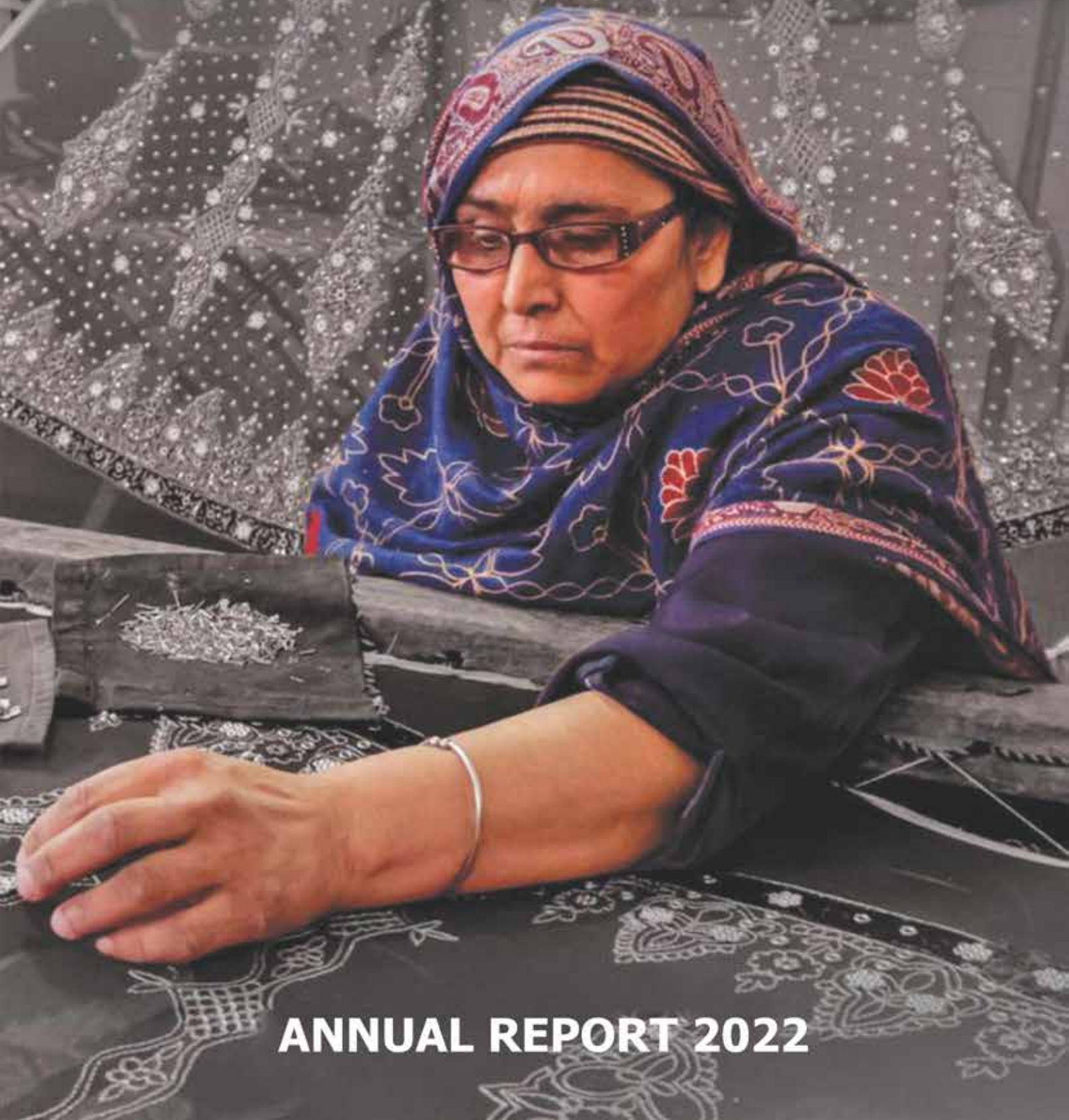




**CSC Empowerment &
Inclusion Programme**



ANNUAL REPORT 2022

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CEO'S MESSAGE

The year 2022 has been a challenging year for CSC-CEIP as it has been for the entire world due to the omnipresent devastating economic and environmental crisis. Pakistan faced a climate calamity as it faced one of the most devastating floods in history. The flood left millions homeless; with their crops, livelihood and lives disrupted. These people required immediate and thorough interventions to ensure their survival during this period of extreme crisis. CEIP with the help of its partners and donors decided to extend its help to these vulnerable communities and started a number of interventions to ensure their safety and wellbeing. CEIP continued disbursement to its clients as many people were losing their jobs and CEIP wanted to keep an avenue open for financial inflow for its clients during these trying times.

Despite challenging times CEIP has always tried to serve the community with integrity and dignity and also has tried to be a partner for them during their times of distress. Keeping that in view, the highlight for 2022, was our flood relief campaign. During the campaign, CEIP was at the forefront of the relief efforts and with the help of its partners was able to provide relief packages in the form of ration bags to the most affected beneficiaries. During the campaign, we had targeted over 2330 families with the ration drive and provided them with immediate relief to sustain them through these difficult times. The year 2022 was also the year when we recovered from the effects of Covid-19 and I am happy to report that despite the challenges faced in the previous two years, CEIP has normalized its routine operations and we are enhancing our work with the communities. The team of CEIP worked in difficult circumstances and continued to serve the communities with diligence and commitment. We believe that 2023 will be a year for growth for CEIP. As we head into the next year we are looking to continue with digitalization and new innovations. This year we will give a special emphasis to prioritizing renewable energy.

I would like to thank all our stakeholders for supporting us through these unprecedented times. I am very proud of my team, especially the field staff who did not hesitate and continued to give their best at work despite the risk. They not only followed the SOPs in their work routine but also guided our clients to observe the same in their day to day work routine.

Hoping for better times!

Shaista Jan
CEO- CSC and CEIP

ABOUT CSC

CSC Empowerment & Inclusion Programme, previously CSC established in 1989, is one of the pioneer organizations to provide microfinance to underprivileged households of Pakistan. In 2000, CSC received the seed money from Grameen Trust to start its first microfinance branch in Nishtar Town. This paved the way for CEIP's current Microfinance Network with 29 branches in Central and South Punjab, offering 9 different microfinance products to its clients catering to different niches within the sector. Enacting its vision to enable underserved communities to lead economically and socially prosperous lives, CSC has made multi-sectoral social development interventions, with emphasis on women empowerment, over the last 31 years. Utilizing various participatory development tools including formation of Community Based Organizations (CBOs), transfer of productive assets, vocational and enterprise development trainings, social awareness and sensitization sessions, CSC has implemented 18 projects in South and Central Punjab. These projects have catered to the health and hygiene, disaster management and rehabilitation as well as the educational needs of the region's inhabitants since 2004. Currently CSC is implementing "Promotion of Women Rights and Capacity Development within Punjab in 30 villages of Sheikhpura.

ABOUT CEIP

In 2015, the microfinance wing of CSC evolved into a separate legal entity, and became CSC Empowerment & Inclusion Programme (CEIP). With this, it assumed the responsibility of enhancing financial inclusion in the country. As CSC continues to focus on social inclusion and socio-economic development of marginalized communities, CEIP furthers the agenda of creating a financial environment that enables the poor to grow. Both entities maintain an underlying emphasis on women empowerment and development. The microfinance function of CEIP works as a broad-based mechanism for enabling financial inclusion of women, aimed at the emancipation of this oppressed section of the society and their inclusion in its economic fabric. With over 99% of its loans disbursed to women for establishing microenterprises, CEIP is driving economic reform by strengthening female participation and entrepreneurship. By harnessing the economic potential of women, CEIP is also facilitating societal transformation in the form of enhanced female mobility, access to public spaces, greater familial decision-making, and reduced occurrence of domestic violence.





OUR VISION

CSC visualizes communities that should be leading socially and economically prosperous lives.



OUR MISSION

Expanding quality social development support to under served and marginalized communities through innovative and participatory approaches.

- Enhancing financial inclusion in remote areas focusing on women-led small enterprises,
- To further the empowerment of women and youth.



OBJECTIVES

- Raise awareness, educate, motivate and organize target communities for an improved quality of life.
- To enable and encourage communities to become self-sustainable
- To train women as agents of change for socioeconomic development..



GOALS

Strengthening and empowering communities to solve their problems through collective action and community participation.

& CSC EMPOWERMENT INCLUSION PROGRAMME

OUR VISION

"No economically active poor will remain financially excluded in our programme."

OUR MISSION

To emerge as an outstanding microfinance institution offering a wide range of financial products and services to financially excluded segments of the society focusing women for micro and small enterprises, achieving sustainability and social performance

GOALS

- Enhancing financial inclusion in remote areas focusing on women-led small enterprises.
- Women and youth empowerment.

OBJECTIVES

- Enable target borrowers to start/expand their business.
- Offer innovative and need based financial products and services.
- Achieving 100% financial sustainability from microfinance operations.
- Provide financial and business education.



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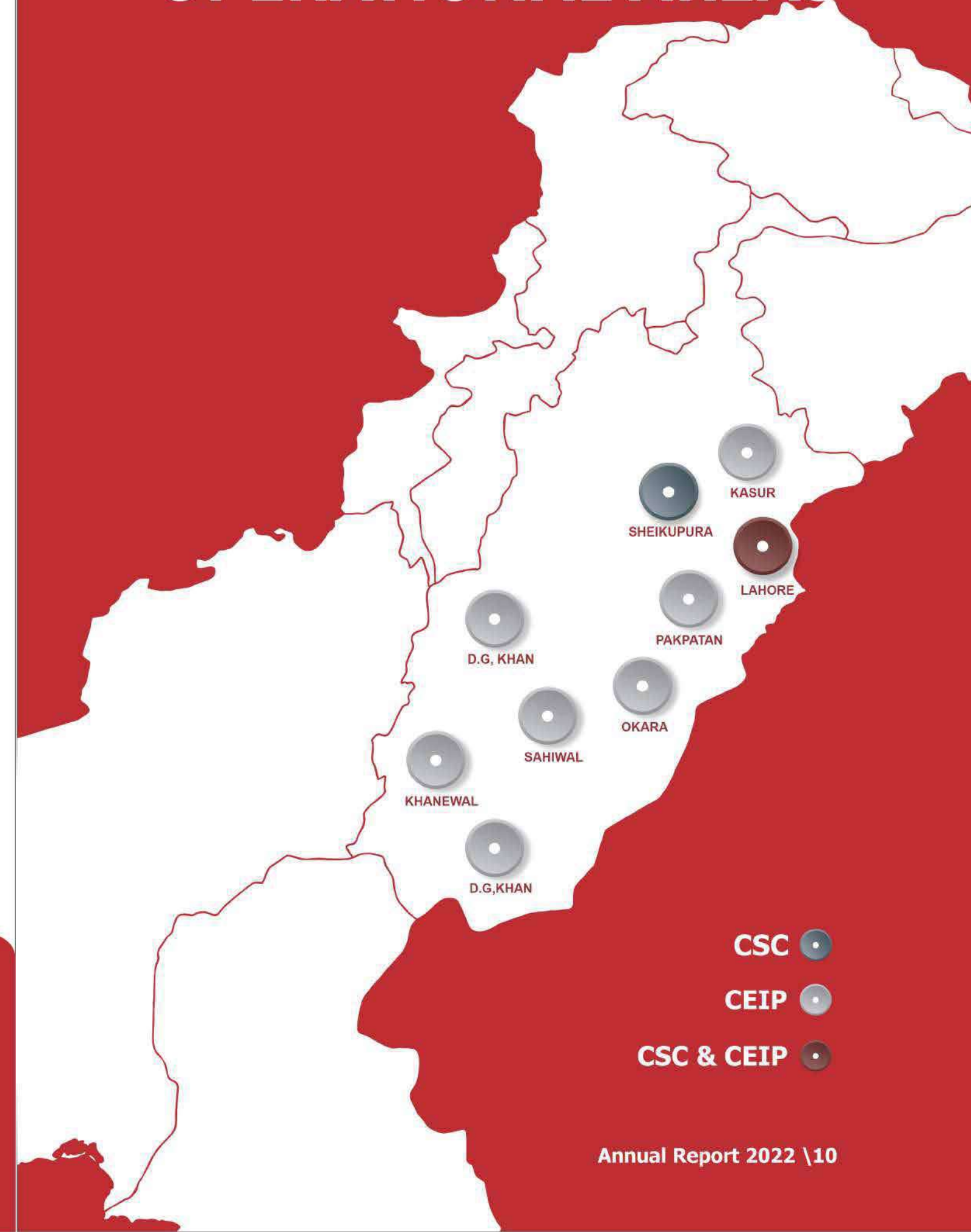
CORE VALUES

- Commitment to Vision and Mission
- Professionalism and Service Excellence
- Responsibility and Accountability
- Personal Development and Mentoring
- Teamwork and Trust Building
- Compliance of Policies and Processes
- Open Communication
- Integrity and Credibility
- Good Health and Wellbeing
- Decent Work and Economic Growth
- Quality Education
- Affordable and Clean Energy
- Gender Equality
- Partnership for the Goals
- Reduced Inequality
- No Poverty

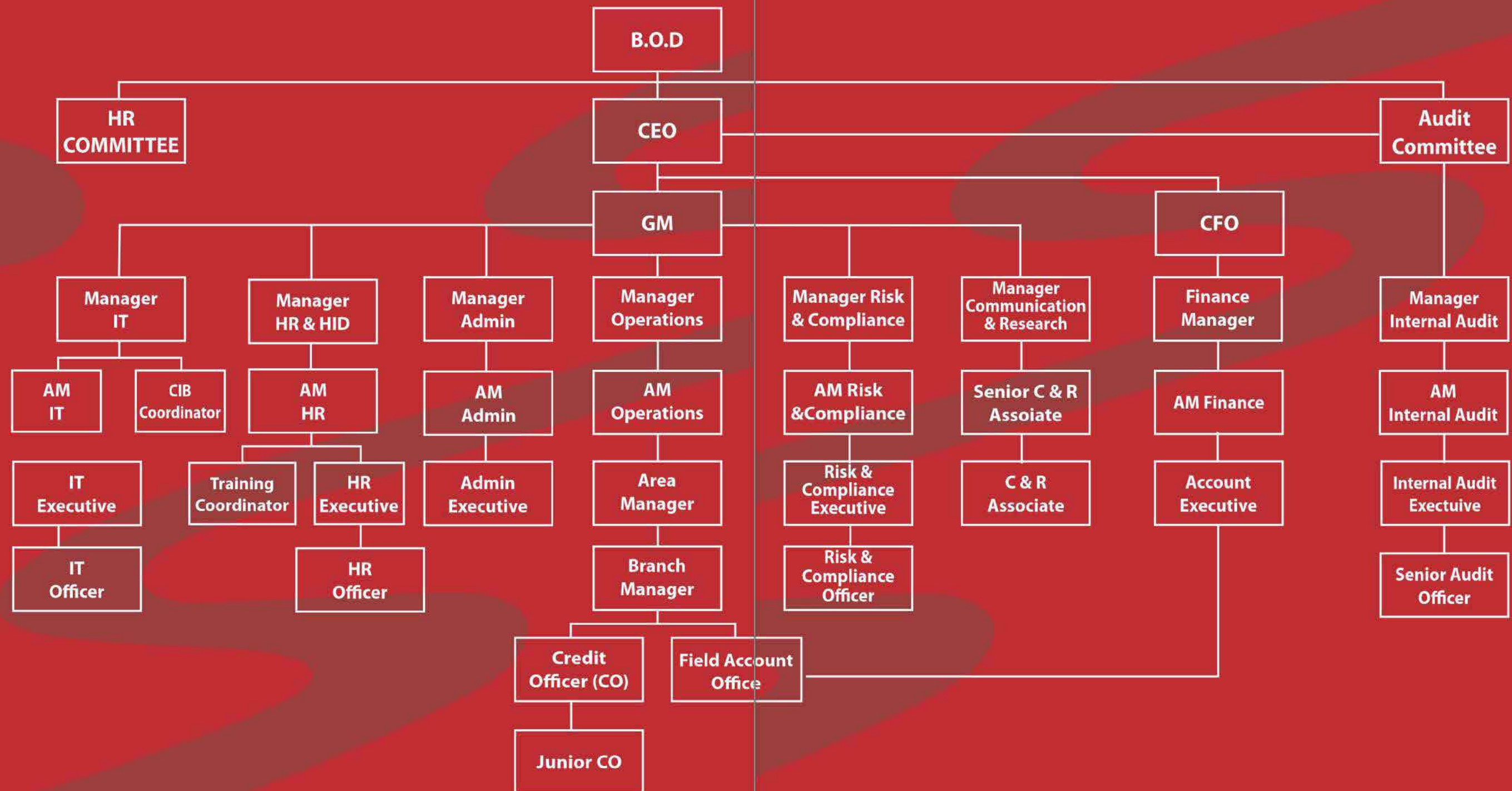


“IT HAS BEEN A CHALLENGING JOURNEY MADE EASY BY THE UNDYING **COMMITMENT** OF THE HARDWORKING AND MOTIVATED TEAM”

OPERATIONAL AREAS



ORGANIZATIONAL STRUCTURE ORGANOGRAM



OUR TEAM



Shaista Khalid Jan - CEO
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OPERATIONAL

OUTREACH

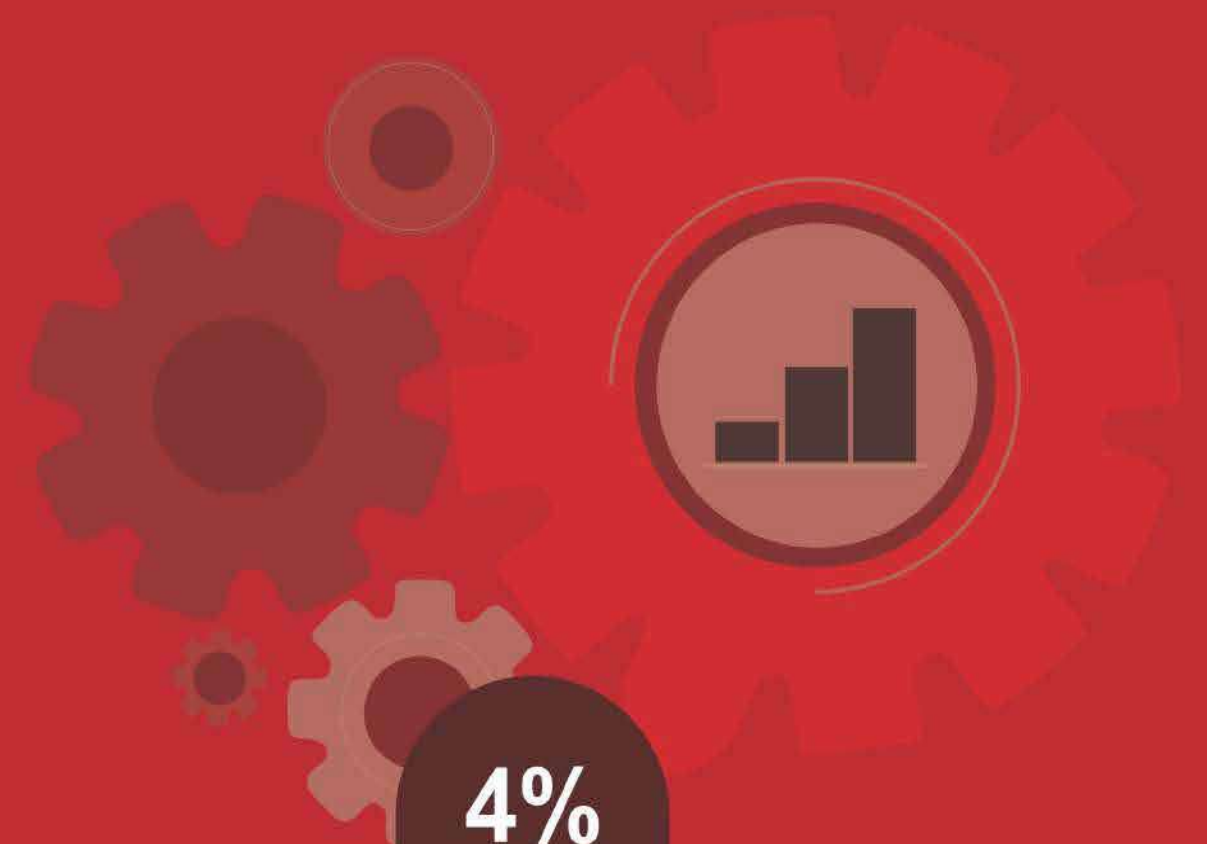
As at 31 December 2022

As at 31 December 2022

ITEMS	No of Active Clients	Outstanding loan portfolio (PKR)	Total Disbursement (PKR)	Served Clients (No)	Current Recovery Rate (%)	Portfolio at Risk (%)	Average Loan Size (PKR)
MC	29,044	1,061,635,352	13,425,162,000	303,562	99.0%	4.8%	36,553
MEL	8,337	614,203,363	2,081,425,000	15,998	99.8%	4.2%	73,672
GL	3,388	174,231,049	1,023,590,000	18,528	100.0%	0.0%	51,426
PMIFL	3,464	76,291,500	1,159,958,000	44,677	100.0%	0.0%	22,024
SEL	1,677	4,625,397	25,264,149	9,067	99.4%	2.0%	2,458
HIL	115	11,478,659	56,250,000	291	91.0%	9.0%	99,714
Rikshaw	19	1,072,467	3,609,563	44	100.0%	0.0%	56,446
Talcem	5	105,971	1,800,000	9	100.0%	0.0%	21,194
Total	46,049	1,943,643,758	17,777,058,712	392,176	99.0%	4.0%	42,208

SUMMARY

OPERATIONAL OUTREACH



No of
Active
Clients

46K



Outstanding
Loan Portfolio
(PKR)

1.9B



Total
Disbursement
(PKR)

17B



Served
Clients
(No)

400K



Current
Recovery
Rate (%)

99%



Portfolio at
Risk (%)

4%



Average
Loan
(PKR)

42K

CSC EMPOWERMENT & INCLUSION PROGRAMME

Operational Outreach
CEIP Client Portfolio
News and Events
Reproductive Health Trainings
CEIP's Solar Program
Voices from the Field
CEIP's Flood Relief Program



What does an average CLIENT look Like?

As per our mission to facilitate the economic empowerment of women in Punjab, CEIP conducts surveys on all incoming clients to determine their households assets and wealth. The survey is a collaboration between the **World Bank and the Pakistan Poverty Alleviation Fund (PPAF)** that gives policymakers and researches a standardized poverty assessment tool in Pakistan which is called the Poverty Scorecard. Below we provide a profile of our average client based on the analysis of **25,476** Poverty Scorecards of our clients dating back to **2013**.

THE AVERAGE CEIP CLIENT HAS:

- Never attended school
- 0-2 dependents at home
- Some children currently attend school

THEY HAVE:

Toilet
Fridge
Cooking Appliances
TV

DONT'T HAVE:

Heater
Air Condition
Car
Land

CEIP CLIENT PROFILE

NEWS AND EVENTS

We try our best to facilitate the customers for repayments via 1BILL invoice. Customers are able to repay their recoveries from multiple banking channels. Customer can repay their recovery at any conventional bank such as MCB, HBL, UBL, FBL etc. Customers can repay via multiple companies on the 1BILL channel like TCS, Leopard, Red Retails etc. Customers can repay via Banking Mobile apps, Microfinance wallets, etc. There are too many hurdles in recovery collection. Most of the banks refuse to collect a recovery. As result, cash recovery collects at branches which increases the risk. Now the client can repay their recovery using any of the 1BILL supported channels mentioned above. Clients can go to a bank or any company on 1BILL panel or any General/Mobile store, Clients can repay via their mobile wallet too like JazzCash, Easypaisa, UBL omni etc.



Project Name:

Repayment via 1Bill with Munsalik



SOLAR ENERGY AWARENESS RAISING SESSIONS AMONG COMMUNITY:

CEIP organized awareness raising sessions among the marginalised community in Lahore. The trainings included topic i.e:

- How to use solar products?
- What are the benefit of solar products in term of reducing electricity bills?
- How to produce electricity without paying bills and load shedding?



Branch Manager Development Program

Officials from different departments such as Operations, Audit, R&C, Finance, and HR trained branch managers on technical skills. This enhanced their productivity and professional skills to perform better in the field. At the end of the program, a post-training test was also conducted to check the learning level of the trainees. Participation certificates and outstanding performance shields were also bestowed upon the high achievers.

Renewable Energy Solar Staff Training

CEIP's solar department organized field staff trainings from time to time. This training pictured above was held in DG Khan to educate the staff about solar products usages and how to introduce these products in the community.





CEIP INAUGURATES NEW BRANCHES IN KHANEWAL

CEIP opened a new area in Khanewal. This area is based on 4 branches Khanewal, Khanewal-2, Chichawatni, and Mian Channu. Ms. Nayab Gohar Jan Head of Business Development, inaugurated these branches.



CHRISTMAS CAKES DISTRIBUTION

Cakes were distributed on Christmas by the Human Resources Department to the support staff members on their special day. This served as a way to share their happiness and make their day more special.



TRAINING OF NEWLY APPOINTED LOAN OFFICERS

CEIP organizes continued professional development trainings for its newly appointed CO's and JP's for better performance and professional development.



20 YEARS OF EXCELLENCE CREATING RESILIENCE AND ENABLING REHABILITATION

PMIC organized a seminar and Ms. Nayab Gohar Jan (Head of Business Development) represented CEIP in a panel discussion on women's empowerment. She was awarded for her excellent work in representing women and their problems brilliantly.

CEIP STAFF RECREATIONAL TOUR



REPRODUCTIVE HEALTH AND HYGIENE

CSC has been conducting female reproductive health training across Punjab in an effort to empower mothers and daughters to take charge of their health and well-being. Moreover, the idea of business opportunities to make reusable cloth pads on your own and sell them in their Communities was planted in their heads.

We invited 30+ women in every area. Age group of those women were 22- 65 years old. We first sent an invitation to all of the women who were associated with CSC on their respective days. Once all the women gathered, we had made arrangements of their sitting in our local CSC office, providing accessories such as chairs for sitting, fans and air cooler to make the room more airy and most important arranged multimedia where women could easily see the visualization of training on reproductive health. Then, the founder of 'Her Ground' Sadaf Naz, started an interaction with all women by sharing her story. Her story was so powerful and that is the best tool to break the ice with the respective audience. Due to lots of taboos and stigma associated with menstruation, pregnancy and contraceptives, women felt very shy in general to talk about reproductive health and problems associated with that.

Every session consisted of one hours and 30 minutes and she talked about periods, the female reproductive cycle, hormones, why periods occur every month, and what kind of hygiene products women can use, problems associated with reproductive health like polycystic ovarian syndrome, leucorrhea, endometriosis, cysts and menopause, mood swings, what kind of nutrition women should take. Moreover, they were taught how to make reusable cloth pads at home and how to do business of making reusable cloth pads at their areas to earn money and most importantly how to create job opportunities by making those reusable cloth pads. We had a segment of answers and questions. Many women asked questions on reproductive health and shared their experience during these sessions. We also did a 20 minutes activity of making reusable cloth pads in every workshop/session.

We have served the audience with refreshments at the end of every session because women came from faraway places and villages. We CSC believe that women can do anything if they are strong and healthy.



RENEWABLE ENERGY

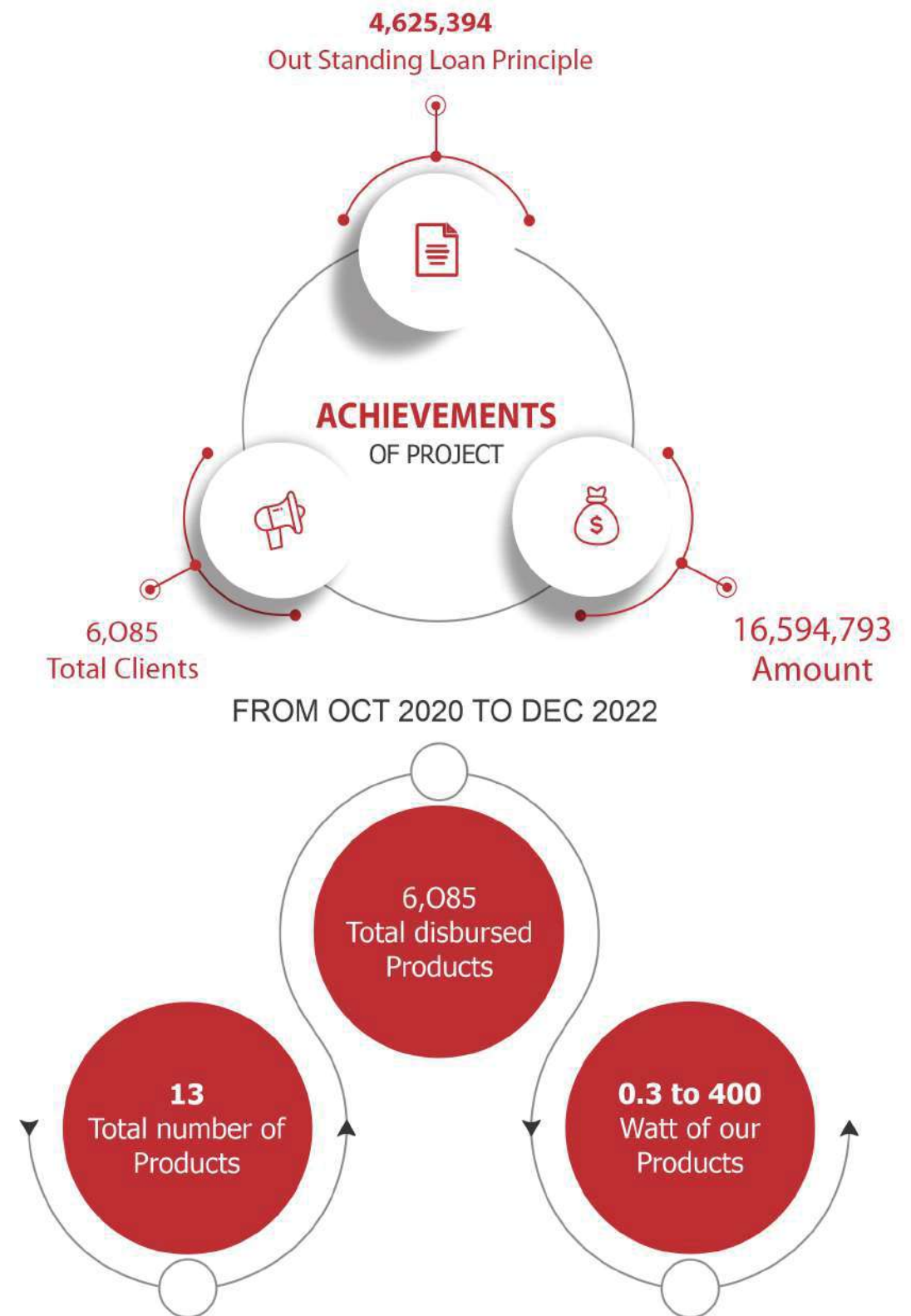
SOLAR PROJECT

CEIP initiated a renewable energy project in order to facilitate the low-income group among its beneficiaries and clients. This was done with the aim of improving their quality of life. This was especially the case in poor-grid areas, where the electricity infrastructure was unavailable or had high-intensity load-shedding. Furthermore, the project also targeted areas where power shortages were frequent and caused considerable hurdles in normal life. These areas include; DG Khan, Lahore, Kasur, Sahiwal, Okara, and Khanewal. CEIP initiated this program by itself and afterward the project was funded by PMIC and PRIME. CEIP has facilitated numerous clients through the solar project. The products under the solar project of CEIP are provided in easy installments. This ensures that a large number of economically vulnerable groups can benefit from the project and improve their quality of life by gaining access to cheap, renewable, and clean energy-producing resources and equipment such as torches, bulbs, pedestal fans, ceiling fans, solar panels, and batteries. The purpose of the project is to provide free electricity to vulnerable groups, in poor grid areas. This ensures that maximum benefit can be given to the most vulnerable groups while maintaining long-term project sustainability. This has a multi-pronged effect whereby beneficiaries of the solar project can avoid high bills through these CEIP initiatives, while also improving their access to information, and opportunities through gaining access to electricity. For the project, CEIP conducted numerous training sessions for its field staff so that they can provide better services and information to the clients. This makes the project more efficient. Moreover, in order to bring awareness regarding solar power and its benefits to the community. CEIP routinely conducts awareness-raising sessions regarding the potential of solar energy and its uses and benefits within the community. With these combined efforts, the interest of the community is increasing with regard to the solar project. The community has been taking advantage of this program and it has drastically reduced their electricity bills. This has greatly benefitted the community. Furthermore, the solar lights help the children of the clients fulfill their education needs by helping them study. During extremely hot summers in Punjab, solar-powered pedestal fans have been shown to be really effective in meeting the needs of the community by providing some relief during load-shedding and extreme heat and humidity.



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STATISTICS OF SOLAR



VOICE FROM THE FIELD



Saba Abdul Jabar

Saba's husband was in the business of jewelry making; however he passed away a year back. After the death of her husband, Saba took over the business and started running it herself. As a mother of three, it was necessary for Saba to provide for the three children. With time and effort, Saba started running the business successfully and is now supporting her children through what she earns from the business. Saba was a housewife before becoming a widow and when her husband passed away she was devastated. It was difficult for Saba to make the transition to a working lady and keep the business running for the sake of herself and her family, but with the help of CSC Loan, she was able to come back strong and get into the business of jewelry-making herself. Now, her brother-in-law is helping Saba in her business and Saba is now responsible for the provision of jobs for the bread and butter of thirty women who work from home and make jewelry for Saba, which she sells in Lahore's wholesale market (moti bazaar) which is one of the biggest jewelry markets in Pakistan. She has four workers working at her place and the rest work from home.

Shabana Shahid

Shabana has been in the business of making wooden stamps for fabric printing. After her marriage, Shabana's husband got addicted to heroin, stopped working, disappeared from the house for prolonged periods at a time, and started stealing from Shabana while also selling household items. For Shabana, things couldn't be worse, Shabana lives with her in-laws, but no one supports her financially. As a mother of three kids, the situation was extremely difficult for Shabana. Four years ago, when she was going through this crisis, Shabana heard about the CSC Women Empowerment Program and decided to apply for a loan to stabilize her business of creating wooden stamps for fabric printing. Her business was faltering at the time and she required some intervention to get it back on track. Shabana's loan was approved by CSC and with the help of the loan, she was able to get things in order. The business started improving and gradually she bought equipment, such as wood-cutting machines; which increased Shabana's working capacity and she was able to take in more orders, which resulted in her getting more profits. With these profits, Shabana was able to afford an education for her children and meet their daily demands. With the stabilization of her business, Shabana was able to start the treatment of her husband, who is now admitted to a rehabilitation center and is under care and supervision and on his way to recovery. Shabana tackles all the dealings of her business herself and tackles all these responsibilities over the phone. Shabana's business markets are mainly located in Karachi and Quetta. Her stock is delivered through TCS and other courier services.



Rukaya Bibi

Rukaya's husband is a farmer. Ruakaya has five children and it is not possible to sustain and support the children through the earnings of her husband only. Rukaya used to do crocheting as a hobby, however, once she saw that it was not possible to sustain the household with only her husband's earnings, she decided to start crocheting as a business. For this purpose, Rukaya wanted to get a loan. One day CSC team was visiting Rukaya's village to inform the people about the loan opportunity from CSC, Rukaya at the time heard about it and was inspired to take a loan to establish her crochet business. When Rukaya got the loan, she was finally able to properly start her crochet business. However, there was a problem as her work couldn't be sold in any market and she didn't have the finances to start her own business. But at the same time, there are families in her area and surrounding which give her orders for making things for their daughters' dowries. For example, things like bed sheets, table covers, pedestal fan covers, dressing table mirror cover etc are a big part of the dowry materials. Currently, Rukaya earns more than fifty thousand per month in profits and can sustain herself and her family through the earned profits she gets.



Shamshad Bibi

Shamshad Bibi bought a Biji Box 90 (3 lights and 1 pedestal fan of 80 watts 1 panel, and 1 battery) and she is satisfied with this product's progress. Our provided solar lights and fans helped her to continue her work during electricity Load shedding and even reduced her electricity bill.



SHAKEELA ASHRAF

Shakeela, a mother of four had her life shattered when her husband was diagnosed with Tuberculosis. The family was devastated as the father couldn't work anymore. They suffered tremendously and struggled with their very basic needs, including food. The food shortages and extreme poverty made surviving a difficult endeavor for the family. That's when Shakeela made a resolve to do something about her condition and thought about taking a loan to start her own business. But, Shakeela had no idea where she could get such a loan. During her search, she came across CSC and its loan program through the Women Empowerment Program. Shakeela took a loan from the CSC program and started the business of sweater weaving after getting the necessary equipment. After a while, the business started to flourish and Shakeela could fulfill the needs of her family and fulfill the household expenses from her work. During the same time, she started the treatment of her husband. At the same time, her children got admitted to school and Shakeela was able to afford their fees and other educational expenses. Thanks to the timely provision of the loan from CSC and Shakeela's efforts the household is running fine now. Shakeela now runs multiple businesses together, including, stitching shirts and trousers, making school bags, weaving sweaters, along with making reusable sanitary pads. Shakeela now has 15 female employees working from home for her. Shakeela works through her phone and books the orders through that. She now has a jockey and knitting machine to stitch clothes and weave sweaters

TARGETED INTERVENTIONS BY CEIP FOR FLOOD VICTIMS PAKISTAN

The 2022 floods in Pakistan left a trail of devastation. The floods disrupted and destroyed the lives of millions of people, causing immense destruction in their wake. The floods are said to have affected 33 million people, while according to estimates 1,739 have been killed. Moreover, the stats are absolutely grim, with around 20.6 million people requiring assistance. These floods also caused immense economic losses which are said to amount to 14.9 billion USD in damages and 15.2 billion in economic losses.

The flood which is considered the worst in the Country's history killed more than 1,500 people, more than 12,000 people were injured, nearly 24,420 livestock perished, and countless families were displaced and uprooted from their homes, villages, and communities. This deprived them of means to sustain themselves, and their livelihoods perished due to global warming, in which their role was a bare minimum.

The infrastructure was severely affected by the rains. Due to heavy rainfall and landslides, roads were swept away, bridges collapsed, and houses were surrounded by floodwater. The communities experienced flood-related diseases such as diarrhea, dengue, malaria. Malnutrition became an epidemic- due to the massive devastation to crops and livestock. Many lived in temporary shelters as their houses were destroyed during the massive flood in July and August. During these testing times for the community, CEIP resorted to using its resources to create a series of targeted interventions in order to provide some relief to the communities that were deemed highly vulnerable after the floods. These communities include the elderly, women, and children. They were at high risk and needed timely interventions in order to sustain themselves. CEIP & CSC has been on the ground to prevent the flood-affected people of Pakistan during this disastrous catastrophe and provided immediate relief to around 600 flood affected in the areas of DG Khan, Mehmori & Choti Zareen, Fazilpur, Basti Ghareeb Abad, Mehranwala Pind and Rajanpur. The relief was provided by distributing ration packets within the group of flood affected individuals. Furthermore, CEIP & CSC distributed house hold items; such as ladies suits, solar lights, tents, medicines, quilts, ladies items, mosquito repellent, and ladies & kids footwear. These items were selected after thoughtful considerations and feedback from the ground teams which highlighted the requirements of those effected by the floods. Moreover, CEIP created numerous interventions in different zones that were in the midst of this crisis in DG Khan and Fazilpur area. The area was also visited by CEIP CEO **Ms. Shaista Jan**, and the Head of Business Development **Ms. Nayab Jan**, who went out to the vulnerable flood victim females of the area and listened to their problems and grievances while extending support and giving them hope.

The team of CEIP with its resolve and experience managed to create and execute timely interventions to help the community in their time of need. The victims were left in a dire situation and had little if any hope. But, the timely support of CEIP gave them hope that was essential during this time of need.



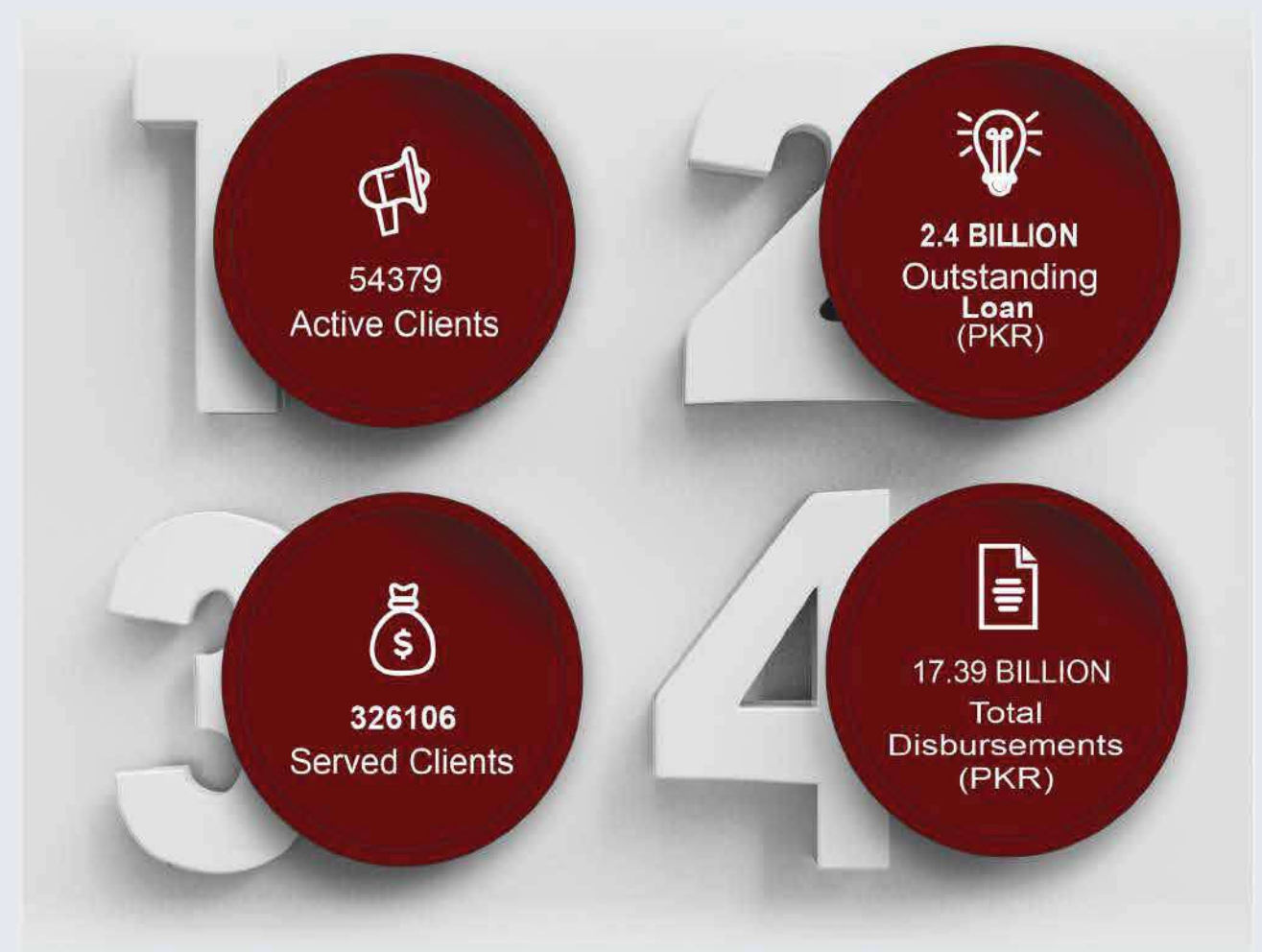
TARGETED INTERVENTIONS BY CEIP FOR FLOOD VICTIMS IN PAKISTAN



"The victims were left in a dire situation and had little of any hope. But, the timely support of CEIP gave them hope and the support that was essential during this time of need"



OUR IMPACT



COMMUNITY SUPPORT CONCERN

COMMUNITY SUPPORT CONCERN ACHIEVEMENTS
NEWS AND EVENTS
VOICES FROM THE FIELD

CSC

OUR ACHIEVEMENTS

CSC's project, Promotion of Women's Rights and Capacity Development (PWRCD) in Punjab has almost completed its first phase with the financial support of BROT. The project starting from November 2020 was implemented in 30 villages of Tehsil Ferozewala and Sharqpur, District Sheikhupura. The main purpose of this project was to eliminate domestic violence against women through awareness, legal assistance, and economic empowerment. Let's take a look at the achievements of this project as per external evaluator.

36.6%

Increase in women's inheritance right of property



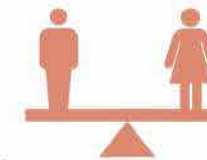
99%

Increase in registration of marriage



49%

Increase in women's ownership and control of property/assets



97%

Increase in women's education



80%

Increase in child birth registration



21%

Increase in women's mobility



51%

Increase in women's involvement in skill enhancement training



62%

Increase in status of women's CNIC



45%

Increase in women's access to health services



32%

Increase in women's inheritance right of property



Promotion of Women's Rights and Capacity Development in Punjab (PWRCD)

Community Support Concern firmly believes that the socio-economic development of women is only achievable through a collaborated effort by all concerned stakeholders. Working under this commitment and belief CSC is implementing the project of Promotion of Women Rights and Capacity Development in Punjab (PWRCD) in Sheikhpura with financial support from the Bread of the World. The project is of three years from November 2020 to October, 2023, It will be implemented in 30 villages of Tehsil Ferozewala and Sharqpur. The core purpose of the project is to eliminate domestic violence against women through the utilization of awareness, legal assistance, and economic empowerment.

GOAL:

The project contributes to achieving gender equality, and economic empowerment to reduce discrimination and violence against women and girls

1. Legal Assistance

Pakistan currently has 64% of the total population comprised of young people. CSC in its bid to organize that youth and provide them with awareness about Human Rights, Family Laws (Marriage Contract, Divorce act, Dowry, Maintenance law, Inheritance law etcetera) intends to organize sessions on Para legal training for the youth, both male and female. The trainings are facilitated by a female lawyer who has been working with CSC as a paralegal trainer. CSC also provides legal assistance to the victims of Violence against Women (VAW). There is a dedicated legal assistance cell that seeks to resolve cases of VAW at local level. After receiving legal assistance, the female victim of domestic violence is rehabilitated. CSC provides skill enhancement training and assists in setting up small businesses which makes them economically independent.



2. Economic Empowerment

A central prerequisite for women's empowerment is economic uplifting. With this understanding, CSC organized a training skill program for marginalized women to improve their economic condition. The program, under the title of the Skill Enhancement and Enterprise Development training program seeks to provide women with essential skills to enhance their opportunities for financial stability. Through the training, the women are able to start their own businesses such as kitchen gardening and livestock management are some of the trainings offered to rural women under their needs assessments.

3. Awareness Raising Program

CSC promotes gender equality, particularly in rural areas, and recognizes street theatre as an effective means of raising awareness. The project's street theatres focus on three themes women's economic empowerment, reproductive health rights, and girl child education. CSC also organized and trained locals for establishment community based organizations (CBO's). These CBO's are working for community development and reduce domestic violence against women at grass root level.

CSC has set up 30 community-based libraries in private and government schools in villages to promote book reading habits and increase knowledge on various topics, including current affairs and to give opportunities to girls and women to gain knowledge.



NEWS AND EVENTS

STUDENT PEACE CLUB & INTERFAITH HARMONY

CSC promotes tolerance, peace, and inter-faith harmony among children by starting 'Student Peace Clubs' in local government and private schools. These clubs help students learn about peace, conflict resolution, and taking action to improve the world. The program involved 297 teachers. The program works with both private and public institutions.



AWARENESS CAMPAIGN THROUGH STREET THEATRE PERFORMANCES

CSC conducted 45 theatre performances on women's economic empowerment, girl's education, and reproductive health in 30 villages, with a total of 2,190 attendees. Pre-theatre dialogues were organized to assess people's knowledge levels, and post-theatre dialogues were conducted to gather feedback. The performances aimed to promote women's empowerment and encourage girls' education and participation in economic activities.



NEWS AND EVENTS

REFRESHER TRAINING WORKSHOP WITH LOCAL RELIGIOUS LEADERS ON WOMEN'S RIGHTS

CSC promotes tolerance, peace, and inter-faith harmony among children.



LIVESTOCK MANAGEMENT TRAININGS



CSC provides domestic livelihood training programs for rural women to improve their income opportunities. 118 women participated in three training sessions focused on domestic livelihood management, including basic techniques and poultry farming. The majority of participants had received livestock in the previous year, enabling them to share their experiences and lessons learned.

NEWS & EVENTS

KITCHEN GARDENING TRAINING FOR FOOD SECURITY



CSC conducted four kitchen gardening training sessions for 160 rural women, teaching them basic techniques for domestic use and promoting organic food for their families. This activity is particularly effective for women living in remote villages

INTERNATIONAL WOMEN'S DAY CELEBRATION



CSC celebrates International Women's Day every year to highlight women's issues. In 2022, the event was organized in coordination with Naseerabad Welfare Society, and 250 women and girls attended. Women from different backgrounds spoke on women's rights and gender equality, and a poster competition on women's rights and violence against women was held for students, with winners receiving trophies to show appreciation for their efforts.

NEWS & EVENTS

RISK MANAGEMENT TRAINING IN BANGKOK



CSC's CEO, Ms. Shaista Jan, Training and Monitoring Officer Mr. Nasir Habib and Manager Finance & Accounts Mr. Muhammad Pervaiz attended a three day workshop on Risk Management in December, 2022 at Bangkok. It was organized by Bread for the World, a German organization for their partners working in Pakistan.

MATERIAL DISTRIBUTION TO VICTIM WOMEN OF VIOLENCE FOR THEIR REHABILITATION

CSC has been striving to serve the poor and vulnerable segments of communities since its inception. It has been noted that female victims of domestic violence did not go to court for legal assistance because they feel that they are not independent economically. When a woman comes back to their parent house they are thought of as extra burden. There fore CSC planned to rehabilitate these women through skill enhancement trainings. After getting trainings CSC provided assistance to set up their businesses. Till now 100 victims have received assistance. Now they are running their own business like salons, stitching centers, tuck shops, grocery shops and toy making.



NEWS & EVENTS

SKILL ENHANCEMENT & MARKETING ENTERPRISE DEVELOPMENT TRAININGS



CSC has conducted 15 Skill Enhancement trainings for women/girls to enable them to become the earning hand for their family and to establish their own home-based businesses



1. SABA AFTAB

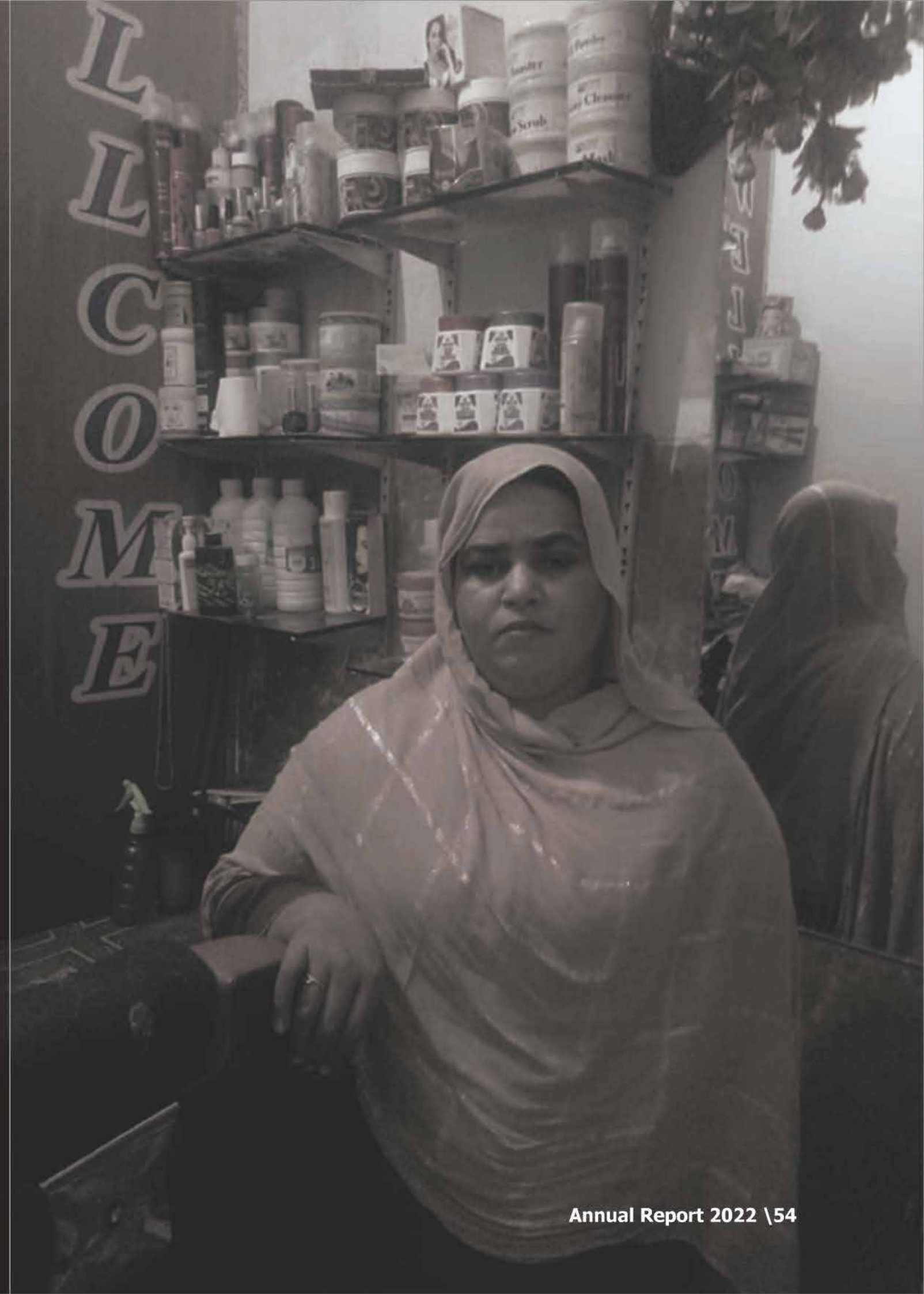
Saba Aftab runs a successful beauty salon from her home in Kot Abdul Malik, providing for her children and supporting her father financially. Despite the challenges of the COVID-19 pandemic, her business continued to thrive as women sought out her services during this time.

Saba, a beautician running her own business, was a victim of domestic abuse when she met CSC at a vocational institute. After giving birth to a daughter, her husband divorced her due to cultural norms preferring sons over daughters. Despite going through a period of self-doubt and hopelessness, with the help of CSC, she is now a survivor of domestic abuse.

Saba, a survivor of domestic abuse, attended skills enhancement training to improve her skills as a beautician. She later worked with CSC as a trainer and resource person for skill-enhancement training, and now she is giving training to 5 young girls at her salon to enhance her skills and teach others modern techniques.

Saba is planning to provide stitching training to girls in her area by setting up a small setup at her home. She is a competent and courageous woman who is finding new ways to support her children and wants to provide them with proper care as both a father and mother.

Saba aims to help girls who cannot leave their homes for training by providing them with skills training. She wants to secure their future and prevent them from going through the same struggles she faced. Saba is now living a content life with her children and father, and CSC appreciates her efforts and long-term planning for other females.





HAFSA NOSHEEN

Hafsa Nosheen, a tuck shop owner in her village, was a program beneficiary. She married a man who turned out to be a drug addict and was abusive towards her, causing her to give birth prematurely and requiring medical intervention. After her husband divorced her and died, she had no claim on his property.

Hafsa's mother-in-law had proposed to adopt her children and take care of their expenses, which she initially agreed to. However, she later found out that her daughter was being subjected to violent abuse by her guardians. Despite seeing happy faces during her visits, Hafsa became aware of the abuse and felt helpless.

However, one day when Hafsa was at home, her daughter, Anam surprised her at the door in a horrible state. She had a visible scar on her neck, as if someone had tried to hang her. Hafsa could not bear the sight of her daughter and fainted. Eventually, Anam's maternal grandmother took her in, comforted her, and inquired about her state. Anam told her grandmother that how her uncle "touched her" many times, not knowing the full grist of his gruesome crime. At just 10, Anam was sexually abused for over a year, threatened by her uncle of dire consequences if she told anyone. She was abused, video graphed, and humiliated, and then blackmailed by her uncle, who took advantage of her innocence.

With the help of CSC's lawyer Rahila, Hafsa filed a case against her in-laws and Anam's uncle. CSC is providing emotional support to Hafsa and supporting her case. Hafsa also participated in various trainings organized by CSC and received start-up kits and assets for her tuck shop.

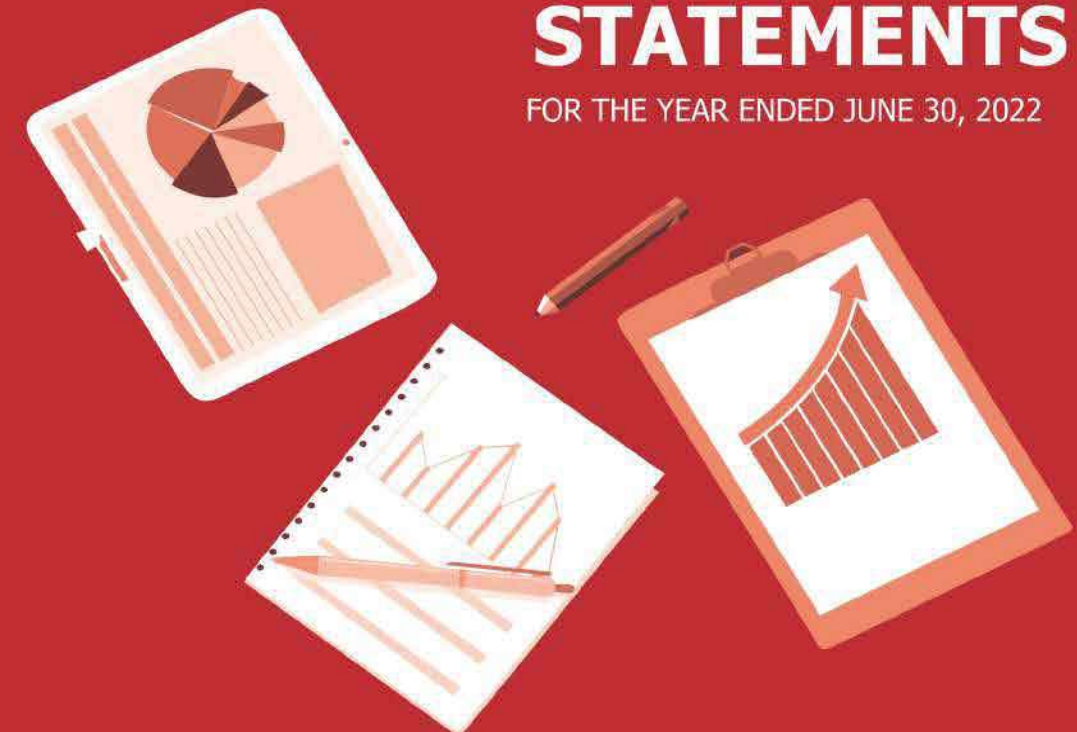
IRAM ARIF

Iram Arif is a widow living with her mother and step-father in village Wandala Dayal Shah 2, with a 7-year-old son. Her in-laws abused and tortured her, forcing her to return to her mother's house. To earn a living, she started stitching clothes for her neighbors but struggled to make ends meet. She attended an Enterprise Development Training by CSC's PWRCDC project team and after getting advice and consultancy from the team, decided to buy unstitched clothes to design and sell. She has been implementing this business model for over a year and has increased her monthly income from 5k to 10k-15k. She pays off her debts, contributes to household expenses, and saves money to buy a Joki machine. Iram is happy to no longer be dependent on her family



AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED JUNE 30, 2022



CSC EMPOWERMENT & INCLUSION PROGRAMME

(A Company setup under section 42 of the Companies Act, 2017)
AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2022

Independent Auditor's Report

To the members of CSC Empowerment and Inclusion Programme Report on the Audit of the Financial Statements

Opinion

We have audited the annexed financial statements of CSC Empowerment and Inclusion Programme (the Company), which comprise the statement of financial position as at June 30, 2022, and the statement of income and expenditure, the statement of comprehensive income, the statement of changes in fund, the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information, and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the audit.

In our opinion and to the best of our information and according to the explanations given to us, the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in fund and the statement of cash flows together with the notes forming part thereof conform with the accounting and reporting standards as applicable in Pakistan and give the information required by the Companies Act, 2017 (XIX of 2017), in the manner so required and respectively give a true and fair view of the state of the Company's affairs as at June 30, 2022 and of the surplus, other comprehensive income, the changes in fund and its cash flows for the year then ended.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code) and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the Director's report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Board of Directors for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the accounting and reporting standards as applicable in Pakistan and the requirements of Companies Act, 2017 (XIX of 2017) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Board of directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

MUNIFF ZIAUDDIN & CO
Chartered Accountants

Member Firm of
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We communicate with the board of directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

Based on our audit, we further report that in our opinion:

- proper books of account have been kept by the Company as required by the Companies Act, 2017 (XIX of 2017);
- the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in fund and the statement of cash flows together with the notes thereon have been drawn up in conformity with the Companies Act, 2017 (XIX of 2017) and are in agreement with the books of account and returns;
- investments made, expenditure incurred and guarantees extended during the year were for the purpose of the Company's business; and
- no zakat was deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980).

Other Matters

The financial statements of CSC Empowerment and Inclusion Programme for the year ended June 30, 2021 were audited by another auditor who expressed an unmodified opinion on those financial statements on October 21, 2021.

The engagement partner on the audit resulting in this independent auditor's report is Arqum Naveed.

Muniff Ziauddin & Co
Chartered Accountants

Place: Lahore

Date: 26 AUG 2022

UDIN Number: AR202210123APLzKEBoV

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2022

	Note	2022 Rupees	2021 Rupees
ASSETS			
Non-current assets			
Fixed assets	5	30,644,081	29,241,108
Right-of-use assets	6	52,857,078	36,928,932
Intangible assets	7	54,417	133,404
Long term micro credit portfolio	8	57,945,327	26,454,259
Long term loans	9	1,080,373	1,092,433
Long term security deposits		2,159,500	1,859,500
		144,740,777	95,709,636
Current assets			
Micro credit portfolio	10	1,767,447,704	1,456,832,164
Loans and advances	11	9,704,605	6,091,710
Short term deposits and prepayments	12	1,600,195	1,592,537
Service charges receivable on micro credit portfolio		47,175,285	28,521,837
Other receivables	13	25,174,262	25,415,499
Short term investments	14	66,681,034	66,182,534
Cash and bank balances	15	294,096,502	497,900,417
		2,211,879,587	2,082,536,698
Total assets		2,356,620,364	2,178,246,334
LIABILITIES			
Non-current liabilities			
Long term financing - secured	16	1,235,775,736	413,307,247
Lease liabilities	17	34,343,187	33,614,647
Deferred credit - grants	18	668,623	2,521,398
		1,270,787,546	449,443,292
Current liabilities			
Accrued and other liabilities	19	13,392,746	9,801,478
markup	20	68,637,691	39,032,809
borrowings -	21	125,000,000	150,000,000
Current portion of non-current liabilities	22	494,511,680	1,156,580,996
		701,542,117	1,355,415,283
Total liabilities		1,972,329,663	1,804,858,575
Net assets		384,290,701	373,387,759
REPRESENTED BY:			
Fund		384,290,701	373,387,759
CONTINGENCIES AND COMMITMENTS			
	23		

The annexed notes, from 1 to 42, form an integral part of these financial statements.


CHIEF EXECUTIVE


DIRECTOR

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED JUNE 30, 2022

	Note	2022 Rupees	2021 Rupees
INCOME			
Service charges		520,920,759	403,127,037
Risk coverage fee		13,393,388	10,021,513
Loan processing fee		73,621,033	50,104,615
Amortization of deferred credit - grants	18	16,445,392	11,734,958
Other income	24	35,594,822	26,953,571
		<u>659,975,394</u>	<u>501,941,694</u>
EXPENDITURE			
Direct program costs:			
Salaries and other benefits	25	205,417,910	174,768,780
Operational costs	26	86,998,126	73,180,684
Provision made against non - performing loans - net	27	92,643,446	52,232,661
Trainings and workshops		2,463,005	2,951,970
Financial and other charges	28	228,245,882	155,704,522
		<u>615,768,369</u>	<u>458,838,617</u>
General administrative and management expenses	29	33,304,083	26,538,295
Surplus before taxation		<u>10,902,942</u>	<u>16,564,782</u>
Taxation	30	-	-
Surplus for the year		<u>10,902,942</u>	<u>16,564,782</u>

The annexed notes, from 1 to 42, form an integral part of these financial statements.

Shanta Jan

CHIEF EXECUTIVE

[Signature]

DIRECTOR

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF CHANGES IN FUND
FOR THE YEAR ENDED JUNE 30, 2022

	Fund	Accumulated surplus	Total
	-----Rupees-----		
Balance as at June 30, 2020	212,096,844	144,726,133	356,822,977
Surplus for the year	-	16,564,782	16,564,782
Other comprehensive income for the year	-	-	-
Total comprehensive income for the year	-	16,564,782	16,564,782
Balance as at June 30, 2021	212,096,844	161,290,915	373,387,759
Balance as at July 01, 2021	212,096,844	161,290,915	373,387,759
Surplus for the year	-	10,902,942	10,902,942
Other comprehensive income for the year	-	-	-
Total comprehensive income for the year	-	10,902,942	10,902,942
Balance as at June 30, 2022	<u>212,096,844</u>	<u>172,193,857</u>	<u>384,290,701</u>

The annexed notes, from 1 to 42, form an integral part of these financial statements.

Shanta Jan

CHIEF EXECUTIVE

[Signature]

DIRECTOR

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2022

	2022 Rupees	2021 Rupees
Surplus for the year	10,902,942	16,564,782
Other comprehensive income / (loss):		
Items that will not be reclassified to income and expenditure statement	-	-
Items that may be reclassified subsequently to income and expenditure statement	-	-
Total comprehensive income for the year	10,902,942	16,564,782

The annexed notes, from 1 to 42, form an integral part of these financial statements.


CHIEF EXECUTIVE


DIRECTOR

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2022

Note	2022 Rupees	2021 Rupees
CASH FLOWS FROM OPERATING ACTIVITIES		
Surplus before taxation	10,902,942	16,564,782
Adjustments for non-cash and other items:		
Depreciation on operating fixed assets	7,752,055	7,423,173
Depreciation on right-of-use assets	17,120,470	12,935,370
Amortization of intangible asset	78,987	85,653
Loans written off against death cases - IFL Program	60,000	129,000
Security deposits written off	-	154,000
Grant receivable from donor written off	-	3,725,949
Provision made against non - performing loans - net	92,643,446	52,232,661
Financial charges on lease liabilities	7,313,455	7,009,264
Financial and other charges	220,932,427	144,686,309
Profit on debt instrument	(5,190,992)	(7,697,981)
Amortization of deferred credit - grants	(16,445,392)	(11,734,958)
Gain on termination of lease liabilities	(175,962)	(540,680)
Gain on disposal of operating fixed assets	(1,099,413)	(484,950)
	322,989,082	207,922,810
Cash flow before working capital changes	333,892,024	224,487,592
Increase in current assets		
Micro credit portfolio - net	(435,559,354)	(174,124,450)
Loans and advances	(3,600,835)	(3,473,861)
Short term deposits and prepayments	(7,658)	15,099,869
Service charges receivable	(18,653,448)	12,708,464
Other receivables	1,506,396	550,891
	(456,314,900)	(149,239,087)
Increase in accrued and other liabilities	3,591,268	1,609,636
Cash (used in) / generated from operations	(118,831,608)	76,858,141
Long term security deposits - net	(300,000)	(229,000)
Financial charges paid	(190,578,245)	(165,516,343)
Taxes paid	(616,533)	(539,268)
Net cash used in operating activities	(310,326,386)	(89,426,470)
CASH FLOWS FROM INVESTING ACTIVITIES		
Payment for acquisition of operating fixed assets	(10,097,615)	(5,990,282)
Capital expenditure on right-of-use assets	(9,768,803)	-
Proceeds from sale of operating fixed assets	2,042,000	1,562,500
Short term investments made	(147,500,000)	(641,000,000)
Short term investments matured	152,192,492	623,835,283
Net cash used in from investing activities	(13,131,926)	(21,592,499)
CASH FLOWS FROM FINANCING ACTIVITIES		
Long term loan obtained from PMIC	1,200,000,000	400,000,000
Long term loan repaid to PMIC	(1,030,000,000)	(265,000,000)
Long term loan obtained from National Bank of Pakistan	-	30,834,000
Long term loan repaid to National Bank of Pakistan	(18,345,179)	(7,708,500)
Short term borrowings - net	(25,000,000)	150,000,000
Grants received	13,943,991	7,582,891
Rental payments made against lease liabilities	(20,944,414)	(14,839,061)
Net cash generated from financing activities	119,654,398	300,869,330
Net (decrease) / increase in cash and cash equivalents	(203,803,915)	189,850,361
Cash and cash equivalent at the beginning of the year	497,900,417	308,050,056
Cash and cash equivalent at the end of the year	294,096,502	497,900,417

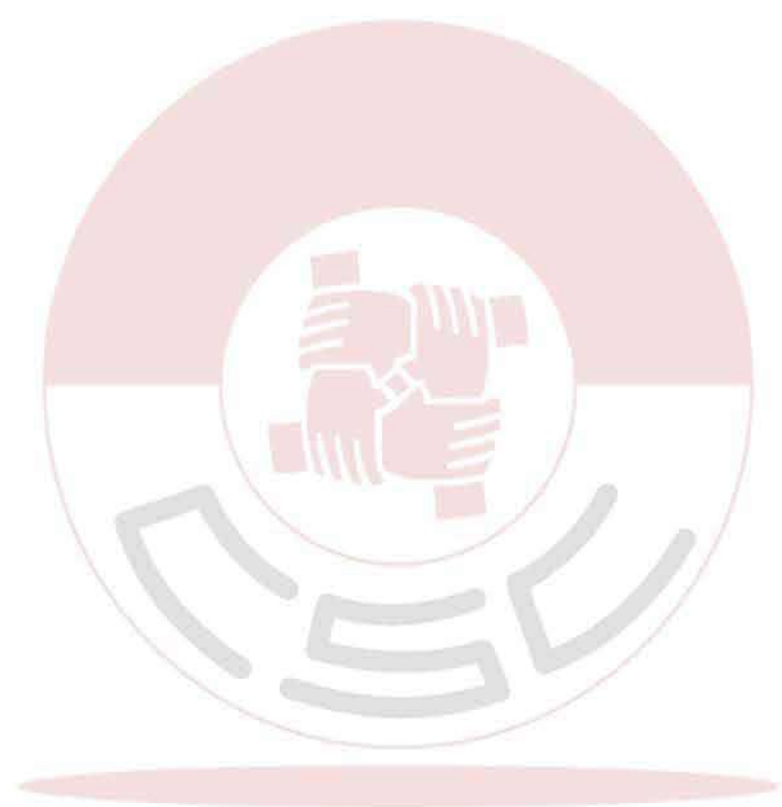
The annexed notes, from 1 to 42, form an integral part of these financial statements.


CHIEF EXECUTIVE


DIRECTOR

OUR PARTNERS







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