www.cscpk.org

CSC Empowerment & Inclusion Programme

ANNUAL REPORT 2025

Contents

Section 1 - About

CEO Message:

This year reflects the strength and steady progress of our mission and the collective commitment of the CSC and CEIP family. The progress we have made is not only visible in numbers or milestones, but in the improved livelihood of the communities we serve and the opportunities created for individuals and families.

Our mission to promote financial inclusion and socio-economic upliftment, especially for women, continues to guide our work and every initiative we undertake. Every loan disbursed, every training session conducted, and every entrepreneur supported represents renewed confidence and hope. Behind each figure is a story of perseverance and ambition, stories that remind us why our work matters and inspire us to do more and reach further every year.

A key milestone this year was our partnership with Kiva Microfunds, a globally recognized crowdfunding platform. Through this collaboration, our beneficiaries are now connected to individual lenders around the world. This has expanded access to capital and strengthened our ability to serve underserved communities with greater reach and visibility. Through Kiva, we are not only mobilizing financial resources, but building global solidarity that strengthens inclusive economic empowerment and expands opportunities for those who need them most.

In line with our long-standing commitment to inclusive financial solutions, we introduced Murabaha Islamic financing to expand access to Shariah-compliant financial services. This important step enables individuals to obtain support in a manner aligned with their values, opening doors for communities that were previously hesitant or excluded from conventional financing models. By offering ethical, value-based financing, we are broadening our outreach and reinforcing our mission of inclusive financial empowerment.

Innovation remains central to our growth. We are enhancing our digital infrastructure, refining our financial offerings, and expanding initiatives including renewable energy financing and capacity-building programs. These efforts ensure that our services remain responsive, forward-looking, and capable of meeting the evolving needs of the communities we serve.

...

Our achievements this year are a direct result of the collective efforts of our team. From strategic planning at the leadership level to the tireless work of our field staff who engage with clients on the ground, each member plays a vital role in delivering meaningful change. Their professionalism, resilience, and dedication are the foundation of our impact. We also deeply value the trust of our clients and the steadfast support of our partners and stakeholders.

As we look ahead, we remain committed to building an inclusive society where every economically active individual — particularly women — has the opportunity to thrive. With stronger partnerships and continued innovation, we are confident that the year ahead will bring even greater impact.

I sincerely thank everyone who has been part of this journey. Together, we will continue working toward a more resilient, equitable, and prosperous future.

Shaista Khalid Jan
Chief Executive Officer
CSC & CEIP

About Community Support Concern (CSC)

Since 1989, Community Support Concern (CSC) has been committed to identifying and addressing the social and economic challenges faced by marginalized communities, particularly women and youth.

Over the years, CSC has implemented a wide range of social development initiatives across underserved areas of Punjab. These interventions focus on Health, Education, Disaster Management, and Enterprise Development, with women's empowerment integrated across every program area.

A defining strength of CSC's work is its close partnership with communities. Each project is developed through active engagement with local stakeholders to ensure that solutions are relevant, responsive, and aligned with the real needs and priorities of the people we serve.

CSC Vision, Mission, Goals & Objectives

VISION:
Communities leading socially and economically prosperous lives.

MISSION:
Extending quality social development support to underserved and marginalised communities through innovative and participatory approaches.

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

OBJECTIVES:

- To aware, 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.

About CSC Empowerment and Inclusion Programme (CEIP)

In 2015, the microfinance wing of Community Support Concern (CSC) transitioned into an independent legal entity — CSC Empowerment and Inclusion Programme (CEIP). This marked an important step toward strengthening financial inclusion efforts across Pakistan. While CSC continues its mission of social inclusion and socio-economic upliftment of marginalized communities, CEIP carries forward the financial inclusion mandate, working to create an enabling and accessible financial environment for underserved populations, with a particular focus on women's empowerment.

Since its inception, CEIP has served over 411,821 clients and disbursed nearly PKR 19.08 billion in microfinance support. Our work extends far beyond financial transactions. We follow a holistic approach to economic empowerment, ensuring that financial assistance is paired with the tools and knowledge required for long-term stability. Through these efforts, CEIP has positively impacted more than 2 million lives across 7 districts in Southern and Central Punjab.

At the heart of our work is the belief that sustainable change requires more than capital. Our financial literacy programs equip clients with practical knowledge to manage their resources effectively. Skill development trainings open pathways to new income-generating opportunities. Business advisory services support entrepreneurs in strengthening and expanding their ventures. Through dedicated market-access platforms, we connect clients with avenues to sell their products and services — helping them build resilient businesses and secure futures for their families.

CEIP Vision, Mission, Goals & Objectives

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.

GOAL

- Enhancing financial inclusion in remote areas
- Empowering women and youth
- Achieving operational excellence.

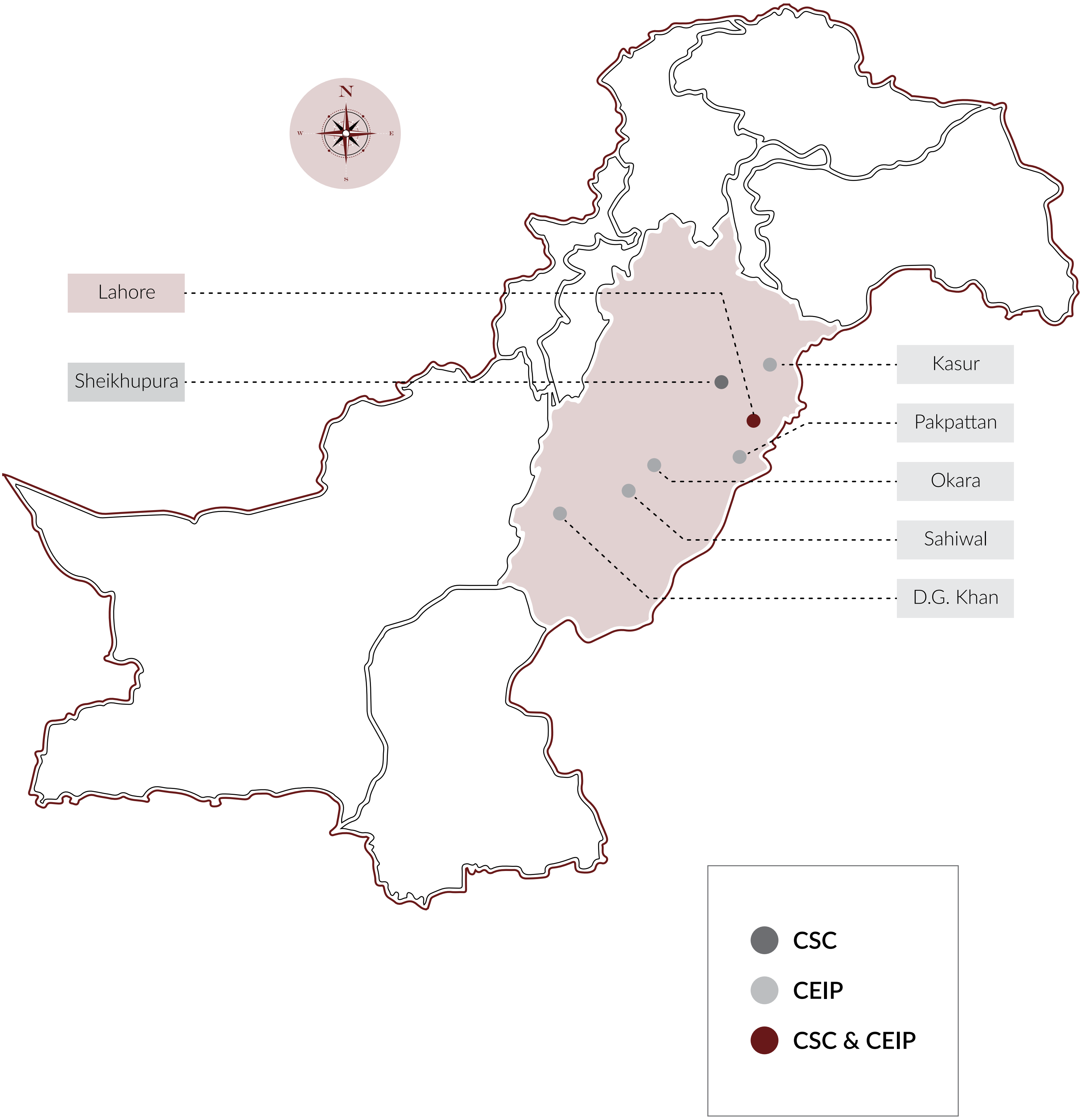
OBJECTIVES

- 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.

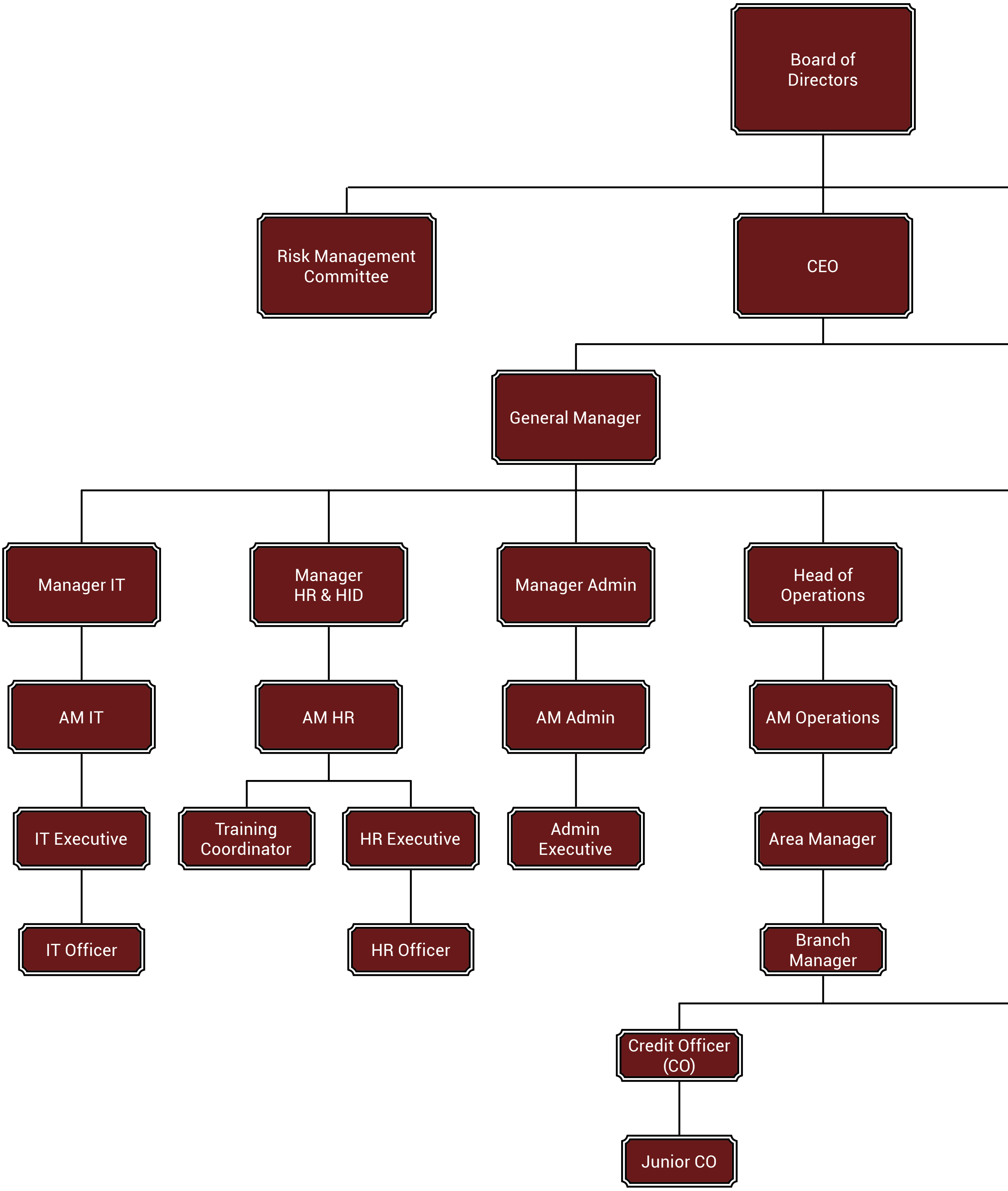
Our Core Values

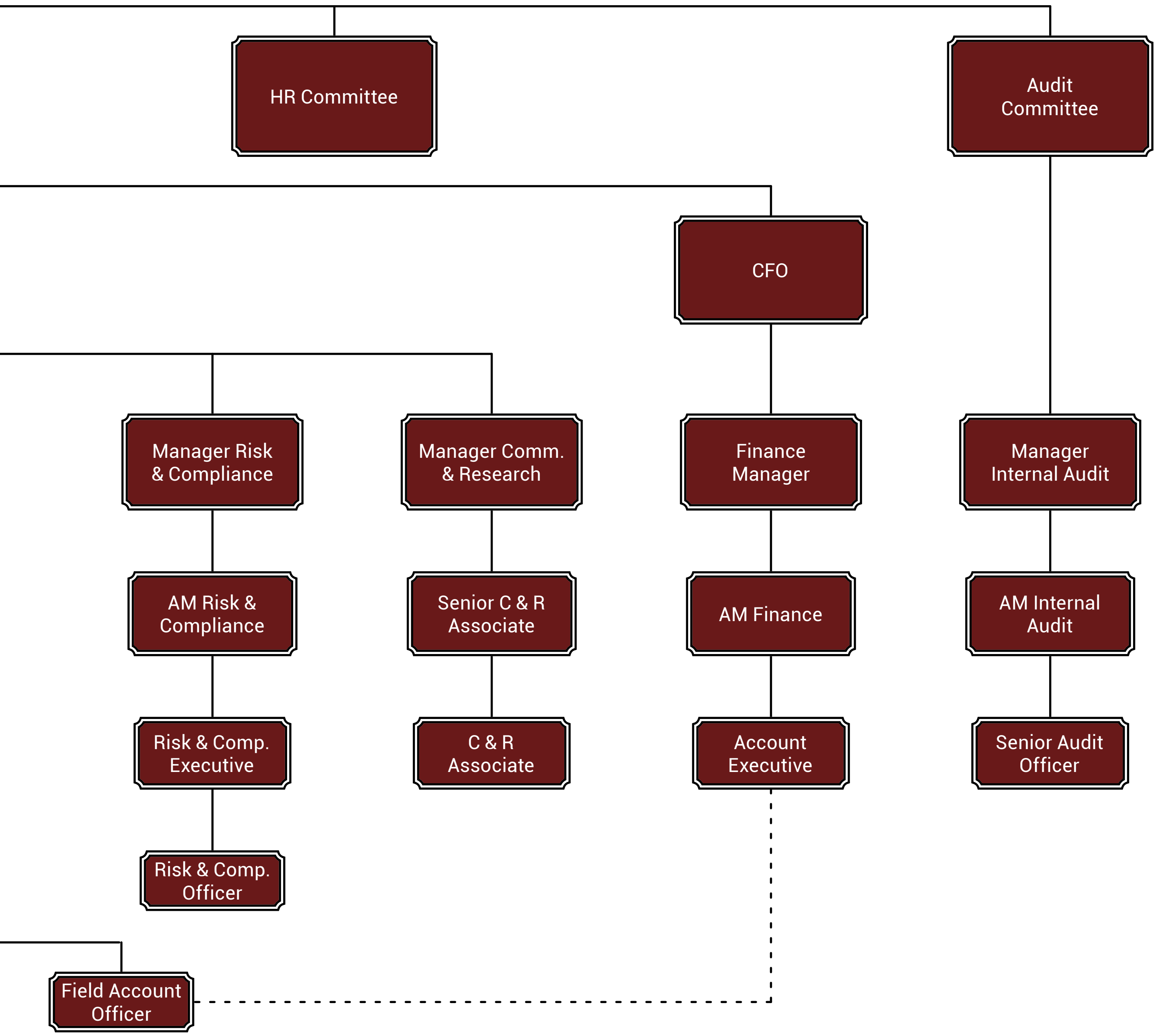
- Commitment to Vision and Mission
- Professionalism and Service Excellence
- Responsibility and Accountability
- Personal Development and Mentoring
- Teamwork and Trust Building
- Compliance of Policies and Processes
- Open Communication
- Integrity and Credibility
- Good Health and Wellbeing
- Decent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

Operational Area



Organogram


Board of Directors
Risk Management Committee
CEO
General Manager
Manager IT
Manager HR & HID
Manager Admin
Head of Operations
AM IT
AM HR
AM Admin
AM Operations
IT Executive
Training Coordinator
HR Executive
Admin Executive
Area Manager
IT Officer
HR Officer
Branch Manager
Credit Officer (CO)
Junior CO


HR Committee
Audit Committee
CFO
Manager Risk & Compliance
Manager Comm. & Research
Finance Manager
Manager Internal Audit
AM Risk & Compliance
Senior C & R Associate
AM Finance
AM Internal Audit
Risk & Comp. Executive
C & R Associate
Account Executive
Senior Audit Officer
Risk & Comp. Officer
Field Account Officer

Our Team

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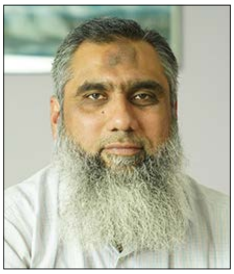

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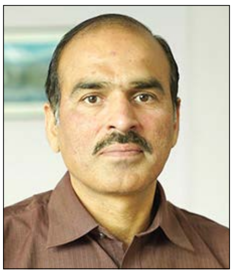

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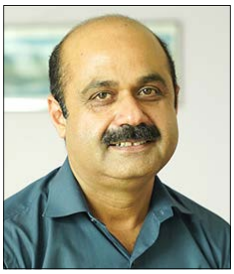

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Section 2 - CEIP

Operational Footprint

During the year under review, CEIP continued to expand its outreach across its operational districts, strengthening access to financial services for underserved communities. Through its branch network, the organization sustained active engagement with clients while ensuring responsible and timely disbursement of microfinance support.

The table below presents a detailed overview of CEIP's branch-wise operations, including active clients and total disbursements. These figures reflect not only operational scale but also the continued trust placed in CEIP by the communities it serves.

Branch Wise Portfolio As on 31st Dec 2025

Sr	Branches	Districts	Active Clients	OLP
1	Ali Raza Abad	Lahore	966	62,159,374
2	Bhatta Chowk		1,094	75,731,902
3	Bund Road		1,229	76,012,661
4	Daroghawala		1,107	70,773,678
5	Green Town		1,138	75,083,341
6	Harbans Pura		1,089	69,110,936
7	Kahna New		1,006	58,230,256
8	Manga Mandi		967	57,701,406
9	Maraka		929	57,210,746
10	Qainchi		1,338	74,797,139
11	Raiwind		962	63,073,228
12	Shadbagh		1,069	67,956,051
13	Walton		1,154	72,904,832
14	Jumbar	Kasur	1,196	65,702,534
15	Khudian		919	55,941,103
16	Pattoki		1,217	63,298,238
17	Theeng More		1,157	61,846,667
18	Okara	Okara	1,225	64,467,738
19	Okara II		1,141	62,026,106
20	Renala		1,042	57,184,421
21	Arifwala	Sahiwal	968	52,742,998
22	Chichawatni		1,139	44,669,703
23	Sahiwal		1,451	74,617,597
24	Pakpattan	Pakpattan	1,065	56,159,960
25	Khanewal	Khanewal	1,400	66,739,634
26	Mian Channu		1,101	41,612,802
27	Drahma and Khaki	DG Khan	1,347	67,686,887
28	Gadai and Charatah		1,421	65,512,667
29	Kot Chutta and Basti Mola		1,353	69,528,649
30	Mahmori and Choti Zareen		1,256	65,970,964
31	Samina and Ghousabad		1,275	68,600,507
	Grand Total		**35,721**	**1,985,054,725**

CEIP Product Portfolio

CEIP offers a diversified portfolio of microfinance products designed to meet the evolving needs of micro-entrepreneurs and households. Each product is structured to promote responsible lending, enterprise growth, and improved living standards, with a particular focus on expanding economic opportunities for women. The following products form the core of CEIP's financial services:

Micro-Enterprise Loan (MEL)

Micro-Enterprise Loans provide working capital to sustain and expand micro-entrepreneurial ventures. Designed to support growing enterprises, these loans enable clients to scale operations, strengthen profitability, and enhance long-term sustainability.

Graduation Loan (GL)

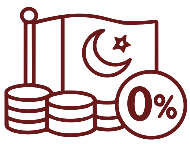
CEIP has adopted the Poverty Graduation Model in D.G. Khan to support clients as they progress toward financial stability. Based on improvements reflected in the poverty scorecard, eligible clients transition into the conventional portfolio. This structured pathway aligns with CEIP's mission to provide both financial and social support, enabling households to move toward self-reliance.

Home Improvement Loan (HIL)

Home Improvement Loans support clients in upgrading their living and working environments. By facilitating renovations and infrastructure improvements, these loans help create safer spaces and open avenues for income generation, including rental opportunities and home-based microenterprises.

PMIFL (Prime Minister's Interest Free Loan)

PMIFL targets clients within the poverty bracket who may not qualify for conventional microfinance. As part of CEIP's poverty graduation model, this scheme equips clients with the resources and skills needed to initiate microenterprises and transition to larger microfinance loans.



Micro-Credit Loan (MC)

Micro-Credit Loans are designed to support both new and existing microenterprises. They provide essential capital to establish ventures, expand operations, and strengthen business stability, contributing to sustainable economic growth at the household level.

Murabaha

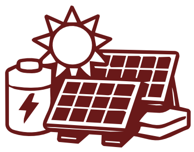
Murabaha Financing enables micro-entrepreneurs to acquire essential business assets through a Shariah-compliant cost-plus financing model. Instead of disbursing cash, CEIP purchases the required asset and sells it to the client at a predetermined profit margin, ensuring transparency and compliance with Islamic financial principles. This solution supports small business owners seeking structured, ethical financing alternatives to interest-based borrowing.

Vehicle Loan

CEIP's Rickshaw Loan provides individuals with the opportunity to own a rickshaw as a reliable source of income. By enabling asset ownership, this product supports economic stability for drivers and contributes to improved community mobility.

Solar Energy Loan

Through the PMIFL-KFW Renewable Energy Initiative, CEIP provides access to quality solar products, including solar lights and home systems. These loans enable clients to adopt renewable energy solutions, reduce energy costs, and improve household resilience.



Scooty Loan

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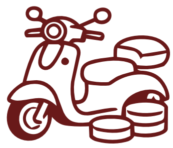


Product Wise Portfolio

As on 31st Dec 2025

Products	Active Clients	OLP
MEL (Micro Enterprise Loan)	11,029	863,318,340
GL (Graduation Loan)	2,624	103,489,661
HIL (House Improvement Loan)	4	648,085
IFL (Interest Free Loan)	703	9,993,500
MC (Micro Credit Loan)	15,912	631,271,066
Murabaha (Islamic Financing)	4,331	365,320,566
Rickshaw Loan	26	1,105,738
SEL (Solar Energy Loan)	1,091	9,727,769
Scooty Loan	1	180,000
Grand Total	**35,722**	**1,985,054,725**

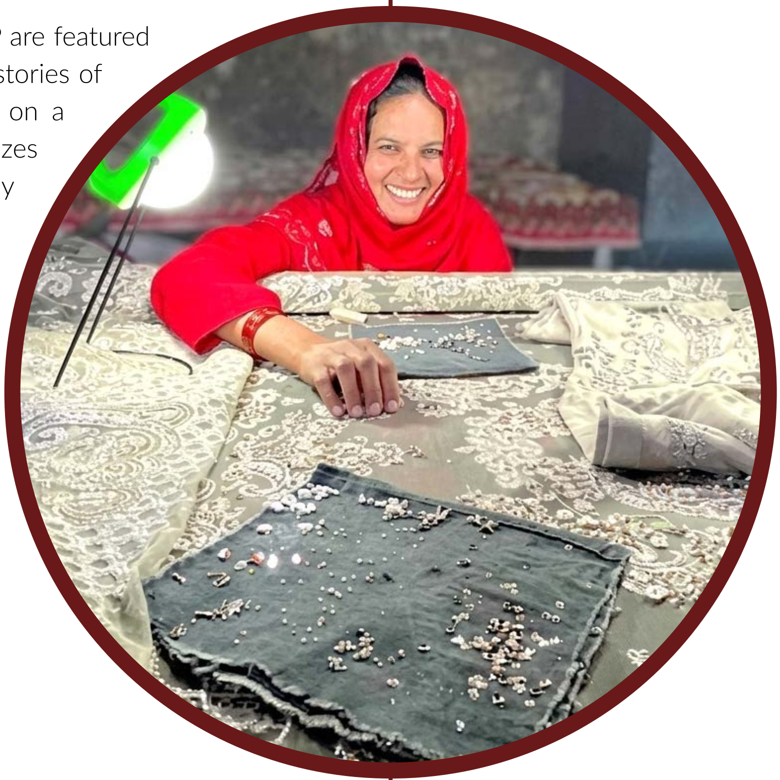
Flagship Initiative/Spotlight

KIVA

Kiva Partnership: Connecting Local Entrepreneurs to Global Opportunities

During the year, CSC Empowerment & Inclusion Programme (CEIP) entered into a strategic partnership with Kiva, a leading global crowdfunding platform dedicated to expanding financial access for underserved communities. This collaboration is part of CEIP's broader diversification vision, enabling the organisation to connect local borrowers—particularly women and underserved entrepreneurs—to a global network of individual lenders, and strengthening access to capital where it is needed most.

Through Kiva, borrowers supported by CEIP are featured on an international platform, allowing their stories of resilience and determination to be shared on a global stage. This storytelling not only mobilizes financial resources but also creates empathy across borders and builds global solidarity around the shared goal of inclusive economic empowerment. By linking local communities with global support, the partnership enhances CEIP's ability to extend financing to individuals who face barriers in accessing traditional financial services.



Beyond funding, the partnership reinforces CEIP's commitment to transparent and responsible microfinance practices. With structured borrower profiling and clear documentation of loan use, the collaboration strengthens accountability while maintaining alignment with national regulations and international standards. Looking ahead, CEIP aims to further expand this partnership to reach more underserved communities and continue building pathways toward sustainable livelihoods.

304
Clients Served

$132,800
Amount Disbursed

Murabaha Financing: Expanding Shariah-Compliant Opportunities for Micro-Entrepreneurs

Amid a broader shift in the lending industry toward Shariah-compliant financing solutions, CSC Empowerment & Inclusion Programme (CEIP) continued to strengthen its commitment to ethical and inclusive finance by expanding its Murabaha portfolio during the year. As a Shariah-compliant financial product, Murabaha provides micro-entrepreneurs with a transparent and responsible way to access essential business assets without relying on interest-based loans.

Murabaha follows a clear asset-based model. Instead of providing cash, CEIP purchases the required asset—such as equipment, livestock, or inventory—and sells it to the client at a pre-agreed profit margin. The client then repays the amount through manageable installments over a fixed period. This structure ensures transparency, eliminates uncertainty, and remains fully aligned with Islamic financial principles.

Through this facility, CEIP supports individuals seeking to start or expand income-generating activities across sectors such as enterprise development, agriculture, livestock, renewable energy, and small-scale construction. By linking financing directly to productive assets, Murabaha helps ensure that resources are used to strengthen livelihoods and promote sustainable economic growth.

Beyond access to finance, Murabaha reflects CEIP's broader mission of empowering underserved communities—particularly women—through inclusive and responsible financial services. Looking ahead, CEIP aims to further expand this financing model, enabling more entrepreneurs to invest in their futures while building resilient and sustainable livelihoods.

PRIME: Expanding Access to Clean Energy

Reliable and affordable energy remains a major challenge for many low-income households in Pakistan, particularly in rural and underserved communities where electricity shortages and rising energy costs affect daily life and economic productivity. Recognizing these challenges, **CSC Empowerment & Inclusion Programme (CEIP)** introduced its Solar Energy Loan initiative to expand access to clean and sustainable energy solutions.

The **Pakistan Microfinance Investment Company (PMIC)**, in partnership with **KfW Development Bank**, launched the PRIME (Promoting Renewable Energy through Microfinance) program to enable households and small businesses to adopt solar energy through accessible financing. This initiative combines renewable energy with microfinance to address both energy poverty and financial inclusion, helping communities lower electricity costs, improve resilience, and move toward environmentally sustainable practices. As CEIP was already offering solar financing, it became part of the PRIME program to further strengthen and expand its outreach.

Currently, CEIP delivers Solar Energy Loans across seven districts—Lahore, Kasur, Okara, Sahiwal, Pakpattan, Khanewal, and Dera Ghazi Khan—ensuring that underserved communities can benefit from reliable and affordable solar energy solutions.

Program Overview

Through PRIME, CEIP provides financing for solar energy systems that enable households and micro-entrepreneurs to transition toward clean energy alternatives. These systems offer practical solutions to frequent load shedding while reducing dependence on costly conventional electricity sources.

The program continues to grow steadily, reflecting strong demand for solar energy solutions among CEIP clients. During 2025, the PRIME portfolio achieved the following milestones:

Number of solar products offered:	19,061
Active PRIME clients:	1138
Total disbursement under PRIME: PKR	80,243,218
Total households served:	19,061

These figures demonstrate the increasing role of renewable energy financing in improving energy security and economic stability for underserved communities.

Recognition by PMIC

The PRIME program has also received strong institutional recognition. During the reporting period, the Pakistan Microfinance Investment Company (PMIC) highlighted CEIP's implementation strategy as an example for other partner organizations. This acknowledgement reflects CEIP's effective approach to delivering renewable energy financing while maintaining strong operational standards and community outreach.

Future of Solar Energy Loan under PRIME - Higher Capacity Solar Financing

Keeping in view the increasing demand, a new financing product under the PRIME program with an upper loan limit of PKR **1,000,000**. This initiative enables clients to install higher-capacity solar solutions, including 3 KVA hybrid solar systems, suitable for larger households and small businesses.

Under this model, PMIC-approved vendors identify potential clients and refer them to CEIP for financing, ensuring that eligible households and enterprises can access quality solar installations supported by structured financing arrangements.


M3000 Solar Lantern


OSAKA

Client Stories – PRIME in Action

Ishrat Maqsood – Kot Radha Kishan

In the village of Kot Radha Kishan, Ishrat Maqsood and her family depend on a small auto upholstery business run by her husband. The business involves repairing and customising vehicle interiors, work that requires a steady electric power supply to operate tools, machinery, and lighting. Like many rural communities, their village experiences frequent power outages and irregular electricity supply, which often disrupt daily routines and slow down business activities. For families whose livelihoods depend on continuous work, such interruptions can directly affect income and productivity.

Before adopting solar energy, regular load shedding made it difficult for Ishrat's family to maintain a consistent workflow. When electricity was unavailable, the business had to pause, delaying orders and reducing the amount of work they could complete in a day. These disruptions not only affected their earnings but also created uncertainty for customers relying on their services.

Through CEIP's PRIME program, Ishrat's family decided to install the BB200 Solar System, a solution designed to provide reliable power for households facing unstable electricity supply. The system includes solar panels, battery storage, and essential electrical components, allowing the household to continue using lighting and operate necessary tools even during extended outages.

Since installing the solar system, Ishrat and her family have experienced a noticeable improvement in their daily routine. The availability of consistent electricity allows the upholstery business to continue working without frequent interruptions, improving both productivity and reliability. The system has also reduced their dependence on grid electricity and helped manage electricity costs.

Today, the solar installation provides not only energy but also peace of mind. With dependable power, Ishrat's family can focus on their work and continue growing their livelihood, demonstrating how access to clean energy can strengthen household resilience and support small businesses in rural communities.

Sajida Bibi – Kot Hakim Singh, near Phool Nagar

Sajida Bibi, a dedicated farmer from Kot Hakim Singh near Phool Nagar, has built her livelihood around a small dairy farm that she manages with great care and commitment. For years, her daily routine has revolved around tending to livestock and ensuring the smooth operation of her farm. Like many small-scale farmers in rural areas, Sajida's work depends heavily on reliable electricity for lighting, equipment, and other essential activities that keep her dairy operations running efficiently.

However, frequent power outages and rising electricity costs often made farm operations unpredictable. Loadshedding could slow down or halt daily tasks and create additional stress when managing livestock and maintaining productivity. For small farmers like Sajida, an inconsistent electric supply can disrupt routine work, management and affect the profitability of the dairy farm.

Seeking a more reliable and sustainable solution, Sajida decided to install the BB200 Solar System through CEIP's PRIME program. The system provides a dependable source of solar energy, allowing her farm to operate without constant concern about electricity loadshedding or increasing electricity bills.

Since the installation, Sajida and her family have experienced a noticeable improvement in their farm's operations. The solar system now powers essential activities on the farm, ensuring that daily tasks such as milking and managing livestock can continue smoothly even during loadshedding. This reliability has helped Sajida maintain a consistent workflow and improved the overall efficiency of her dairy farm.

Reflecting on the impact of the solar system, Sajida shares, "We've seen a huge difference. The solar system is very reliable, and it gives us peace of mind knowing that our farm can run smoothly. It not only helps us save on electricity costs but also supports a cleaner and more sustainable future."

With dependable energy now available, Sajida has been able to focus more confidently on strengthening her dairy business. The solar installation has made her household more energy-secure while supporting her goal of building a sustainable livelihood for her family. Sajida's experience highlights how access to renewable energy can empower rural entrepreneurs and strengthen agricultural livelihoods.

Stories of Impact

Sidra Munir – Shah Alam Market, Lahore

From Skill to Enterprise: Sidra Munir's Journey in Bridal Fashion

Sidra Munir is a determined entrepreneur and mother of three who transformed her passion for designing and stitching into a thriving business. Living in a middle-income neighborhood, Sidra had long been skilled in creating bridal and fancy dresses. Despite balancing the responsibilities of raising her children and managing her household, she remained motivated to contribute financially to her family and pursue her dream of building her own business.

Like many aspiring entrepreneurs, Sidra's biggest challenge was access to capital. While she possessed the skills and creativity needed to succeed, she lacked the financial resources required to expand her home-based stitching work into a structured enterprise. This changed when she applied for financing through the CSC Empowerment and Inclusion Programme (CEIP).

With CEIP's financial support, Sidra was able to purchase high-quality fabrics, embroidery materials, and professional stitching equipment. She also rented a small workspace and invested in additional sewing machines, enabling her to establish her bridal and fancy-dress business under her own brand name, [ADD Brand Name]. Her designs quickly gained recognition for their craftsmanship, unique embroidery patterns, and competitive pricing, attracting customers seeking customized bridal wear, formal dresses, and seasonal collections.

As demand for her work grew, Sidra began supplying her dresses to Shah Alam Market, one of Lahore's well-known commercial hubs for bridal and formal wear. By building relationships with wholesalers, accepting customized orders from walk-in customers, and promoting her designs through word-of-mouth and social media, Sidra was able to significantly increase her brand visibility and sales volume.

Within two years, her business created employment opportunities for 20 workers, including skilled tailors, embroidery artisans, designers, and helpers. Most of these employees are women who were seeking opportunities for financial independence. Sidra also provides skill training to inexperienced workers, helping them strengthen their craftsmanship and build sustainable livelihoods.

Running a growing enterprise has not been without challenges. Sidra has had to navigate fluctuating fabric prices, seasonal market demand, and the complexities of managing a larger workforce while continuing to fulfil her responsibilities as a mother. Yet her determination and management skills have allowed her to overcome these obstacles and continue expanding her business.

Today, Sidra's enterprise supports not only her own household but also the families of the women she employs. Her journey demonstrates how access to financing can transform skills into sustainable businesses, empowering women to become leaders in their communities. Through CEIP's support, Sidra has built more than a successful business—she has created opportunities for others while inspiring women around her to pursue their own entrepreneurial ambitions.

Sumaira Naeem – Lahore

Crafting Opportunity: Sumaira Naeem's Pearl Bag Enterprise

Sumaira Naeem, a dedicated mother of three, turned her creative talent into a growing small business with the support of the CSC Empowerment and Inclusion Programme (CEIP). Living in a modest neighborhood, Sumaira had long been skilled in crafting handmade pearl bags admired for their elegant designs, fine handwork, durable finishing, and unique color combinations. However, despite her talent, she lacked the financial resources needed to expand her craft beyond occasional orders from friends and relatives.

Determined to transform her skills into a sustainable source of income, Sumaira applied for financing through CEIP. After evaluating her abilities and business potential, CEIP provided financial assistance that allowed her to purchase pearls, beads, threads, and bag frames in bulk, along with essential crafting tools. She also set up a small home-based production unit and covered initial marketing and transportation costs. This support enabled her to move from small-scale production to a more structured and commercially viable enterprise.

Sumaira officially launched her handmade pearl bag business, producing a range of items including bridal pearl clutches, fancy party bags, customized handbags, and seasonal designs. Her products quickly gained popularity due to their intricate craftsmanship and affordability, attracting customers looking for unique handmade accessories.

To expand her customer base, Sumaira began supplying her pearl bags to Shah Alam Market, a well-known commercial hub for bridal and fashion accessories. By building relationships with shopkeepers, supplying retail stores, and accepting customized bridal orders, she was able to significantly increase her sales and establish recognition for her designs.

As demand for her products grew, Sumaira realized she could no longer manage production alone. She began involving women from her neighborhood, training them in pearl bag making and providing them with raw materials to work from home. These women are paid on a per-piece basis, allowing them to earn income while managing household responsibilities. Through this initiative, Sumaira created flexible livelihood opportunities for several women in her community.

Like many small entrepreneurs, Sumaira faced challenges such as fluctuating raw material prices, competition from machine-made imported products, and maintaining consistent quality while expanding production. Balancing business responsibilities with family life also required determination and discipline. Nevertheless, her creativity, dedication, and strong work ethic helped her overcome these challenges and continue growing her enterprise.

Today, Sumaira's business provides financial stability for her family while also creating income opportunities for other women. Her journey demonstrates how access to financing can empower women to turn their skills into sustainable businesses, contributing to both household wellbeing and community development. Through CEIP's support, Sumaira has not only built a successful pearl bag enterprise but has also inspired other women to pursue entrepreneurship from their homes.


LUCE BELLA

Organizational Development & Capacity Building

Staff Training and Professional Development

Investing in staff capacity remained a central priority for CEIP during the year. A wide range of training sessions were conducted across operational areas for field staff, branch accountants, branch managers, and area managers. These sessions strengthened technical knowledge in areas such as Islamic finance, Murabaha documentation, credit appraisal techniques, responsible lending, anti-money laundering procedures, fraud risk management, and environmental and social management standards.

Training programs also addressed operational systems and financial management practices. Staff received guidance on accounting procedures, expense recording, recoveries, and management information systems (MIS and FIS). These sessions helped ensure consistency in reporting and improved the accuracy and transparency of operational data across branches.

Special attention was given to strengthening knowledge of Shariah-compliant financing products. Through refresher trainings and policy discussions, staff enhanced their understanding of disbursement procedures, documentation requirements, and compliance standards, ensuring that CEIP's expanding Islamic finance portfolio is implemented effectively and responsibly.

Digital Systems and Operational Strengthening

During the year, CEIP also focused on improving internal systems and operational processes to support efficient service delivery. Staff received training on updated banking configurations for loan repayments, digital reporting tools, and improved MIS features designed to streamline data management and financial monitoring.

These initiatives reflected CEIP's ongoing commitment to modernizing its operational infrastructure. Discussions around the development and improvement of digital platforms, including updates to the organization's mobile application and reporting systems, highlighted the growing role of technology in supporting field operations and strengthening coordination across departments.

By combining staff capacity building with system improvements, CEIP continued to enhance the reliability, transparency, and efficiency of its operational framework.

Orientation and Leadership Development

To maintain strong institutional alignment, CEIP regularly conducted orientation sessions for newly recruited staff. These sessions introduced employees to the organization's policies, code of conduct, compliance culture, and program frameworks, ensuring that all team members clearly understand their roles and responsibilities within the institution.

Leadership coordination was further strengthened through regular meetings at the Head Office and operational levels. Monthly meetings brought together representatives from different departments to review performance, discuss operational challenges, and plan upcoming priorities. Area Managers and Branch Managers also participated in regular sessions to review recovery and disbursement targets and share field insights.

These leadership platforms encouraged cross-departmental communication and supported stronger oversight, helping ensure that organizational goals remain aligned with field implementation.


OUTREACH
CEIP PRODUCTS

Employee Engagement and Organizational Culture

CEIP continued to foster a positive and supportive workplace culture through initiatives that promote recognition, teamwork, and employee well-being. During the year, top-performing Branch Managers and Credit Officers were recognized through a prize distribution ceremony led by the CEO. Such initiatives acknowledge staff dedication and reinforce a culture of performance and accountability.

Supporting Women Staff and Workplace Well-being

Continuing CEIP's long-standing tradition of open dialogue with its workforce, Ms. Nayab Gohar Jan, Head of Business, held a dedicated session with female staff members to better understand the challenges they experience in balancing professional and personal responsibilities. The discussion created a supportive space for employees to share their perspectives while exploring ways the organization can further strengthen policies and practices that promote a healthy work-life balance. Such engagements reflect CEIP's commitment to fostering an inclusive and supportive workplace environment for all staff.

Team-building and engagement activities were also organized across different operational areas. A large-scale sports gala brought together teams from multiple regions and encouraged collaboration and healthy competition. In addition, recreational trips and retreats were arranged for staff to strengthen interpersonal connections and promote team cohesion.

Seasonal celebrations and inclusive gatherings also contributed to a strong organizational culture. Events such as Independence Day celebrations, festive gatherings, and Christmas celebrations with Christian staff members reflected CEIP's commitment to diversity, respect, and inclusion within the workplace.

Breast Cancer Awareness Session

CEIP organized an awareness session on breast cancer conducted by Dr. Romana to promote health awareness among staff. The session emphasized the importance of early detection through regular self-examination and highlighted preventive measures such as maintaining a balanced diet and engaging in regular physical activity. By facilitating such initiatives, CEIP continues to encourage a culture of health consciousness and well-being within the organization.

By investing in initiatives that support employee well-being and team cohesion, CEIP continues to foster a positive organizational culture where staff feel valued, connected, and motivated to contribute to the organization's mission.

Employee Well-Being and Team Building Initiatives

Recognizing that a motivated and connected workforce is essential for effective program delivery, CEIP continued to promote staff well-being and team cohesion through a range of team-building and recreational initiatives during the year. These activities provided employees with opportunities to connect outside formal work settings, helping strengthen interpersonal relationships and encouraging a collaborative workplace culture.

Teams from different operational areas participated in organized outings and retreats that combined recreation with team engagement. Staff visited cultural landmarks, historical sites, recreational parks, and resorts across different cities. These outings included visits to places such as Greater Iqbal Park, the Badshahi Mosque, and Shahi Qila in Lahore, as well as recreational experiences at Rana Resort, cinemas, and other local venues. Such activities allowed teams to interact informally while building stronger working relationships.

Head Office Team Retreat – Swat Valley

To strengthen team cohesion and promote employee well-being, CEIP organized a three-day retreat for its Head Office team to the scenic Swat Valley. The retreat provided staff with an opportunity to connect beyond the workplace while exploring some of the region's most beautiful locations, including Kalam, Ushu Forest, Mahodand Lake, and Malam Jabba. Through shared experiences and informal interactions, the retreat helped foster stronger professional relationships, renewed motivation, and a deeper sense of teamwork among staff.

Stakeholder Engagement

CEIP continued to engage with the broader microfinance sector to strengthen institutional learning and remain aligned with industry developments.

Participation in the Annual Microfinance Conference 2025

Ms. Nabeela Nadeem, Head of Operations at CEIP, participated in the Annual Microfinance Conference 2025 held in Karachi, representing the organization in discussions on emerging trends and practices within Pakistan's microfinance sector. The conference brought together industry leaders, practitioners, and policymakers to exchange insights on strengthening financial inclusion, improving operational practices, and addressing evolving challenges in the sector. Participation in such forums enables CEIP to remain connected with sector developments and incorporate innovative approaches into its ongoing efforts to expand inclusive financial services.

The organization also participated in sector-focused training initiatives, including technical sessions organized by the Pakistan Microfinance Investment Company (PMIC) on solar financing and subsidy mechanisms. These engagements supported CEIP in adopting evolving practices and strengthening its operational capabilities.

Through continuous learning and sector collaboration, CEIP aims to enhance its institutional effectiveness while contributing to the broader development of Pakistan's microfinance ecosystem.

German Ambassador visit to CEIP

CSC Empowerment and Inclusion Programme (CEIP) along with PMIC hosted Her Excellency **Ms. Ina Lepel**, German Ambassador to Pakistan, at CEIP's head office in Lahore. She was accompanied by **Mr. Sebastian Jacobi**, Country Director KfW, and **Ms. Helene Paust, Counsellor** (Head of Development Cooperation).

During the visit, PMIC and CEIP's management highlighted the vital role of Pakistan's microfinance sector in advancing financial inclusion, job creation, rural development, and women's empowerment.

The delegation also met CEIP clients who shared inspiring stories of how microcredit loans enabled them to establish businesses and improve their livelihoods.

Strategic Partnerships and Institutional Collaboration

Strengthening partnerships remained an important part of CEIP's operational strategy. During the year, the organization hosted several delegations from financial institutions and development partners interested in exploring collaboration opportunities.

Representatives from banks such as HBL, UBL, and Askari Bank visited CEIP to discuss potential financing relationships and institutional partnerships. These engagements helped expand dialogue around financial inclusion initiatives and future program opportunities.

High-Level International Delegation Visit: German Embassy, BMZ, KFW and GIZ

During the year, the CSC Empowerment and Inclusion Programme (CEIP) had the honor of hosting a high-level delegation representing the German Embassy, the German Federal Ministry for Economic Cooperation and Development (BMZ), KfW Development Bank, and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). The visit provided an important opportunity to highlight CEIP's ongoing efforts in promoting financial inclusion, women's empowerment, and poverty alleviation in underserved communities.

The delegation included Mr. Sebastian Paust, Counsellor and Head of Development Cooperation, and Ms. Helena Paust, Deputy Head of Development Cooperation from the German Embassy. They were joined by Ms. Christine Toetzke, Director General for Asia, Latin America, the Middle East, and Eastern/South Eastern Europe at BMZ, and Mr. Sebastian Jacobi, Country Director at KfW. Their presence underscored the strong collaboration between international development partners and Pakistan's microfinance sector in advancing inclusive economic development.

During the visit, Mr. Yasir Ashfaq, CEO of the Pakistan Microfinance Investment Company (PMIC), Mr. Saqib Siddiqui, COO PMIC, and Ms. Nayab Gohar Jan, Business Head CEIP, shared insights into the impact created through CEIP's programs. Discussions highlighted the role of microfinance in strengthening rural livelihoods, expanding economic opportunities for women, and supporting community resilience.

The delegation also interacted with several women entrepreneurs supported by CEIP, who shared their personal journeys of establishing small businesses through microcredit support. These stories illustrated how access to financial services can enable women to build sustainable livelihoods, support their families, and create employment opportunities within their communities. The visit reaffirmed the importance of continued partnerships in scaling inclusive development initiatives across Pakistan.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Section 3 - CSC

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

Community Support Concern (CSC) is committed to eliminating domestic violence against women and strengthening their social and economic status through collaborative engagement with communities, government institutions, and civil society organizations. In this context, CSC is implementing the Promotion of Women's Rights and Capacity Development Project (PWRCD) in Sheikhupura, with financial support from Bread for the World.

This three-year initiative (November 2023 – October 2026) is being implemented across 30 villages in Tehsil Ferozewala and Sharqpur. The project adopts a rights-based approach, combining awareness, economic empowerment, and improved access to justice to create sustainable change. Recognizing that lasting empowerment requires inclusive participation, the project also actively engages men and boys alongside women.

Project Goal

To promote women's economic empowerment and gender mainstreaming in order to reduce discrimination and violence against women.

1. Awareness Raising & Community Mobilization

Gender equality remains central to sustainable development and social justice. During the reporting period, CSC prioritized awareness-building in rural communities through creative and community-driven approaches.

Street Theatre Performances

Street theatre was used as a powerful medium to address women's economic empowerment, reproductive health rights, and girls' education. A total of 11,175 individuals attended these performances, gaining awareness on the importance of enabling women to become confident, financially independent, and socially empowered.

Community-Based Libraries

CSC established 30 community-based libraries in private and government schools across rural areas. These libraries serve as knowledge hubs, promoting reading habits among students and increasing awareness on social issues and current affairs.

Training of Religious Leaders

Three refresher workshops were conducted for 78 religious leaders on women's rights and gender equality. The sessions reinforced understanding of both legal and Islamic rights of women. Participants shared how they have played a constructive role in mobilizing men to support women's education, skills development, and workforce participation.

Resource Allocation for 15 CBOs – Local Pilot Initiative

CSC strengthened partnerships with Community-Based Organizations (CBOs) by providing financial and technical support to 15 CBOs (Rs. 50,000 per CBO, along with local contributions). These CBOs independently implemented small-scale community projects, including:

- Installation of solar panels in girls' schools
- Establishment of skill training centers and computer labs
- Renovation of dispensaries
- Setup of domestic water plants
- Awareness seminars on girls' education, legal rights, early marriage, maternal and infant health, and religious harmony
- These initiatives directly benefited 1,058 community members and strengthened CBO capacity to sustain development efforts locally.

Media Engagement Workshop

A workshop with 26 media professionals was conducted to enhance understanding of women's rights and gender issues. Strengthened collaboration with the Tehsil Press Club helps highlight cases of violence against women and refer them to CSC's legal assistance cell, while also shaping public discourse around gender equality.

2. Improving Access to Justice

Access to justice remains critical for women facing discrimination and violence.

Paralegal Training for Youth

CSC conducted 30 paralegal training sessions for 1,511 male and female youth. Facilitated by CSC's paralegal lawyer, these sessions covered family laws, inheritance, dowry, divorce, maintenance, and documentation processes including CNICs, birth certificates, and marriage registration.

Coordination with Tehsil Bar Association

Two coordination meetings were held with 62 lawyers to strengthen legal referral systems and share field experiences. This collaboration ensures unresolved community-level cases are effectively referred to CSC's legal assistance cell.

CNIC Registration for Women

CSC facilitated CNIC registration for 296 women and girls through NADRA, providing financial support where required. Obtaining CNICs enhances women's access to education, financial services, and civic rights.

Rehabilitation of Women Survivors of Violence

Recognizing economic dependency as a major barrier, CSC provided financial support to 60 women survivors to start small home-based businesses. These women also participated in skill enhancement and enterprise development training.

Outcomes:

- Women began earning income to meet household expenses
- Increased economic independence and long-term stability
- Improved confidence and social standing

3. Women's Economic Empowerment

Economic empowerment initiatives were implemented through skill development, enterprise training, and livelihood support.

Skill Enhancement Training

Eleven trainings benefited 318 women and girls. Topics included beautician skills, bangle making, recycled material usage, embroidery, stitching, and online/e-commerce earning opportunities.

Key Outcomes:

- Market-relevant skills for home-based enterprises
- Increased economic independence
- Improved confidence and household contribution
- Greater awareness of digital earning opportunities

Enterprise Development Programme

A total of 317 women entrepreneurs participated in eleven enterprise development trainings. The programme strengthened business planning, financial management, and market strategy skills.

Key Outcomes:

- 375 women strengthened business management capacity
- Increased sustainability of small enterprises
- Improved decision-making and self-reliance

Startup Business for Women Entrepreneurs

Ten trained women entrepreneurs received material support during a distribution ceremony held on 30th May 2025 in Sheikhupura. Selected through verification visits, these women transformed their vocational skills into operational small-scale businesses.

This intervention directly reduced financial barriers and strengthened rural women's economic independence.

Kitchen Gardening for Food Security

Two trainings benefited 57 rural women in sustainable organic vegetable cultivation. Following the training, 50 women received seasonal seeds to practice kitchen gardening, improving household nutrition and food security.

Livestock Management Training

Two livestock management trainings were conducted for 53 rural women. Following the sessions, 50 women received two goats each to support small-scale livestock enterprises, creating sustainable livelihood opportunities.

PWRCD Beneficiaries in Numbers

Promotion of Women Rights and Capacity Development, (Continuation) Sheikhupura

Beneficiaries Data

January to December 2025

S#	Activities Detail	Total Activities Conducted	Total Beneficiaries
Awareness Raising and Campaigns			
1	Refresher Workshops/Trainings for Religious Leaders	3	78
2	Gender Awareness (Pre Theater Dialogues)	30	1073
3	Awareness Campaign through Street Theatre	30	11175
4	Post Theater Dialogues	30	1354
5	Speech competition at school/college level	6	582
6	International Women's Day (8th March)	1	305
7	Training/CBOs on Community & Financial Management	3	83
8	Training/CBOs on Gender & Women Rights	3	82
9	Training/CBOs on Proposal Writing & Fund Raising	3	81
10	Resource allocation for CBOs Pilot project at villager level	15	1058
11	Strengthening of Community Resource Centers	30	14370
12	Networking with NGOs and Legal Aid Agencies	2	33
13	Media Workshop to highlight Women Rights	1	26

S#	Activities Detail	Total Activities Conducted	Total Beneficiaries
Access to Justice			
14	Refresher Training of Male and Female Youth on Para legal	30	1511
15	Coordination Meeting with Tehsil Bar Association Members	2	62
16	Computerized National Identity Card (CNIC) for Women		296
17	Birth Certificate for Baby Girls		90
18	Marriage Certificates Registration (100 Registration)		40
19	Rehabilitation of Victim Woman	60	60
Women Economic Empowerment			
20	Skill Enhancement Trainings	11	318
21	Marketing/ Enterprise Development Trainings	11	317
22	Livestock Management Trainings and Poultry Farming for Women	2	53
23	Livestock Provision to Women Entrepreneurs		50
24	2 days Kitchen Gardening Training for Food Security	2	57
25	Seeds Distribution to women for Kitchen Gardening		50
26	Start up Business for Women Entrepreneurs	10	10
27	Women Workers Product Promotion Exhibition	1	610
	Total		33824


Celebration of International Women's Day
Sheikhupura
in collaboration with
Community Support Concern

Community Highlights & Engagement

During the year, CSC continued to create platforms that amplified women's voices, strengthened local enterprise, and invested in leadership development. The following highlights reflect key moments that advanced community participation, economic empowerment, and institutional growth.

Celebrating Women's Leadership – International Women's Day (March 8, 2025)

CSC marked International Women's Day in collaboration with community members of Mian Colony, bringing together 305 women and girls. The event served as an open forum to discuss women's rights, village-level challenges, and collective solutions. IEC materials, including banners, posters, leaflets, and pamphlets, were distributed to reinforce awareness messages.

Women from diverse backgrounds actively participated, with several speaking on gender equality and the barriers women face in accessing education, livelihoods, and decision-making spaces. The celebration strengthened community dialogue and reaffirmed CSC's commitment to advancing women's rights at the grassroots level.

Women Worker Product Promotion Festival (October 8, 2025)

To expand market access for rural women entrepreneurs, CSC organized the Women Worker Product Promotion Festival in Sharqpur Khurd-II, Tehsil Ferozewala, Sheikhupura. The event provided a platform for 30 women, previously trained under Skill Enhancement programmes, to showcase their products.

Displayed items included children's garments, women's clothing, home décor, artificial jewelry, beautician services, and food products. The festival attracted over 614 local visitors and received print media coverage, enhancing visibility for women-led enterprises.

Key Outcomes:

- 30 women entrepreneurs gained exposure to potential buyers and traders.
- Strengthened linkages between rural women-led businesses and local markets.
- Increased community recognition of women's economic contribution.
- Enhanced confidence and income-generation opportunities for participating entrepreneurs.

This initiative reinforced CSC's commitment to supporting women beyond training, by connecting them to real market opportunities.

Strengthening Leadership for Organizational Impact

Investing in leadership remains essential for sustainable development. Mr. Muhammad Abbas (Project Officer) and Ms. Sadaf Ijaz (Social Organizer) participated in the International Training on Leadership for Transforming Work Cultures, held in Tashkent, Uzbekistan (22–25 June 2025).

The training focused on fostering inclusive work environments, motivating teams, improving resource mobilization, and driving positive organizational change. Their participation reflects CSC's commitment to strengthening internal capacity to deliver effective and community-centered programmes.

Stories of Impact

Shazia Majeed – Wandala Dayal Shah

Shazia Majeed, a resident of Wandala Dayal Shah 1, has spent most of her life working hard to support her family. Although she studied only up to grade five because the nearest school was far from her village, Shazia never allowed limited education to stop her from contributing to her household. Today, she lives with her husband Abdul Majeed, their six children, including a widowed daughter with three grandchildren, making her home a large family that depends on shared effort and determination.

To manage daily expenses, Shazia and her family run a small home-based business. They purchase ready-made pants from Lahore Railway Station and bring them home for re-stitching and finishing. Shazia and her daughters carefully cut, tear, and re-stitch the garments, while her husband sells the finished items through stalls in several small local markets. Despite their hard work, Shazia often struggled to keep up with the workload. Her simple sewing machine was slow and could not produce stitching of the quality needed for larger orders.

Shazia was introduced to Community Support Concern (CSC) through a local paralegal member. After visiting her home and understanding her situation, CSC provided her with a Juki sewing machine, a support that significantly improved her production capacity. With the new machine, Shazia can now stitch faster and produce higher-quality work, allowing the family to increase their output.

Today, Shazia's household produces nearly three times more garments than before, and during peak seasons the family can earn between Rs. 10,000 and Rs. 15,000 per day. This increase in income has brought greater financial stability, improved wellbeing, and a sense of peace to the family.

Shazia expresses deep gratitude to CSC for supporting her at a critical time. She believes her journey shows how skills, hard work, and timely support can transform lives, and she hopes her experience will encourage other women in her community to believe in their potential and pursue opportunities for a better future.


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Komal – Sheikhupura

From Survival to Strength: Komal's Journey of Rebuilding Her Life

Komal's life changed dramatically after her early marriage into a joint family where financial and emotional support were scarce. Her husband was unemployed and dependent on his father, and from the beginning, Komal faced constant pressure within the household. She was expected to manage extensive domestic responsibilities without rest or appreciation. Even during her pregnancy, she received neither emotional care nor financial support from her husband or in-laws.

Over time, her situation worsened. Komal's husband became increasingly controlling and abusive, restricting her movements and isolating her from her parents. Whenever she tried to express her concerns, she was met with threats and violence. Despite her efforts to maintain peace within the family, the abuse continued to escalate. Eventually, her husband divorced her, forced her out of the house, and took away their son.

With nowhere else to turn, Komal returned to her parents' home. She was emotionally shattered, financially dependent, and struggling to cope with the trauma of domestic violence and separation from her child.

A turning point came when Komal learned about Community Support Concern (CSC) and its programs supporting vulnerable women. Determined to rebuild her life, she approached the organization and enrolled in its skill development activities. Through CSC, Komal received training in sewing and small business management, along with psychosocial counselling that helped her regain confidence and begin healing from her experiences.

Gradually, Komal started stitching clothes for women in her neighborhood. As her skills improved, so did her reputation, and she began receiving regular orders. Today, Komal runs a small sewing center from her home and has achieved a level of financial independence that once seemed impossible.

Beyond supporting herself, Komal now shares her knowledge with others. She teaches sewing skills to young girls in her community and actively participates in awareness sessions that encourage women facing violence to seek help and rebuild their lives.

Komal's journey is a powerful reminder that with timely support, compassion, and access to opportunities, survivors of violence can rebuild their lives with dignity and hope. Her story reflects CSC's commitment to empowering women to overcome adversity and create a stronger future for themselves and their communities.

Nosheen – Goharpursani

From Struggle to Strength: Nosheen's Journey

In the small village of Goharpursani, Nosheen spent many days worrying about her children's future. As a mother of three, her biggest dream was to see them educated and living a better life. However, the family's financial situation made this dream difficult to achieve. Her husband worked as a daily wage laborer, earning just enough to provide food for the family. There was rarely any money left for school fees, books, or uniforms.

Near their home, Nosheen's in-laws owned a small piece of land that remained unused. She often looked at the land and wondered if it could somehow help improve her family's situation. But without knowledge of farming or guidance on how to use the land productively, it remained an opportunity she could not pursue.

Nosheen's life began to change when a Community Support Concern (CSC) team visited her village and organized training sessions on kitchen gardening and vegetable cultivation. Through this training, she learned practical skills such as seed planting, vegetable growing, and basic farming techniques. Encouraged by the support and knowledge she received, Nosheen decided to try cultivating the land beside her home.

Using the seeds provided by CSC, she began planting vegetables and carefully nurturing them every day. Gradually, the once empty land started producing healthy crops. Nosheen used part of the harvest to provide fresh and nutritious food for her family, improving their household diet. With the encouragement of her husband, she also began selling surplus vegetables in the local market.

For the first time, Nosheen was able to earn a small but steady income. This additional income allowed her to pay for her children's school fees and purchase their books and uniforms. Today, her children attend school regularly, carrying their school bags with excitement and hope for the future.

Nosheen expresses deep gratitude to CSC for providing the skills and support that helped her transform an unused piece of land into a source of livelihood and opportunity. She now shares her experience with other women in her village, encouraging them to learn new skills and believe in their ability to improve their lives.

Nosheen's journey shows how practical knowledge and timely support can empower families to build a more secure and hopeful future.

Yasmeen – Naseerabad

Rebuilding Confidence: Yasmeen's Path to Stability

Yasmeen, a resident of a small village in Naseerabad, is a hardworking mother of three who has always been committed to supporting her family. Her husband works as a daily wage laborer, but despite their combined efforts, the family often struggled to make ends meet. One of Yasmeen's greatest concerns was ensuring that her children could continue their education, as paying school fees had become increasingly difficult.

Determined to improve her family's situation, Yasmeen borrowed money and started a small general store from her home. In the beginning, the shop provided a steady source of income and helped meet the household's daily needs. However, over time many customers began purchasing items on credit and delayed repayment. As the unpaid amounts increased, Yasmeen was unable to restock her shop. Gradually, the shelves emptied, and her small business nearly closed, leaving her feeling discouraged and uncertain about the future.

At this critical time, a local school teacher, Madam Sidra, informed Yasmeen about Community Support Concern (CSC) and its programs for women. Yasmeen reached out to CSC and shared the challenges she was facing. She was enrolled in a practical business management training program where she learned important skills such as maintaining accounts, managing inventory, controlling credit sales, and operating a small business more effectively.

After completing the training, CSC supported Yasmeen by providing stock for her shop, allowing her to restart the business with renewed confidence. With better management practices and sufficient inventory, her store gradually regained the trust of customers and began generating stable income once again.

Later, Yasmeen set up a stall at the Annual Women's Fair, where she sold products from her shop and earned additional profit while gaining valuable exposure.

Today, Yasmeen manages her store confidently and contributes to her household income. She is now able to pay her children's school fees and provide greater stability for her family. Yasmeen expresses deep gratitude to CSC for helping her rebuild her business and regain confidence in her abilities. Her story reflects how timely guidance and support can empower women to overcome setbacks and create a more secure future for their families.


Business Budget
Summary
TOTAL MONTHLY INCOME
$3,750
TOTAL MONTHLY EXPENSES
$2,336
TOTAL MONTHLY SAVINGS
$550
CASH BALANCE
$864
62%
Loan Calculator
Loan details
Loan Amount
Annual Interest Rate
Loan Period in Years
Loan Start Date
Loan Summary
Monthly Payment
Amount of Payment
Total Interest
Total Cost of Loan
EXAM 2
DATA 1

MUNIFF ZIAUDDIN & CO.
Chartered Accountants

BKR INTERNATIONAL Independent Member

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, 2025, 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 material accounting policy information 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 / (loss), 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, 2025 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.

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Set 2 of 4

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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.

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- 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.

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:

a) proper books of account have been kept by the Company as required by the Companies Act, 2017 (XIX of 2017);

b) 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;

c) investments made, expenditure incurred and guarantees extended during the year were for the purpose of the Company's business; and

d) no zakat was deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980).

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

Muniff Ziauddin & Co
Chartered Accountants
Place: Lahore
Date: 08 AUG 2025
UDIN Number: AR202510123HLu6tT7vy

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Set 2 of 4

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

	Note	2025 (Rupees)	2024 (Rupees)
ASSETS			
Non-current assets			
Fixed assets	5	**55,642,803**	28,747,142
Right-of-use assets	6	**52,516,158**	33,305,856
Intangible assets	7	**206,656**	309,381
Long term micro credit portfolio	8	**33,913,171**	72,338,807
Long term loans	9	**2,623,461**	3,074,041
Long term security deposits		**2,633,500**	2,706,500
Total Non-current Assets		**147,535,749**	140,481,727
Current assets			
Micro credit portfolio	10	**1,589,869,129**	1,446,795,687
Murabaha financing	11	**65,740,065**	—
Loans and advances	12	**11,588,407**	9,896,883
Prepayments	13	**9,836,578**	7,454,539
Service charges and other receivables	14	**89,323,352**	98,431,845
Short term investments	15	**18,099,865**	15,257,673
Cash and bank balances	16	**429,098,446**	430,922,163
Total Current Assets		**2,213,555,842**	2,008,758,790
		2,361,091,591	2,149,240,517
LIABILITIES			
Non-current liabilities			
Long term financing - secured	17	**452,333,334**	253,000,000
Lease liabilities	18	**48,933,071**	19,875,937
Deferred grants	19	**—**	—
Total Non-current Liabilities		**501,266,405**	272,875,937
Current liabilities			
Accrued and other liabilities	20	**14,849,438**	6,114,172
Accrued markup	21	**54,924,655**	77,772,686
Short term borrowings - secured	22	**105,775,736**	50,000,000
Current portion of non-current liabilities	23	**1,013,310,042**	1,221,260,830
		1,188,859,871	1,355,147,688
Total Current Assets		**1,690,126,276**	1,628,023,625
Net Assets		**670,965,315**	521,216,892
REPRESENTED BY:			
General fund		**656,631,585**	514,370,583
Special fund		**14,333,730**	6,846,309
		670,965,315	521,216,892

CONTINGENCIES AND COMMITMENTS 24

The annexed notes, from 1 to 44, form an integral part of these financial statements.

CHIEF EXECUTIVE **DIRECTOR**

MUNIFF ZIA UDDIN & CO. LAHORE
INITIALLED FOR IDENTIFICATION ONLY

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

	Note	2025 (Rupees)	2024 (Rupees)
INCOME			
Service charges on microcredit portfolio		**691,794,200**	685,450,641
Amortization of deferred credit - grants	**19**	**11,106,456**	13,053,830
Murabaha financing	**25**	**6,872,426**	—
Risk coverage fee		**13,417,194**	12,286,032
Loan processing fee		**93,875,267**	85,562,030
Other income	**26**	**46,117,178**	49,099,918
		863,182,721	845,452,451
EXPENDITURE			
Direct program costs:			
Salaries and other benefits	**27**	**(240,391,169)**	(248,376,906)
Operational costs	**28**	**(98,701,568)**	(113,601,992)
Provisions and write offs	**29**	**(23,790,489)**	(1,798,650)
Trainings and workshops		**(16,669,175)**	(6,194,697)
Financial and other charges	**30**	**(285,812,795)**	(362,734,677)
		(665,365,196)	(732,706,921)
General administrative and management expenses	**31**	**(48,069,102)**	(42,086,643)
Surplus before income tax and levies		**149,748,423**	70,658,887
Levies		**—**	—
Surplus before income tax		**149,748,423**	70,658,887
Taxation	**32**	**—**	—
Surplus for the year		**149,748,423**	70,658,887

The annexed notes, from 1 to 44, form an integral part of these financial statements.

CHIEF EXECUTIVE

DIRECTOR

MUNIFF ZIAUDDIN & CO. INITIALLED FOR IDENTIFICATION ONLY LAHORE

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

	2025 (Rupees)	2024 (Rupees)
Surplus for the year	**149,748,423**	70,658,887
Other comprehensive income / (loss):		
Items that will not be subsequently reclassified to income and expenditure	–	–
Items that may be subsequently reclassified to income and expenditure	–	–
	–	–
Total comprehensive income for the year	**149,748,423**	70,658,887

The annexed notes, from 1 to 44, form an integral part of these financial statements.

CHIEF EXECUTIVE

DIRECTOR

MUNIFF ZIA UDDIN & CO.
INITIALLED FOR IDENTIFICATION ONLY
LAHORE.

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

	Special Fund	General Fund		Total
		Fund	Accumulated Surplus	
	-------------Rupees-------------			
Balance as at July 01, 2023	3,313,365	212,096,844	235,147,796	450,558,005
Surplus for the year	–	–	70,658,887	70,658,887
Transfer to special fund	3,532,944	–	(3,532,944)	–
Other comprehensive income for the year	–	–	–	–
Total comprehensive income for the year	3,532,944	–	67,125,943	70,658,887
Balance as at June 30, 2024	6,846,309	212,096,844	302,273,739	521,216,892
Balance as at July 01, 2024	**6,846,309**	**212,096,844**	**302,273,739**	**521,216,892**
Surplus for the year	**–**	–	**149,748,423**	**149,748,423**
Transfer to special fund	**7,487,421**	–	**(7,487,421)**	**–**
Other comprehensive income for the year	**–**	–	**–**	**–**
Total comprehensive income for the year	**7,487,421**	–	**142,261,002**	**149,748,423**
Balance as at June 30, 2025	**14,333,730**	212,096,844	**444,534,741**	**670,965,315**

The annexed notes, from 1 to 44, form an integral part of these financial statements.

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CHIEF EXECUTIVE

DIRECTOR

MUNIFF ZIA UDDIN & CO.
INITIALLED FOR IDENTIFICATION ONLY
LAHORE.

CSC EMPOWERMENT AND INCLUSION PROGRAMME
(A Company setup under section 42 of the Companies Act, 2017)
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

	Note	2025 (Rupees)	2024 (Rupees)
CASH FLOWS FROM OPERATING ACTIVITIES			
Surplus before taxation		**149,748,423**	70,658,887
Adjustments for non-cash and other items:			
Depreciation on fixed assets	5	**11,640,957**	7,663,886
Depreciation on right-of-use assets	6	**15,710,763**	16,852,982
Amortization of intangible asset	7	**102,725**	103,735
Loans written off against death cases - IFL Program	—	**125,000**	100,000
Amortization of deferred credit - grants	19	**(11,106,456)**	(13,053,830)
Profit on debt instrument	26	**(3,726,970)**	(4,861,937)
Gain on termination of lease liabilities	26	**(2,164,490)**	(875,414)
Gain on disposal of operating fixed assets	26	**(622,997)**	(2,971,191)
Provisions and write offs	29	**23,790,489**	1,798,650
Financial charges on lease liabilities	30	**11,793,044**	6,440,702
Financial and other charges	30	**274,019,751**	356,293,975
		271,980,838	356,293,975
Cash flow before working capital changes		**421,729,261**	438,150,444
Increase / (decrease) in current assets			
Micro credit portfolio		**(146,554,173)**	165,922,794
Loans and advances		**(1,240,944)**	(5,819,629)
Short term deposits and prepayments		**(2,382,039)**	(5,155,990)
Service charges and other receivables		**15,304,492**	(4,062,884)
		(134,872,664)	150,884,291
Increase / (decrease) in current liabilities			
Accrued and other liabilities		**8,735,264**	(116,268)
Cash generated from operations		**295,591,861**	588,918,468
Long term security deposits		**73,000**	(318,000)
Bank charges paid		**(5,257,193)**	(4,807,375)
Advance tax paid		**(6,195,999)**	(6,487,613)
Net cash generated from operating activities		**284,211,669**	577,305,480
CASH FLOWS FROM INVESTING ACTIVITIES			
Payment for acquisition of operating fixed assets	5	**(27,937,379)**	(12,392,044)
Proceeds from sale of operating fixed assets		**1,001,500**	5,093,173
Short term investments purchased during the year		**(58,000,000)**	(128,000,000)
Short term investments matured during the year		**58,884,778**	172,882,264
Net cash (used in) / generated from investing activities		**(26,051,101)**	37,583,393
CASH FLOWS FROM FINANCING ACTIVITIES			
Long term loan obtained from PMIC		**1,139,333,333**	554,666,667
Long term loan repaid to PMIC		**(1,045,333,332)**	(554,666,667)
Financial charges paid on borrowings		**(291,778,798)**	(372,158,674)
Short term borrowings		**(50,000,000)**	201,237
Grants received		**11,106,456**	13,053,830
Rental payments made against lease liabilities		**(23,311,944)**	(27,487,268)
Net cash used in financing activities		**(259,984,285)**	(386,390,875)
Net increase / (decrease) in cash and cash equivalents		**(1,823,717)**	228,497,998
Cash and cash equivalent at the beginning of the year		**430,922,163**	202,424,165
Cash and cash equivalent at the end of the year		**429,098,446**	430,922,163

The annexed notes, from 1 to 44, form an integral part of these financial statements.

CHIEF EXECUTIVE | **DIRECTOR**

Section 5: Our Partners

Contact us:

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