



Established in 1989, Serving the community from the past 3 decades

ANNUAL REPORT

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CSC Empowerment & Inclusion Programme





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Message from CEO



Shaista Jan

CEO-CSC & CEIP

Our values remain our compass-guiding us towards our vision of an empowered community, and our mission, more relevant than ever, is a clarion call for economic and social prosperity. The upcoming year holds the promise of new opportunities, challenges, and the continued pursuit of our vision to empower communities to lead socially and economically prosperous lives. I extend my deepest gratitude to every stakeholder who has been part of this incredible journey. Your belief in our mission fuels our passion and reaffirms our commitment to serving with even greater diligence and innovation. Let us continue to work hand in hand, hoping and striving for better times, for a future where every individual has the opportunity to thrive.

As we reflect on this past year, we are reminded of the profound resilience of the human spirit and the unwavering power of community. Community Support Concern (CSC) and the CSC Empowerment and Inclusion Programme (CEIP) have continued to stand as beacons of hope and empowerment, upholding our mission to serve the marginalized and underserved. Our journey this year has been shaped by the collective efforts of every member of our CSC & CEIP family, from our dedicated team to our compassionate donors, and the vibrant communities we serve. Our concerted efforts have catalyzed remarkable change, as reflected in our support to over 411,821 clients and the disbursement of PKR 19 billion in microfinance support.

In a world where the path to equality and sustainability is still fraught with obstacles, we have prioritized the empowerment of women as agents of change. Our drive to elevate lives is embodied in the Promotion of Women Rights and Capacity Development in Punjab (PWRCD), a CSC endeavor that has shone as a beacon of change. It has not only confronted gender discrimination head-on but has also paved the way for economic self-sufficiency through legal empowerment and skill development.

The stories of resilience, like those of Rabia Waseem, Rukhsana Khawar, and many others, underscore the essence of our work. They are not just success stories but narratives of empowerment that resonate with the strength and determination that define the communities we serve. Our programs in health, education, women empowerment, and enterprise development have continued to flourish, each tailored to the unique needs and priorities of these communities.

The forefront of our innovation has been in championing renewable energy, acknowledging its vital role in sustainable development. Our Solar Loan (PRIME) initiative has illuminated the lives of countless individuals, enabling them to embrace a cleaner, more dependable energy source. Simultaneously, our commitment to digitalization has set the stage for enhanced financial inclusion, with the digital literacy of our clients and staff proving to be an indispensable asset in today's fast-paced world.

About Us

About CSC Empowerment and Inclusion Programme (CEIP)

In 2015, the microfinance wing of Community Support Concern (CSC) evolved into its own separate legal entity, CSC Empowerment and Inclusion Programme (CEIP), marking a pivotal shift towards enhancing financial inclusion across Pakistan. While CSC continues its mission of social inclusion and socio-economic upliftment of marginalized communities, CEIP has taken up the mantle to create an enabling financial environment for the underserved, with a special focus on empowering women.

Since its inception, CEIP has served over 411,821 clients, disbursing almost PKR 19.08 billion in microfinance support. This has not just been about monetary assistance; it's a holistic approach to economic empowerment. Our services extend beyond financial aid, encompassing financial literacy, skill training, business advisory, and market access platforms, all designed to ensure the sustainability of the businesses we help start. Through these efforts, we've impacted over 2 million lives across 7 districts in Southern and Central Punjab.

At CEIP, we believe in empowering our clients with the knowledge and skills they need to succeed. Financial literacy programs teach them how to manage finances effectively, while our skill training sessions offer new income opportunities. Business development advisory services guide them in growing their ventures, and through market-access platforms, we help them find avenues to sell their products and services, ensuring a sustainable future for their families.



VISION

No economically active poor will remain financially excluded in our program area.

— — 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
- Empowering women and youth
- Achieving operational excellence.

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 education and business.

Our 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



**Service revenue \$1,145.2 million
and marketing revenue \$230.3
million earned this year.**

For the year ended 31 March, 2025.

Consolidated statement of Profit and Loss

Particular's	Year Ended June 2020				
	2019	% of Revenue	2020	% of Revenue	YoY Growth %
Revenue from operations	\$250,000.00	100.00	\$250,000.00	100.00	12.5
Gross Profit	\$250,000.00	36.8	\$250,000.00	36.8	0.2
Selling and Marketing Expenses	\$250,000.00	4.5	\$250,000.00	4.5	1.4
Administation Expenses	\$250,000.00	5.7	\$250,000.00	5.7	2.8
Operational Profit	\$250,000.00	26.6	\$250,000.00	26.6	1.2
Profit before tax	\$250,000.00	32.1	\$250,000.00	32.1	3.2
Net Profit	\$250,000.00	4.2	\$250,000.00	4.7	5.4

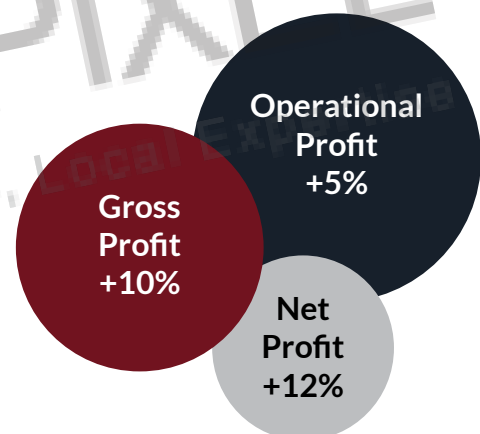
Gross Profit (\$m)



Net Profit (\$m)



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We will continues to extend our capabilities in this market and improves business performance

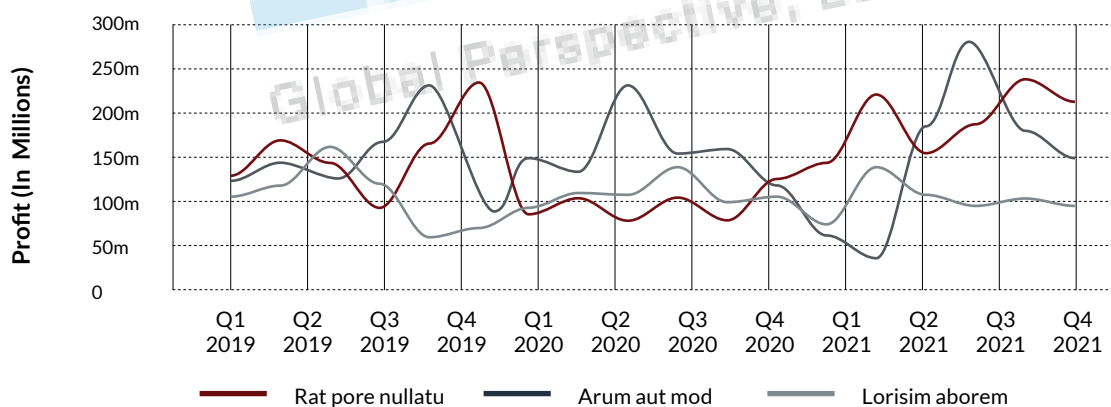
\$m	FY 2018/19	FY 2019/20
Selling and distributed on costs	\$250,000.00	\$250,000.00
Administrative expenses	\$250,000.00	\$250,000.00
Organic Costs	\$250,000.00	\$250,000.00
Underlying cost (CER)	\$250,000.00	\$250,000.00
Underlying adjustment	\$250,000.00	\$250,000.00
Reported Cost	\$250,000.00	\$250,000.00

Key performance indicators

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Key performance indicators

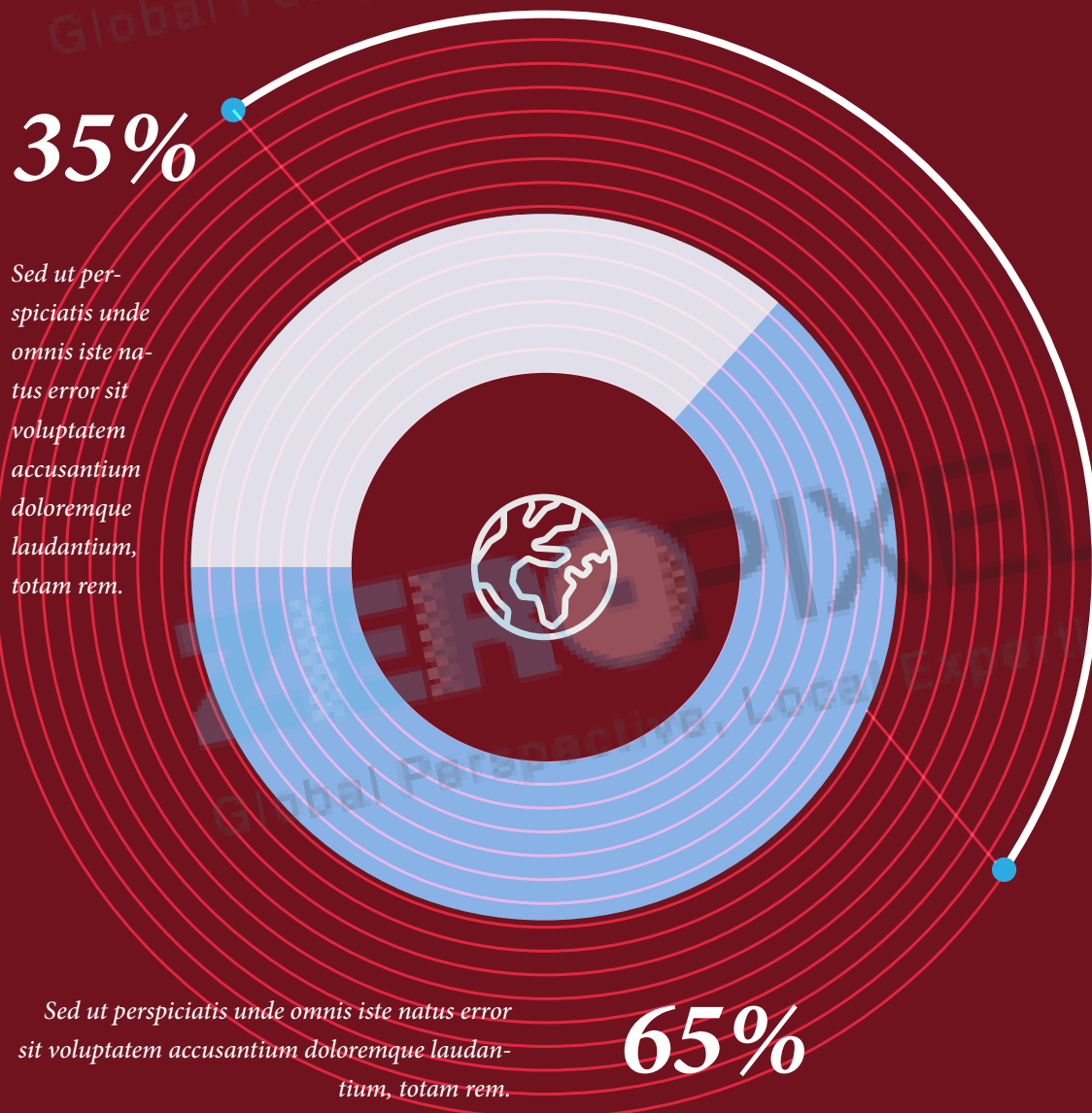
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Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.





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