ensuring their smooth integration into society by instilling essential Christian leadership qualities. The program also contributes to the sustainability of CSS Education initiatives by ensuring the completion of sponsored children's education and supporting them until they secure employment, commencing lives of dignity and prosperity.

LIFE STORY



Papia's Path to Transformation: A Story of Hope and Resilience

I, Papia Bairagee, am presently pursuing my studies at Ideal Nursing College, located in the Faridpur district. My father, Suresh Bairagee, is a 50-year-old farmer, and my mother, Martha Bairagee is a dedicated housewife. I have a younger sister who is in the eleventh grade. We all reside together as a family.

Our family faced dire circumstances when my father, the sole breadwinner, fell gravely ill and was unable to work. Consequently, our family encountered various challenges. We persevered through these tough times, residing in a humble tin-shed house and lacking any cultivable land. This situation made it extremely demanding for my father to manage our education and household expenses. Our needs often went unmet, and poverty strained the relationship between my parents, leading to unrest and frequent quarrels.

Amid these difficulties, my grandmother learned about CSS HoB (Home of Blessings). She made great efforts to admit me there. Since then, CSS has provided me with invaluable support, especially regarding educational expenses and overall well-being. I continue to receive these vital resources for my education, significantly alleviating the financial burden on my family. Now that I am in higher education, I am receiving support from the Leadership Training Program (LTP). This program offers

stipends to help me continue my education. LTP focuses on the academic aspect and contributes to the spiritual development of individuals like me. It organizes various activities throughout the year, such as seminars, local gatherings, and cell group meetings, while maintaining direct connections with local churches and pastors.

My association with CSS has profoundly enriched my spiritual life. I have gained a deeper understanding of my religion and the Holy Bible. From there, I draw inspiration to live a life of faith in the Savior, the Lord Jesus Christ, and to follow His teachings. My stay at HoB was pivotal in improving my spiritual well-being and nurturing my physical and mental health. I have learned how to lead a beautiful and balanced life, resulting in a positive mindset.

Being part of LTP has granted me a clear understanding of society, teaching me how to interact politely and amicably with others. The most significant that I learned is the importance of self-discovery. I have come to know myself better, which has led to the development of my skills. I have learned to lead and share knowledge about a Christian's qualities with others. Most importantly, I have learned how to progress in life through perseverance and determination.



Hope Technical Institute

Technical education is an absolute necessity for an economy like Bangladesh. It plays a pivotal role in addressing unemployment and fostering economic progress, among other advantages. Moreover, technical education is vital for our country in attaining the Sustainable Development Goals (SDGs), particularly those related to economic growth and quality education. Establishing a robust technical education system and fostering skill development can pave the way for sustained economic growth. However, Bangladesh faces numerous challenges in its technical education sector. A significant number of individuals in the country opt for informal apprenticeships to acquire specific skills, such as carpentry, resulting in relatively low participation in formal technical education compared to developed nations. The traditional education systems, such as schools and madrasahs, continue to dominate the landscape, while the linkages between the formal economy and technical education systems remain tenuous. Consequently, the existing technical education framework requires time to adapt to the ever-evolving training demands of the professional world.

In 2006, the CSS Hope Technical Institute (HTI) embarked on its mission. The primary objective of this institute is to offer convenient access to technical

education and training opportunities for underprivileged individuals at minimal costs. HTI provides training in two main categories: Government courses and non-government courses. Government courses are more extensive, spanning two years and covering General Mechanics and General Electrical Works. In contrast, HTI offers 11 short courses, each lasting less than a year, including programs such as Electrical House wiring, Machinist, Refrigeration & Air conditioning, driving cum auto mechanics, Computer office application, Block batik, Tailoring & Dress Making, Motorcycle mechanic, Beautification, Food & beverage, and Fashion design. Additionally, the institute offers boarding facilities for students from remote areas. Beyond technical training, HTI also imparts soft skills training in morality, ethics, and values to help shape its trainees' overall character and personality. During the July 2022 to June 2023 session, a total of 554 students were enrolled in short courses, while 421 students graduated. In the same period, 64 students were enrolled in long courses, with 61 students graduating from these courses.

LIFE STORY



From Fisher boy to Mechanic: Saiful's Journey of Dreams and Determination

I am a boy from the fishing community of Jorsing village in Koyra on the shore of the Bay of Bengal. My father, Salam Mallik, is a fisherman, and like others, I used to go fishing with my father in my childhood. I saw my children like me, going to school wearing fancy dresses. I wanted to be like them, but my parents were not so well-off to send me to school.

I am Saiful Islam, and by the course of my life, I am now fortunate to be a trainee at CSS Hope Technical Institute. We have six members in our family. Our family lives through extreme hardship every day. Life has not been so easy for us. As a fisherman, my father earns very little. Despite all the problems, I managed to complete education up to Grade 5 by lending books from others and wearing old torn uniforms of others. But things became more demanding and more challenging, and I had to leave school and start working in a brick field to help my family financially. I helped my family with the bit of money I earned from tirelessly working a day. When there was no work in the brick field, I used to go fishing with my father.

However, seeing my strong desire and passion for doing something new, my parents encouraged me to go to Khulna City and pursue my dream. With this desire,

I was enrolled in a short course in Motorcycle Mechanic trade at Hope Technical Institute (HTI). Here, I started to learn about motorcycles, and I acquired the technical skills to solve any problem with a motorcycle. Now I can do that work by myself. I am very happy to be admitted to HTI. The learning environment is quite friendly for people like me. Our Motorcycle lab of HTI is well equipped with the necessary equipment. The teachers of our trade are very skilled and teach the lesson with much sincerity. They always give more emphasis on practical classes. The safety of students is taken seriously in practical courses. Besides we also learn about morality and workplace ethics.

I am very happy to have this opportunity to do this training from HTI. After the successful completion of my training from HTI, I will work in a motorcycle garage for a few years to gain more experience and save some money. I want to establish my own motorcycle garage. Everyone, please pray for me so that I can make this dream come true. By earning money through this work, I will be able to put a smile on my parents' faces. I am grateful to HTI for this opportunity. I pray to God to make HTI better. Thanks.



Job and Business Services

Based on the latest population census, Bangladesh currently boasts its largest-ever youth population. Individuals aged between 15 and 29 now make up approximately 28 percent of the total population, presenting a remarkable opportunity for the country's economic growth. Nevertheless, this path is not without its challenges. As indicated by the Labor Force Survey for 2016-17, a staggering 79.7 percent of the unemployed population falls within the young demographic. This status quo paints a stark picture of a nation failing to harness its most valuable resources fully. The youth's economic participation is hindered by a significant skills gap; a disparity between the skills offered by our education system and those sought after by employers in the job market.

The Job and Business Services (JBS) is an adjunct project of the Hope Technical Institute designed to assist Technical and Vocational Education and Training (TVET) and general graduates in securing more suitable employment in this highly competitive world. This service distinguishes Hope Technical Institute from other vocational and technical institutions in Khulna. JBS serves as a bridge for HTI and LTP graduates to connect with job opportunities after they complete their education. In today's fiercely competitive job market, finding a fitting job or establishing a business can be exceptionally challenging, particularly for recent

graduates who are unaccustomed to such competition. Consequently, they may easily become lost or misguided under this pressure due to a lack of proper guidance and direction. JBS aims to mediate for these individuals by helping them find jobs or providing coaching for starting their own businesses. With the direct assistance and guidance of JBS, 315 TVET graduates were employed and self-employed this year.

JBS establishes communication with job providers to obtain up-to-date information about their demands and prerequisites. Subsequently, JBS equips graduates with the necessary skill sets and links them with organizations that offer employment. Furthermore, JBS provides job-related training for graduates and assists them in securing financial support for entrepreneurial ventures. JBS maintains continuous contact with graduates and keeps their information up to date. In addition, JBS aids Hope Technical Institute in conducting market analysis and offers insights to tailor courses to meet employers' demands and requirements. It also strives for decent employment for graduates by ensuring fair labor conditions in workplaces such as workshops, factories, and other organizations. JBS conducts networking and lobbying meetings with employers to persuade them to implement necessary measures to ensure fair labor conditions for their employees.

LIFE STORY



From Struggles to Success: Shobnom's Journey with HTI and JBS

My name is Shobnom Mustary, and I live in Khulna. Back in 2022, I was a student at HTI (Hope Technical Institute). That year, I learned about fashion design thanks to an incredible opportunity provided by HTI in collaboration with the Bangladesh Women's Chamber of Commerce and Industry (BWCCI). Later, my connection with JBS (Job and Business Service) proved critical in my journey to success.

Before entering the fashion design world, I used to sew and practice something called Block Batik at home. However, my family and I were no strangers to the harsh realities of poverty. My family consisted of my husband, mother-in-law, son, and me, and making ends meet was a constant struggle. While at HTI, I gained valuable knowledge in various aspects of fashion design, such as Elements of Design, Fashion Illustration, Pattern Making and cutting, Product Design and development, Block Batik, and Basic Entrepreneurship Development. This education and exposure to the world of fashion instilled in me the courage to dream big and start my own business.

The Job and Business Service (JBS) played a pivotal role in bridging the gap between my training at HTI and my entrepreneurial journey. With the support and guidance of JBS, I decided to embark on this entrepreneurial

journey. I used my meager savings as the initial capital for my business venture, and slowly but steadily, I began building my own company, which I proudly named "SAMAROH." Alongside establishing my business, I launched an online page under the same name, "SAMAROH," and participated in public and private fairs with the continuous support of JBS. As time went on, my company gained recognition both online and offline. SAMAROH specializes in traditional clothing for women and kids, as well as bed sheets and warm winter clothing. These days, my company is thriving, earning me around BDT 30,000 each month. I have a dream, a vision to turn "SAMAROH" into a renowned brand someday, and I am well on my way.

In conclusion, JBS, in collaboration with HTI, has been a lifeline for graduates like me, offering guidance, support, and opportunities that have transformed lives and communities. I am a living testament to the benefits of their initiatives, and I hope that with the continued support and good wishes of people like you, my business "SAMAROH" will indeed become a big brand someday, and more individuals like me will find their path to success through the remarkable efforts of JBS and HTI.



Hope Polytechnic Institute

Technical education plays a crucial role in shaping the workforce and fostering human resource development in any nation. It serves as a cornerstone for enhancing productivity, which, in turn, elevates the overall quality of life for its citizens. In the contemporary era of rapid technological advancements, the cultivation of skilled and proficient individuals has become a pressing necessity. There exists an interplay between a country's technical education system and its socio-economic progress. The significance of technical education in the context of Bangladesh cannot be overstated, as it aligns perfectly with the global trends that emphasize the ever-growing demand for technical and vocational education and training. The appeal of polytechnic education in our nation is constantly increasing due to its potential to offer graduates enhanced income prospects in a relatively short timeframe and at a manageable cost.

Hope Polytechnic Institute (HPI) has been a beacon of higher technical education in the country's southwestern region, which administers a comprehensive four year Diploma-in-Engineering program accredited by the Bangladesh Technical Education Board. This institution represents a strategic intervention of the organization aimed at creating income generation and attaining self-sufficiency.

HPI serves as a center of excellence for young minds aspiring to carve out their careers within the technological sector. HPI offers specialized technical education across five disciplines: Civil, Electrical, Mechanical, Computer, and Textile engineering. The curriculum aligns with the guidelines established by the Bangladesh Technical Education Board (BTEB), ensuring that students receive an education relevant to industry standards. In addition to fostering technical prowess, this polytechnic institute recognizes the importance of English language proficiency in enhancing employability and thus provides specialized language instruction to its students.

HPI prioritizes the graduates of Hope Technical Institute in enrollment, further illustrating its commitment to creating a skilled, employable, and sustainable workforce that contributes to the country's technological advancement.

Student Status									
Technology	Semesters								Total
	1st	2nd	3rd	4th	5th	6th	7th	8th	
Civil	33	30	13	12	28	25	13	14	168
Computer	22	21	13	12	10	10	08	08	104
Electrical	41	38	12	12	29	29	33	33	227
Mechanical	34	30	13	12	25	24	24	23	185
Textile	23	17	00	00	04	04	00	00	48
Total	153	136	51	48	96	92	78	78	732



Reverend Paul's High School

Education in Bangladesh has made significant progress with a focus on universal primary schooling. While the country has been striving to recover from poverty, the "Education for All" campaign faces numerous challenges, including education inequality, unemployment, early marriages, and a shortage of educational materials. Currently, over 80% of children complete primary school, but concerns about the quality of education persist, as many students fail to transition to high schools or colleges. Despite free primary education and government-supplied textbooks, more than 4.3 million children aged 6-15 remain out of school. Furthermore, although school enrollment rates are relatively high, dropout rates are even higher, particularly in rural areas where poor school quality and inadequate teaching discourage parents from sending their children to school.

CSS initiative aiming to address these educational challenges is Reverend Paul's High School (RPHS). Founded by the visionary Reverend Paul Munshi in 1981, this government-registered institution has become a beacon of hope for those seeking quality education. It stands out as a testament to what can be achieved when dedicated individuals and organizations work tirelessly to make education accessible to all, regardless of social status or financial capacity.

This high school, operating alongside polytechnic and technical institutes, serves underprivileged families with quality education and strives towards creating a more equitable society. The school's top-ranking position among educational institutions in Khulna reflects its commitment to academic excellence. The school's physical infrastructure, including an L-shaped two-story building and a spacious playground enclosed by boundary walls, ensures a safe and conducive learning environment. These facilities are essential for fostering holistic development and providing students with a well-rounded educational experience. Moreover, the inclusion of a library and computer lab within the school's premises is a forward-thinking approach to broadening students' horizons and equipping them with the technological skills they need in the modern world. These resources play a vital role in shaping students into informed and tech-savvy individuals ready to meet the challenges of the 21st century.

With a dedicated team of 38 teachers, RPHS caters to 1104 students, offering a comprehensive educational journey from primary to secondary levels. This commitment to nurturing young minds and guiding them through their educational journey is commendable and underscores the school's dedication to fostering the next generation of Bangladesh's leaders and thinkers.



Hope Non-formal Pre-primary School

Education is constitutionally recognized as a fundamental right in Bangladesh, with universal primary education established as a national principle. However, the country's illiteracy rate has shown no significant decrease. Achieving formal education for all segments of society is an immense challenge, given that a substantial number of children are unable to attend school due to various reasons. Additionally, many of those who enroll ultimately drop out and do not return to school. Non-formal education is essential to address these issues. It is also imperative for individuals who have not had the opportunity to attend school, leading to their illiteracy due to a lack of formal education. The primary goal of non-formal education is to create alternative educational opportunities for children, adolescents, and adults deprived of formal education.

CSS, an innovative organization in the microcredit field, has taken various measures to enhance the overall socio-economic well-being of underprivileged communities. CSS aims to help them improve their living conditions by offering microcredit facilities. However, it has become apparent that education is indispensable for the children within these disadvantaged families. Without proper education, these families struggle to break free from the cycle of poverty. Nevertheless, education can pose a significant burden for these families as they grapple with the challenges of survival. Consequently, CSS has

introduced Hope Non-formal Pre-primary Schools (HNFPS) for the children of low-income parents who are participating in the microfinance program.

These HNFP Schools serve as a pathway and bridge to formal education. Children who participate in this program are assured admission to formal schools. Currently, 49 such schools are operational across the country, aiding 1,379 children of microfinance beneficiaries. While many development organizations and the Government of Bangladesh are involved in non-formal education efforts, these non-formal pre-primary schools stand out due to their distinctive features and operational approach. These schools are financially self-sustaining, being funded by the proceeds from the Micro Finance Program.

The impact of these schools is notable, as they engage parents in their children's education and instill in them an understanding of the significance of formal education in their lives. Consequently, parents are now motivated to ensure their children's education continues. Moreover, the schools organize awareness-raising sessions for parents on topics such as healthy lifestyles, basic hygiene, and the value of education for their children. These awareness-raising efforts have far-reaching effects on their lives, resulting in improved living conditions.

ECONOMIC DEVELOPMENT SECTOR





Micro Finance Program

Microfinance, a financial service that provides small loans, savings, and other financial products to low-income individuals and entrepreneurs, has played a significant role in the development of Bangladesh. This South Asian nation, with a population exceeding 160 million people, has been a pioneer in the field of microfinance and has demonstrated its transformative potential in uplifting communities from poverty. It's important to note that microfinance is not without its challenges. Nevertheless, the positive impact of microfinance on Bangladesh's development story cannot be denied. It has helped lift millions of people out of poverty, improved living conditions, empowered women, and contributed to the nation's overall progress. As Bangladesh continues to evolve and develop, microfinance remains an essential tool in its socio-economic transformation.

Since 1972, CSS has been dedicated to enhancing the quality of life for the people of Bangladesh following the Liberation War. Its initial focus was to provide microcredit support to individuals, especially rural women, in order to empower those affected by the war to become self-sufficient. Over the past fifty-one years, the Micro Finance Program (MFP) has become the organization's most prominent initiative. Today, MFP operates nationwide, with 222 branches in 29 districts, serving 375,633 beneficiaries in 7,088 villages and 1,339 urban areas.

Under this program, CSS extends micro-loans to impoverished rural women under favorable terms. The primary goal of the program is to help economically disadvantaged and marginalized individuals achieve financial independence and lead dignified lives. The provision of microcredit is closely linked to employment opportunities and the skills of individual borrowers.

Numerous individuals have benefited from this program and have managed to establish themselves socially and economically. MFP offers its clients a wide array of loan facilities, including general loans, small business loans, Small and Medium Enterprises Development loans, and loans for agriculture and fisheries.

Beyond offering financial support, MFP also provides regular encouragement and follow-up to ensure that the loan funds are used effectively. The program strongly emphasizes knowledge-sharing, covering topics like health, sanitation, hygiene, HIV/AIDS, and children's education. The program staff is trained to offer one-on-one or group counseling to assist borrowers in enhancing their skills and knowledge. By empowering borrowers, our microfinance program contributes to the beneficiaries' long-term economic stability and social progress.

LIFE STORY



From Salesman to Successful Entrepreneur: Bishwajit's Journey with CSS

I'm Bishwajit Kumar Dutta, and I'd like to share the story of my journey from a young salesman to an entrepreneur in the clothing business. It all began when I was 30 years old, with a dream to make a mark in the clothing business.

I was raised in the village of Sachibunia in the Upazila of Batiaghata, Khulna, by my father, Onath Kumar Dutta. My journey into the clothing business started after completing my secondary school education. In 2010, I took on a job as a salesman at a clothing store in Khulna New Market, even though the salary was modest. I was determined to learn the ins and outs of the clothing business. For six years, I worked tirelessly at that store. Frustrated with a very low income, I decided to take control of my destiny. I understood the clothing business well, but capital was the only thing holding me back.

In 2017, I decided to take a leap of faith. With the little money I had saved, I rented a shop in Sachibuniya Bazar and started my own clothing business. However, due to limited funds, I struggled to keep up with the demands of my customers. It was a challenging time, but I refused to give up. In 2019, I joined the CSS Micro Finance Program (MFP) and secured a loan, which allowed me to expand my business. I named my shop

"Janani Bastrayal." Although the initial sales were slow, I persevered and diligently paid back the loan installments.

My hard work paid off, and my popularity grew, along with my income. I used the increasing income to pay off the loans. Today, I earn between BDT 30,000 and 35,000 per month, and I'm living my dream. In 2021, I got married, and my family grew to include a lovely 9-month-old daughter named Anuradha Dutta. I run my business independently without any employees and couldn't be happier.

I attribute much of my success to MFP's loan facility and the entrepreneurship development training I received through the Harvest project in 2021 and 2022. These programs provided me with valuable insights into new business strategies and ideas that helped me retain customers and grow my business. This experience has taught me that similar initiatives are essential for creating employment opportunities for young people like me. Today, my dream of becoming a successful businessman has become a reality, thanks to CSS. I am immensely grateful for the support and opportunities that have transformed my life and allowed me to achieve my entrepreneurial aspirations.



HARVEST Project

Microcredit was initially introduced in the country with the intention of offering small loans to impoverished individuals who were typically excluded from conventional financial services. The program swiftly gained widespread recognition; however, its long-term impact has sparked considerable controversy. Typically, participants in the microcredit program require essential training and entrepreneurial skills to use borrowed funds effectively. Unfortunately, many of the underprivileged lack these necessary skills, potentially leading them to borrow more than they can feasibly repay, thus fostering dependence on MFIs and exacerbating their poverty. In response to this situation, the “Holistic Approach for the Rural Vulnerable Entrepreneurs through Sequential Training (HARVEST)” project was introduced as a training initiative designed to enlighten microcredit clients about the value of microcredit and its potential to alleviate poverty.

The HARVEST project aims to enhance beneficiaries' economic and spiritual well-being by cultivating leadership skills that can be readily applied in their local contexts. These training programs are targeted at supporting various beneficiaries, including Microcredit Group Leaders, Micro-Entrepreneurs, and Microcredit Group Members. This capacity-building project is

carried out in coordination with CSS's Micro Finance Program, and MFP staff administer the training due to their positive client relationships, fostering open and comfortable discussions.

This project aspires to enhance the skills of 26,640 beneficiary clients and 1,300 micro-entrepreneurs who obtain loans through CSS microfinance, all of whom have dreams of expanding their businesses and improving the living conditions of their families and communities. In the current year, the project successfully completed all training activities by June and is nearing the end of its five-year run despite numerous challenges, including the disruptions caused by COVID-19.

The project has validated its approach as micro-entrepreneurs are already reaping the benefits of transformative change. The tangible impact of the training is now clearly visible in the lives of women.

These women have experienced remarkable improvements in their quality of life, fostering greater self-worth and empowerment through newfound knowledge and skills. Their participation in training sessions has elevated their status within families and communities, earning them due respect. Notably, these women are now more committed to ensuring education for their children, particularly for girls.

LIFE STORY



From Tragedy to Triumph: Rani Mondal's Journey of Resilience and Entrepreneurial Success

My name is Razu Rani Mondal, and I live in Madra village in Tala Upazilla, under the Satkhira district. I have faced many challenges throughout my life, but the most significant one occurred two years ago when I lost my husband, Dhiraz Mondal, who used to work as a day laborer to provide for our family. In 2018, he started a small tea stall next to our house. Alongside his day laborer responsibilities, he managed to run the tea stall in the evenings, helping us make ends meet. However, our lives took a devastating turn when the COVID-19 pandemic hit in 2020. Dhiraz struggled to find day laboring work, and our tea stall saw a severe decline in customers. Tragically, Dhiraz contracted the virus and passed away. I was left devastated and unsure of how to secure our family's future. Eventually, I decided to take over the tea stall to support my family.

Despite my dedication, the income from the tea stall alone was insufficient to meet our needs, and I was worried about my son's education. In this difficult situation, I turned to CSS MFP for help. I enrolled and obtained a loan of BDT 35,000. With this financial support, I started fish cultivation by digging polders on a piece of land inherited from my late husband. Combining the revenue from the tea stall and the fish polders, I was able to sustain my family and meet our needs.

In 2022, I had the opportunity to attend the Entrepreneurship Development Training provided by the HARVEST project. Empowered by my newfound knowledge, I realized I could enhance my business further. So, I secured a loan of BDT 100,000 from MFP and diversified my tea stall by adding grocery items to our offerings. This initiative paid off, and I successfully built a loyal customer base for the grocery items. My monthly earnings from the tea stall and grocery sales amount to BDT 18,000-20,000. Additionally, my fish polders generate an income of BDT 10,000 per month, resulting in an average monthly income of BDT 30,000.

Over two years, I've transformed our family's circumstances through hard work, and the invaluable support I received from the HARVEST project. I want to express my gratitude and acknowledge the role of the HARVEST project in my accomplishments. I credit my success to the training and guidance I received, which inspired and motivated me to step forward and take calculated risks. I'm thankful for the blessings in my life and remain dedicated to continuing my business journey ahead.

MICRO FINANCE PROGRAM
At a Glance
Up to June - 2023

SL	Description	Total
1	Total Branch Offices	222
2	Total Zone	9
3	Total Region	37
4	Total District	29
5	Total Thana & upazila	212
6	Total Union & ward	1,339
7	Total Village	7,088
8	Total active group	
	: Small (General / Agriculture)	23,832
	: Small business	13,963
	: SMED (Small) 1	611
	: SMED (Small) 2	2,871
	: Refinance Scheme	-
	: Agri+Fish 1	49
	: Agriculture-2	348
	: Service Loan	18
	At the end of the month	41,692
9	Total active saver	
	: Small (General / Agriculture)	233,679
	: Small business	130,868
	: SMED (Small) 1	3,608
	: SMED (Small) 2	5,985
	: House Loan	-
	: Refinance Scheme	-
	: Agri+Fish 1	1,146
	: Agriculture-2	283
	: Service Loan	64
	At the end of the month	375,633
10	Savings balance	
	: Small (General / Agriculture)	1,712,580,143
	: Small business	1,253,275,258
	: SMED (Small) 1	82,433,733
	: SMED (Small) 2	119,519,845
	: House Loan	-
	: Refinance Scheme	-
	: Agri+Fish 1	33,031,173
	: Agriculture-2	1,444,938
	: Service Loan	13,775
	At the end of the month	3,202,298,865
11	Total active borrower	
	: Small (General / Agriculture)	188,238
	: Small business	112,706
	: SMED (Small) 1	2,711
	: SMED (Small) 2	5,297
	: House Loan	-
	: Refinance Scheme	-
	: Agri+Fish 1	1,034
	: Agriculture-2	240
	: Service Loan	36
	: MED Large	2
	: Water	4
	At the end of the month	310,268
12	Total Outstanding	
	: Small (General / Agriculture)	4,462,438,098
	: Small business	4,496,910,001
	: SMED (Small) 1	258,536,348
	: SMED (Small) 2	385,302,764
	: House Loan	-
	: Refinance Scheme	-
	: Agri+Fish 1	69,871,012
	: Agriculture-2	2,037,556
	: Service Loan	2,311,635
	: MED Large	2,116,923
	: Water	3,045,425
	At the end of the month	9,682,569,762
13	Rate of recovery	107.52%
14	OTR (On Time Repayment Rate)	97.37%
15	Total number of staff in Micro Finance Program (Male: 1,495 + Female: 279)	1,774

ENTERPRISE DEVELOPMENT SECTOR





Ava Center

The Ava Center, situated in Natun Bazar, a short fifteen-minute drive from the central hub of Khulna city, serves primarily as a training and resource hub. It offers clients a one-stop solution for training and accommodation needs. The primary clientele for this center consists of NGOs and like-minded organizations. It is the largest facility of its kind in Khulna, equipped with all the necessary amenities to serve as a training and conference venue. Since its establishment in 2010, the Ava Center has positioned itself as a top-tier and highly sought-after destination, not only in the city but also nationwide, owing to its exceptional services and warm hospitality. This establishment holds the distinction of being an officially recognized accommodation with United Nations clearance, further affirming its status as a reputable venue.

CSS once operated a training center known as the "Ava Conference Center (ACC)," which had limited facilities and resources. The concept of the Ava Center was born out of the realization of the need to conduct training sessions, seminars, and workshops to enhance the skills of NGO staff. ACC was established and named in honor of Mrs. Ava Munshi, the wife of CSS founder Rev. Paul Munshi. ACC quickly gained popularity among its clients and showed promising income potential. In response to the growing demand, ACC's capacity was

expanded and restructured, becoming the Ava Center, inaugurated in 2010.

Ava Center offers a range of facilities, including air-conditioned rooms, conference and training spaces, and a spacious dining hall. This six-story building is known for its impressive exterior and interior decor. It has the capacity to host multiple training sessions and conferences concurrently. It enjoys consistently high demand, with nearly 100% occupancy throughout the year. During this year, the training venue was utilized 994 times, and residential rooms were occupied 10,228 times. The income generated from this facility is instrumental in bridging the funding gaps in other humanitarian projects. This sustainable approach benefits the organization and contributes to the broader community by supporting their vital work.

As CSS's work continues to grow and expand, the Ava Center stands as a testament to its commitment to capacity building and providing essential resources to NGOs and organizations, furthering their impact on the communities they serve. The Ava Center transcends the traditional role of meeting and conference facilities, acting as a catalyst for exchanging ideas, disseminating knowledge, and promoting community development, aiming to shape a brighter and more sustainable future.



CSS Ava Center

We offer the following facilities:

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

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

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

1. **11** Suite Rooms with AC, TV, Intercom and Refrigerator for couple occupancy.
2. **47** Deluxe Rooms with AC, TV and Intercom for twin occupancy.
3. **01** Deluxe Rooms with AC, TV and Intercom for single occupancy.
4. **12** Classic Rooms with TV and Intercom for four occupancy.
5. **02** Classic Rooms with TV and Intercom for three occupancy.

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

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

OUR SPECIAL FACILITIES:

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

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

Be our clients to help the poor with us



Printing Press

The operations of the Printing Press started in 2015, and since then, it has garnered a significant and positive response from customers. Initially conceived to fulfill the organization's internal printing and publication requirements, the press quickly identified a thriving market among like-minded NGOs and began receiving recurring requests from external clients. Consequently, the press expanded its scope and started offering its services to a broader clientele. Furthermore, we have been actively seeking alternative sources of income to support its development projects and reduce its reliance on donors in the long term. Occasionally, despite the genuine need, projects have had to be phased out due to financial shortages or deficits. So, to address the fund deficit, CSS has initiated numerous income-generating projects, and one such successful endeavor is this printing press.

The Press primarily serves the needs of the NGO sector by providing top-notch printing services and recognizes the importance of organizations creating awareness materials, such as annual reports and brochures, to educate communities about their fundamental rights and contribute to fulfilling their missions and visions.

Distinguished by its commitment to quality, The Press has earned a strong reputation in the printing industry. A dedicated team of professionals administers the press under the guidance of an experienced manager who meticulously oversees each project. Client satisfaction is of paramount importance, and every effort is made to ensure that the final product aligns with the client's expectations. The Press carefully selects the appropriate paper, ink, and printing techniques to ensure a high-quality end product. Every detail, from color consistency to print resolution, is meticulously addressed to meet and exceed client expectations. This year is significant for the press as it reached the breakeven point, serving 32 organizational clients alongside individual clients.

The Press is committed to delivering products promptly to its customers. Recognizing the time-sensitive nature of the NGO sector, the press has developed an efficient production process that ensures the timely delivery of top-quality products. The Press team is dedicated to upholding the art of printing with creativity and elegance while placing client satisfaction at the forefront of its priorities.

SPECIAL DEVELOPMENT SECTOR





Disaster Management and Emergency Relief

Human suffering in Bangladesh during natural disasters in past years has been a poignant and recurring theme in the nation's history. Situated in a geographically vulnerable location, Bangladesh faces a myriad of natural calamities, including cyclones, floods, landslides, and river erosion, all of which have left indelible marks on the lives of its people. Cyclones have historically been one of the most devastating natural disasters in Bangladesh. The country is susceptible to frequent and severe cyclonic storms, such as the infamous Bhola Cyclone in 1970, which claimed hundreds of thousands of lives. The destruction caused by cyclones often leads to catastrophic flooding, displacing thousands from their homes and causing widespread destruction of infrastructure. The densely populated coastal regions are particularly vulnerable, making the impacts even more severe. Other frequent natural disasters in Bangladesh include floods, landslides, and river erosion. In the past, these disasters have caused the loss of lives and properties, particularly for marginalized communities, resulting in cyclical suffering with people struggling to rebuild their lives year after year.

CSS initially began as a relief organization, primarily focusing on addressing the urgent needs of victims of the Liberation War. Over time, it has transformed into a holistic development organization, yet it consistently

prioritizes disaster-related issues. Through years of humanitarian service to vulnerable and affected populations, we have amassed valuable experience in disaster response and recovery. In the southwestern coastal region of the country, we have established multiple cyclone shelter centers that are actively utilized by the local communities. We maintain a dedicated disaster response team, always prepared to intervene in any emergency situations, providing assistance both before and after disasters. CSS is at the forefront of shaping effective protection and coping strategies for disaster preparedness and management within local communities, contributing to the development of community resilience.

This year, we have been fortunate to experience a lack of significant disaster recurrences. However, it's worth noting that this particular year brought an extended, unseasonably cold winter, which proved challenging for those with limited means to acquire warm clothing. In response, we undertook a compassionate initiative by distributing blankets to the less privileged on the occasion of our esteemed founder's birthday. This act aimed to alleviate the hardship caused by the extended chilly season, highlighting our commitment to providing relief to those in need, particularly during trying times.

FINANCIAL REPORT

2022-23



Annexure-A1/2

**CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE, 2023**

	Notes	30-Jun-2023 Taka	30-Jun-2022 Taka
PROPERTIES AND ASSETS			
Non-Current Assets			
Property, Plant & Equipments	06.00	107,412,409	71,121,704
Current Assets			
Loan to Members	07.00	8,578,224,192	7,649,396,260
Short Term Investments (FDR)	08.00	615,744,387	592,566,040
Accounts Receivable	09.00	32,350,916	32,593,572
Advance, Deposits & Prepayments	10.00	40,419,174	28,608,677
Cash in Hand and Bank Balance	11.00	39,480,790	86,873,807
TOTAL PROPERTIES AND ASSETS		9,413,631,868	8,461,160,060
CAPITAL FUND AND LIABILITIES			
Capital Fund			
Fund	12.00	236,191,065	236,191,065
Cumulative Surplus	13(A)	3,742,469,392	3,425,555,436
Reserve Fund	13(B)	385,857,225	350,644,563
Short Term Liabilities			
Short Term Bank Loan	14.00	20,522,277	186,000,000
Short Term Others Loan	15.00	798,586,415	624,461,965
Current Liabilities			
Others Liabilities	16.00	381,055,218	317,217,060
Members' Savings Deposit	17.00	3,202,298,865	2,893,272,569
Accounts Payable	18.00	54,731,180	66,704,317
Loan Loss Provision	19.00	591,920,231	361,113,085
TOTAL CAPITAL FUND AND LIABILITIES		9,413,631,868	8,461,160,060

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, 2023




Mohd. Amir Ali, FCA
Enrollment Number: 508
Managing Partner
AKHTAR AMIR & CO.
Chartered Accountants
DVC: 2309250508AS915816

Annexure-A1/3

**CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE, 2023**

	Notes	2022-2023 Taka	2021-2022 Taka
Income			
Service Charges on Loan	20.00	1,833,071,909	1,417,683,518
Bank Interest		1,779,805	1,382,418
Bank Interest on FDR		40,375,126	38,675,728
Membership Fees		2,597,720	4,825,060
Others Income	21.00	25,485,357	21,182,608
Total Income		1,903,309,918	1,483,749,332
Expenditure			
Interest on Members' Savings	22.00	173,713,231	147,050,007
Salaries and Allowances	23.00	823,791,958	666,227,211
Training Expenses		2,416,694	696,534
Telephone and Postage	24.00	4,988,721	4,682,852
Repair and Maintenance	25.00	7,762,863	1,824,803
Utility/Service/Supplies	26.00	6,438,582	6,089,079
Printing and Stationary		9,339,254	7,972,919
Office Rent		10,921,346	10,828,438
Traveling and Food		10,784,659	9,086,944
Bank Charge/DD Charges		1,731,920	1,892,189
Meeting Expenses	27.00	313,586	174,691
Entertainment and Meeting		3,404,436	4,530,611
Newspaper and Publication		452,085	371,195
Others Loan Interest		75,686,051	47,780,429
Other Operating Expenses	28.00	81,509,206	64,826,021
License, Audit and Professional Fees	29.00	7,548,873	5,940,450
Loan loss Expenses		317,740,576	157,834,923
Depreciation (Schedule- A)		4,619,609	4,916,716
Total Expenditure		1,543,163,651	1,142,726,012
Excess of Income over Expenditure (Before Income Tax Provision)		360,146,267	341,023,319
Less: Income Tax Expenses		8,019,649	7,004,897
EXCESS OF INCOME OVER EXPENDITURE		352,126,618	334,018,422

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, 2023




Mohd. Amir Ali, FCA
Enrollment Number: 508
Managing Partner
AKHTAR AMIR & CO.
Chartered Accountants
DVC: 2309250508AS915816

Annexure-A1/4

**CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
RECEIPTS AND PAYMENTS STATEMENT
FOR THE YEAR FROM 01 JULY, 2022 to 30 JUNE, 2023**

	Notes	2022-2023 Taka	2021-2022 Taka
Balance as on 01 July, 2022		86,873,807	167,315,951
Cash in Hand		2,085,305	2,617,962
Cash at Bank		84,788,502	164,697,989
Receipts		20,267,009,501	16,897,994,371
Service Charges on Loan	20.00	1,833,071,909	1,417,683,518
Reimbursements		14,467,007,110	11,140,417,870
Bank Interest		1,779,805	1,382,418
Bank Interest on FDR		36,854,823	44,777,306
Membership Fees		2,597,720	4,825,060
Regulation and Duplicate Pass Book Sale		3,131,539	3,099,160
Other Receipts	30.00	3,922,566,594	4,285,809,039
TOTAL		20,353,883,308	17,065,310,322
Payments		20,314,402,517	16,978,436,515
Interest on Member's Savings		127,299,541	107,468,105
Interest on Loan		75,686,051	47,780,429
Salaries and Allowances		823,791,958	666,227,211
Office Rent		10,921,246	11,819,519
Printing and Stationary		9,339,254	7,972,919
Travel and Food		10,784,659	9,086,944
Telephone and Postage		4,988,721	4,682,852
Repair and Maintenance		1,839,503	1,395,259
Office Utility/Service/Supplies		6,438,582	5,097,998
Entertainment		3,404,436	4,530,611
Newspaper and Periodicals		452,085	371,195
Bank Charge		1,731,920	1,892,189
Training Expenses		2,416,694	696,534
Vehicle Maintenance and Fuel Cost		18,600,488	12,037,786
Meeting Expenses		313,586	174,691
Other Payments	31.00	19,208,844,920	16,091,261,823
License, Audit and Professional Fees	29.00	7,548,873	5,940,450
Balance as on 30 June, 2023		39,480,790	86,873,807
Cash in Hand		1,488,544	2,085,305
Cash at Bank		37,992,246	84,788,502
TOTAL		20,353,883,308	17,065,310,322

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, 2023




Mohd. Amir Ali, FCA
Enrollment Number: 508
Managing Partner
AKHTAR AMIR & CO.
Chartered Accountants
DVC: 2309250508AS915816

Annexure-A1/5

**CHRISTIAN SERVICE SOCIETY (CSS)
MICRO FINANCE PROGRAM (MFP)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE, 2023**

	2022-2023 Taka	2021-2022 Taka
A. Cash Flows From Operating Activities:		
Surplus for the year	352,126,618	334,018,422
Add: Amount Considered as non cash Items:	324,416,790	19,562,750
Loan Loss Provision	317,740,576	14,751,081
Depreciation adjusted during this year	2,056,604	(105,048)
Depreciation for the year	4,619,609	4,916,716
Loan Disbursed to Members	(15,395,835,042)	(12,599,440,000)
Increased in Current Assets	(11,567,841)	10,001,423
Increased in Current Liabilities	43,805,257	326,764,325
Net Cash used in Operating Activities	(14,687,054,217)	(11,909,093,080)
B. Cash Flows From Investing Activities:		
Acquisition of Property, Plant and Equipment	(44,436,127)	(15,916,319)
Sale of Property, Plant and Equipment	18,467,624	12,696,671
Investment	(23,178,347)	189,100,597
Net Cash used in Investing Activities	(49,146,851)	185,890,948
C. Cash Flows From Financing Activities:		
Loan Realized	14,380,073,680	11,263,109,456
Members Savings	309,026,296	381,661,669
Insurance	(291,925)	(2,001,137)
Fund	-	-
Net Cash used in Financing Activities	14,688,808,051	11,642,769,988
Net Increased/Decrease (A+B+C)	(47,393,017)	(80,442,144)
Add: Cash and Bank balance at the beginning of the year	86,873,807	167,315,951
Cash and Bank balance at the end of the year	39,480,790	86,873,807


Director-Finance



Executive Director


President

Signed as per our annexed report of even date.

Dated, Dhaka
20 September, 2023




Mohd. Amir Ali, FCA
Enrollment Number: 508
Managing Partner
AKHTAR AMIR & CO.
Chartered Accountants
DVC: 2309250508AS915816

CHRISTIAN SERVICE SOCIETY (CSS)
CONSOLIDATED STATEMENT OF FINANCIAL POSITION (EXCEPT MICRO FINANCE PROGRAM)
AS AT 30 JUNE, 2023

	Notes	30-June-2023 Taka	30-June-2022 Taka
ASSETS :			
Non-Current Assets			
Property, Plant and Equipment	3.00	168,953,430	163,784,602
Current Assets			
Inventories	4.00	3,010,614	2,709,920
Advance, Deposits and Prepayments	5.00	663,822,544	527,247,926
Short Term Investment in FDR	6.00	338,092,332	241,021,861
Cash and Bank Balance	7.00	71,183,171	39,724,835
Total Assets		1,245,062,092	974,489,144
FUND AND LIABILITIES :			
Fund			
Capital Fund	8.00	1,221,558,376	952,995,730
Current Liabilities			
Security Money	9.00	2,469,728	2,347,345
Other Liabilities	10.00	21,033,987	19,146,069
Total Fund and Liabilities		1,245,062,092	974,489,144

Attached notes form an integral part of these Financial Statement.

Signed as per our annexed report of even date.

Charles Indira Sarkar

Treasurer
Christian Service Society

Arc MUNDH

Executive Director
Christian Service Society

Saptam Biswas

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

Place: Dhaka
Dated: 22 November, 2023



CHRISTIAN SERVICE SOCIETY (CSS)
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (EXCEPT MICRO FINANCE PROGRAM)
FOR THE YEAR ENDED 30 JUNE, 2023


	Notes	2022-2023 Taka	2021-2022 Taka
INCOME :			
Foreign Donation		39,420,847	51,802,941
Local Donation		11,209,732	9,387,885
Contribution from Health Program	11.00	50,762,132	52,028,371
Contribution from Education Program	12.00	24,064,113	20,482,515
Contribution from Ava Centre	13.00	38,934,665	27,665,091
Contribution from Corporate Clients (Bank Interest)	14.00	17,246,264	17,115,455
Interest Income		49,810,040	34,017,336
Miscellaneous Income	15.00	168,315,967	78,453,690
Total Income		399,763,759	290,953,283
EXPENDITURE :			
CSS Ava Centre Expenses	16.00	28,906,061	24,594,890
Education & Leadership Training Program Expenses	17.00	63,801,465	60,423,009
Health Program Expenses	18.00	54,340,972	45,742,276
Fishing & Agriculture Project Expenses	19.00	364,239	392,536
Holistic Approach for Rural Vulnerable Entrepreneur through Sequential Training (HARVEST) Expenses	20.00	8,440,230	11,338,440
Overhead/Administrative Expenses	21.00	39,409,716	36,180,077
Total Expenditure		195,262,682	178,671,227
Excess of Income over Expenditure before Tax		204,501,077	112,282,056
Less : Income Tax Expenses	22.00	4,611,389	2,612,700
Excess of Income over Expenditure transferred to Fund Account		199,889,687	109,669,356

Attached notes form an integral part of these Financial Statement.

Signed as per our annexed report of even date.


Treasurer
Christian Service Society


Executive Director
Christian Service Society


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

Place: Dhaka
Dated: 22 November, 2023



CHRISTIAN SERVICE SOCIETY (CSS)

CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS (EXCEPT MICRO FINANCE PROGRAM) FOR THE YEAR FROM 01 JULY, 2022 TO 30 JUNE, 2023


	01-July-2022 to 30-June-2023 Taka	01-July-2021 to 30-June-2022 Taka
RECEIPTS :		
Balance as at 01 July, 2022	39,724,835	38,794,828
Cash in Hand	126,933	626,429
Cash at Bank	39,597,902	38,168,399
Receipts	1,144,124,639	794,254,448
Fund	50,244,097	41,618,197
Foreign Donation	39,420,847	51,802,941
Local Donation	29,638,594	28,500,882
Security Savings	458,390	603,005
Other Liabilities	45,723,000	39,529,823
FDR Encashment	126,081,706	102,283,735
Advance , Deposits and Prepayments	477,432,194	284,688,188
Sale of Inventories	11,961,980	11,808,849
Sale/Adjustment of Fixed Asset	14,030,650	3,656,370
Contribution from Health Program	50,762,132	52,028,371
Contribution from Education Program	24,064,113	20,482,515
Contribution from Ava Centre	38,934,665	27,665,091
Contribution from corporate clients (Bank Interest)	17,246,264	17,115,455
Interest Income	49,810,040	34,017,336
Miscellaneous Income	168,315,967	78,453,690
Total	1,183,849,474	833,049,276
PAYMENTS :		
Payments	1,112,666,303	793,324,441
Refund Security Money	336,007	226,930
Refund Other Liabilities	43,835,082	42,535,151
FDR Purchase	223,152,176	121,302,130
Advance, Deposits and Prepayments	614,006,813	418,722,047
Purchase of Inventories	12,262,675	10,869,645
Purchase of Fixed Asset	39,753,752	38,203,216
Ava Centre Expenses	23,077,635	18,859,990
Education & Leadership Training Expenses	59,543,185	55,986,899
Health Program Expenses	47,634,450	40,435,146
Fishing and Agriculture Project Expenses	351,844	378,050
Holistic Approach for Rural Vulnerable		
Entrepreneur through Sequential Training	8,338,274	11,211,194
Overhead/Administrative Expenses	35,763,020	31,981,344
Income Tax Paid	4,611,389	2,612,700
Balance as at 30 June, 2023	71,183,171	39,724,835
Cash in Hand	160,341	126,933
Cash at Bank	71,022,830	39,597,902
Total	1,183,849,474	833,049,276

Attached notes form an integral part of these Financial Statement.

Signed as per our annexed report of even date.


Treasurer
Christian Service Society


Executive Director
Christian Service Society


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

Place: Dhaka
Dated: 22 November, 2023





Christian Service Society (CSS)

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