



# FWBL NEWS

(Issue: January – March 2016)

27 YEARS  
of EMPOWERING WOMEN

## QUEEN MAXIMA VISITS FWBL



The Queen of Netherlands, Her Majesty Queen Maxima, as a special advocate of the Secretary-General of the United Nations for Inclusive Finance for Development, along with Ms. Maryam Nawaz Sharif, visited First Women Bank Limited, Blue Area, Islamabad. Ms. Tahira Raza, President First Women Bank Limited, Ms. Leila Khan, Chairperson PMYBL, along with Ms. Fouzia Janjua, RBH, and Ms. Uzma Humayun, BM, received the dignitaries.

Queen Maxima and Ms. Maryam Nawaz were briefed by Ms. Tahira Raza, President FWBL, on the role of FWBL and how it creates financial service opportunities for people, especially women entrepreneurs. Later on, Queen Maxima and Ms. Maryam Nawaz interacted with the loan beneficiaries who had put up stalls showcasing their relevant successful business ventures. The Queen was pleased to see the vibrant, energetic and thriving women entrepreneurs of Pakistan, who are confidently running successful businesses



ranging from boutiques to dairy farming. The Queen asked the borrowers about the purpose of the loans, facilities offered by the

Bank or other organizations in preparing the business plans, and the time taken in loan disbursement. She also enquired about the impact this loan facility had on their income and how many employment opportunities were being created through their businesses.

Her Majesty took a keen interest in the marketing channels currently being used by the entrepreneurs and evaluated the sustainability of these channels.

Queen Maxima emphasized the need for a strong technology platform and robust Information and Communication Technology (ICT) support system for women in general, and rural women in particular, enabling their access to financing.



## PACRA UPGRADES ENTITY RATING OF FWBL

Pakistan Credit Rating Agency (PACRA) has upgraded the Long-Term Entity Rating of First Women Bank Limited to A- (A minus) while maintaining the Short-Term Entity Rating at A2 (A two). These ratings denote a low expectation of credit risk and indicate a strong capacity for timely payment of financial commitments. The ratings primarily reflect the strong association of FWBL with the Government of Pakistan - a major shareholder, demonstrating continued commitment and support, as mentioned in a press release.

## FINANCIAL HIGHLIGHTS - 2015

FWBL's financial results for the year ended December 31, 2015 remained positive and the Bank closed the year in profit. It showed a satisfactory position as the Bank started regaining its pace towards financial strength after ending the last two years in loss.

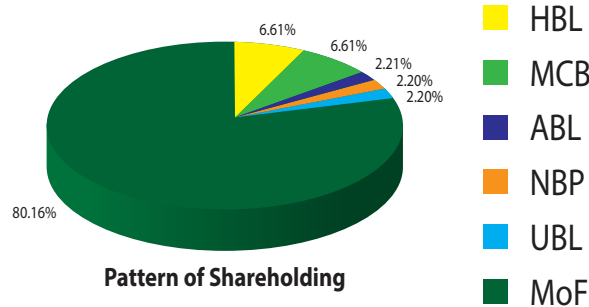
The Asset base of the Bank increased from Rs. 18.79 billion to Rs. 21.35 billion, mainly on account of an increase in the net investments by 51.59% due to additional investment in T-Bills and shares of listed companies, as compared to the investment position as at December 31, 2014. The Deposit base has also shown a positive trend, and has increased by 12.75% in comparison with December 31, 2014.

Non mark-up income increased on account of capital gain on the sale of government securities for Rs. 287 million, and the remaining increased via sale of shares of listed companies and units of mutual funds. Due to cost-efficient measures of the management, administrative expenses and other charges remained controlled despite additional expenditure on human resource development and the technological front, and it increased by approximately 6.88% only.

Earnings Per Share (EPS) as of December 31, 2015 were Rs. 0.21, showing an improvement of 107.64% as compared to last year.

## FWBL MEETS THE MCR

### GOVERNMENT OF PAKISTAN'S STAKE IN FWBL ROSE TO 80%



First Women Bank Limited's (FWBL) paid-up capital has increased to Rs. 3.49 billion. The Bank met the Minimum Capital Requirement (MCR) of Rs. 3 billion which was reset by State Bank of Pakistan (SBP) upon recommendation by the Government of Pakistan (GoP), with a Capital Adequacy Ratio (CAR) of 18% at all times under the revised

requirements. After this injection, the Government of Pakistan's shares, through the Ministry of Finance (MoF), have increased from 76% to 80.16% in January 2016. The remaining shares are held by the five top commercial banks: National Bank of Pakistan, Habib Bank Limited, MCB Bank Limited, United Bank Limited and Allied Bank Limited.

## INDEPENDENT DIRECTORS ON THE FWBL BOARD



The Federal Govt. has appointed Ms. Rukhsana Shah and Mr. Gholam Kazim Hosein as the Independent Directors on the FWBL Board to comply with the First Women Bank Limited (FWBL) Code of Corporate Governance.



## EFP AWARD FOR FWBL

FWBL won the 'EFP Award for Excellence in Women Empowerment' 2016, and ranked first in the Banking Sector category. The Award Ceremony was organized by the Employers' Federation of Pakistan (EFP), in collaboration with the International Labor Organization (ILO), ADB, UN Women and the Global Compact Network Pakistan.

The participants in the contest were evaluated by the Jury based on several criteria, including the strength of the female staff, females on board or in the top / senior management, females in middle management, implementation of the harassment at the workplace act, principles of women empowerment, gender mainstreaming, female-friendly work environment and women empowerment initiatives taken by the Bank.

## MS. TAHIRA RAZA RECEIVES THE WONDER WOMEN AWARD



Ms. Tahira Raza, President & CEO, First Women Bank Limited, has been awarded the 'Wonder Women Award 2015' in recognition of her professional contributions in the banking industry as a symbol of women's economic empowerment in the country. The 'Wonder Women of the Year Awards (4th Edition)' were held at the Arts Council

of Pakistan, Karachi in connection with International Women's Day. A total of 40 extraordinary women were recognized for their praiseworthy services that make the country proud. This award represents the rising power and impact of phenomenal and quotable women by commemorating the glorious history of women's achievements and excellence in the country.

## FWBL EXHIBITS AT AKEPBP FINANCIAL & SAVINGS EXPO 2016



First Women Bank Limited (FWBL) participated in the 'Financial & Savings Expo 2016' organized by the Aga Khan Economic Planning Board for Pakistan (AKEPBP) for the community members based in Interior Sindh and Hyderabad on Sunday, February 28, 2016.

The 'Financial & Savings Expo 2016' was aimed at focusing on potential investment

& saving avenues that fall under the theme of Personal Financial Management. It was a good platform to promote FWBL's financial products and services to the participants. The participants visited the FWBL stall to get acquainted with the financial services offered by the Bank and received professional assistance from the Bank's representatives to understand investment as well as borrowing trends.

## PROMOTING SMES DEVELOPMENT

*"Making the decision to become an entrepreneur and start your own business can be a little daunting, but you'll never know what you are capable of unless you try."*

### PRIME MINISTER'S YOUTH BUSINESS LOAN



Prime Minister's Youth Business Loan is a revolutionary program for the socio-economic development of the youth in order to combat the soaring unemployment rate in the country. It provides a launch platform for young men and women of Pakistan aged between 21 – 45 years with entrepreneurial potential, at a concessionary mark-up rate of 6%.

In this scheme, 50% of the total loans have been allocated for women and a quota of 5% has been reserved for the families of martyrs, widows and disabled persons so that they may be given an opportunity to start their own businesses.

As an active participant of PMYBL, the Bank has so far received 457 loan applications, out of which 173 were approved, while 238 were declined as they could not meet the criteria. 46 applications are under process for a loan amount of Rs. 76.075 million, whereas the total amount disbursed is Rs. 140.465 million, including the adjusted cases.

Here are some of FWBL's successful customers' stories who availed the Prime Minister's Youth Business Loan and now run their own businesses.

## SUCCESS STORIES

### THE MODERN FARMER JAMALA GUL NIGAR

Mrs. Jamala Gul Nigar belongs to the village Ismaila District Sawabi, with a keen interest in growing unseasonal vegetables. Taking the first step to pursue her passion, she applied for the Prime Minister's Youth Business Loan (PMYBL) through First Women Bank Limited (FWBL) to start her own business. After availing the loan, she fully utilized the land to optimize her resources and cultivate the crop, while creating employment opportunities for 9 people.

Mrs. Jamala Gul Nigar sold the first crop of cabbage 5 months ago and received a very good response from the market. Now she is optimistic about her tomato and potato crops which are being cultivated. Mrs. Nigar is very satisfied and happy with the flourishing position of her business.

### A BOUTIQUE AT HOME MADEEHA NASIR

Ms. Madeeha Nasir applied to the PM's

Youth Business Loan through FWBL to open a boutique. She was amongst the successful candidates of PMYBL's 2nd balloting and was provided with the loan in July 2014.

Within a short span of 5 months after starting her business, this young and energetic lady managed to properly set up a boutique at her residence in Satellite Town, Rawalpindi. She has also engaged 1 helper and 3 tailors.

Ms. Nasir started earning profits from her business by making focused marketing efforts in the neighbouring areas where a large number of girls' colleges and hostels are located.

### AAGOSH DAYCARE CENTRE WAJEEHA ISHAQ

Ms. Wajeeha Ishaq is another successful applicant of the PM's Youth Business Loans' 1st balloting result. The loan amount was disbursed in March 2014, and from there on she never looked back. Within 10 months, she started a day care



centre along with her patron, Mrs. Shahnaz, who is managing the Montessori school run on the ground floor. The day care centre is established on the first floor so that the babies don't get disturbed by the toddlers studying at the school.

Currently, Aagosh Montessori & Day Care Centre has 6 babies enrolled in the day care centre, and is expecting new admissions as more parents are enquiring about the details.

Ms. Wajeeha is happy with her business and plans to expand it further.

## PROMOTING SMES DEVELOPMENT

*"Making the decision to become an entrepreneur and start your own business can be a little daunting, but you'll never know what you are capable of unless you try."*

### ZEB SUPERSTORE

NADIA ZEB



Ms. Nadia Zeb is also one of the PM's Youth Business Loan Program beneficiaries. Prior to availing the loan, Ms. Nadia was managing her husband's utility store franchise in Rawalpindi with limited products to offer. In order to meet the growing customer demand of a variety of

products, she applied for PM's Youth Business Loan. The loan was disbursed to Ms. Nadia Zeb in April 2014. She utilized it for purchasing a stock of different products in bulk and opened a superstore through which Ms. Nadia has created an employment opportunity for one more person on a monthly salary basis. Ms. Nadia mentioned that her business has flourished exponentially after availing the PMYBL.



### MEHMOONA BEAUTY PARLOR

ROHEENA AYUB

Ms. Roheena Ayub, the sole proprietor of Mehmoona Beauty Parlor, is a resident of Rawalpindi where she runs a beauty parlour, training centre and a ladies accessories' shop on a small scale. She wanted financial assistance to revamp the parlor and enhance the services offered to her clients; she approached FWBL for the PM's Youth Business Loan facility.

After the disbursement of the loan, she purchased a wide range and stock of products, an LED TV and replaced the parlor's cemented floor with tiles. With these changes, Ms. Roheena has witnessed progress in her business.

Ms. Roheena outlines the positive impact of the PMYBL facility on her business. After receiving the loan, she has also been able to employ 2 people on a monthly salary basis.

## BUSINESS OPPORTUNITIES FOR WOMEN ENTREPRENEURS

As a part of the Marketing Strategy of FWBL, the Bank is using all platforms to create awareness among women. Recently the Small and Medium Enterprises Development Authority (SMEDA), in collaboration with Karachi Women Chamber of Commerce & Industry (KWCCI) District-East, organized an awareness program on 'Business Opportunities for Women Entrepreneurs and SMEDA Services' in Karachi and invited the Bank to disseminate information about SME loans which can be availed from the Bank. Ms. Samina Geti, VP Business Development Division, informed the participants about the financing facilities available through PMYBL. She emphasized that SMEs have the potential to revitalize economic

activity by creating employment opportunities, reducing poverty and providing economic linkages.

First Women Bank Ltd. (FWBL) is committed to empowering women, and through them, to empower the nation, and offers a wide range of financial services for Small and Medium Enterprises (SMEs). Mr. Mukesh Kumar, Provincial Chief, SMEDA-Sindh was also present at this occasion. The program aimed to enhance the entrepreneurial skills of the participants through different techniques and create awareness about how to access finance through the Prime Minister's Youth Business Loan (PMYBL). The workshop was attended by 20 potential women entrepreneurs.

## THE SME MELA

FWBL's Multan & Gujranwala branches participated in an SME Mela organized by the State Bank of Pakistan (SBP) Banking Services Corporation. The branches showcased and generated sales for the products & services through the Mela effectively.

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Designed by: SPECTRUM | Y&R

## A WARM FAREWELL TO MS. BUSHRA EHSAN - REGIONAL BUSINESS HEAD, CENTRAL



Bushra for her valuable contributions. Ms. Tahira Raza presented a memento in honor of her service to the Bank. All staff members joined the President in bidding farewell to Ms. Bushra Ehsan and wished her the

After a long, distinguished service at FWBL, Ms. Bushra Ehsan, SVP / RBH Central, has retired on her superannuation. Ms. Bushra Ehsan belonged to the founding team of FWBL and joined the Bank on deputation. Her parent organization was HBL. She mostly served in Peshawar (KPK) and was finally posted in Lahore as the RBH Central. Ms. Tahira Raza, President & CEO FWBL and the Senior Management commended Ms.

best in all her future endeavors. Her dedication to FWBL is much appreciated by juniors, colleagues and seniors alike.

While talking to her colleagues, Ms. Ehsan said, "It is a long journey coming to an end which I will always cherish." She thanked her colleagues for their cooperation and support. She also extended her special gratitude to the President for her guidance and patronage.

## UNIVERSAL TELLER WORKSHOP



A two-day 'Universal Teller Workshop' for the branch network counter staff, which deals with cash handling & negotiable instrument handling, was organized through The Institute of Bankers Pakistan from March 19 – 20, 2016 in Karachi, Lahore and Islamabad simultaneously. The workshop was attended by 123 employees.

## NEWS IN BRIEF

- Mr. Faisal Jan Sarhindi, CFO, has been appointed as the Company Secretary in addition to his existing responsibilities.
- Ms. Sana Mumtaz, Corporate Secretarial Department has been assigned the responsibilities of EC Secretary with effect from February 2, 2016.
- International Women's Day was celebrated by the FWBL staff across the country.
- Mr. Kashif Sohail Sheikh has been appointed as the RBH Central.

## MS. KAUSER SALMANI HONORED



Ms. Kauser Salmani, Officer First Women Bank Limited, Imperial Court Branch, Karachi was awarded a shield by Dr. A. Q. Khan Centre, Institute of Behavioral Sciences in recognition of her zeal,

strength and commitment in pursuing her dreams despite facing physical challenges.

Ms. Salmani has represented Pakistan in various meetings of Disabled Persons' Forums, where she not only proved herself as a courageous woman, but also earned respect for herself and her country. FWBL is proud of her and extends felicitations on her achievement.

## OBITUARY

The following members of the FWBL family lost their loved ones during the past few months:

- The mother of Ms. Tehseen Malik, AVP Admin Department, Head Office, Karachi, passed away recently.
- The father-in-law of Ms. Nargis Zaki, Manager Nazimabad Branch, Karachi, passed away on February 7, 2016.

- The mother of Ms. Tehreem Rasheed, Officer F.B. Area Branch, Karachi, passed away on March 19, 2016.

FWBL News expresses its heartfelt condolences to all of them and their bereaved families. May the Almighty Allah give their families the courage and patience to bear this irreparable loss and may the departed souls rest in peace. Ameen!

## STAFF PERFORMANCE REVIEW 2015

The staff performance review by the Calibration Committee (CALCOM) for the year 2015 concluded in February 2016. During the CALCOM meetings, the performance of 295 management staff underwent relative ranking. Based on these rankings, effective January 2016, staff salaries and increments will be announced.

## HAPPENINGS

### PRESIDENT FWBL TALKS TO WOMEN ENGINEERS



The Institution of Engineers Pakistan (IEP), Karachi Centre invited Ms. Tahira Raza, President FWBL to talk to female engineers in Karachi on Women Entrepreneurship.

While addressing the engineers, Ms. Tahira Raza said that the percentage of women working in and owning technological companies is abysmally small and women should earnestly explore entrepreneurial potential in the field of engineering. She said that more concerted efforts are needed for the future of women entrepreneurs in this field.

The event aimed at providing women engineers with the opportunity to learn about the financial services offered by First Women Bank Ltd. (FWBL). It was attended by both women and men, who were either already in the business or looking for opportunities through the Bank.

### “THE BEST TOOLS TO ELIMINATE HARASSMENT ARE EDUCATION, TRAINING AND PREVENTION” – MS. TAHIRA RAZA



As a part of the Awareness Campaign Drive 2016 for the Implementation of Special Enactment (IV) of 2010 legislated by the Senate of Pakistan, a seminar on ‘The Protection against Harassment of Women at the Workplace’ was organized by the Sindh Ombudsman in connection with International Women’s Day.

Addressing the seminar as a keynote speaker, Ms. Tahira Raza, President FWBL, said that workplace harassment is a phenomenon that is continuously changing with time. Harassment is a manifestation of power in relationships – women are much

more likely to be victims of sexual harassment precisely because they lack power more often than men, are in more vulnerable and insecure positions, lack self-confidence or are pressurized socially to suffer in silence.

“The best tools to eliminate harassment are education, training and prevention. Women should be provided with training to deal with such situations and a safe working environment, and strict internal policies should be made by every organization to function effectively. There is a legal framework available in FWBL,” she said.



## A TRUE LEGEND – MS. FATIMA SURAYYA BAJIA A MEMORY FROM THE FWBL ARCHIVES



Ms. Fatima Surayya Bajia was a renowned Urdu playwright and drama writer of Pakistan. What most people don't know, however, is that she was also an entrepreneur and a role model for many Pakistani women. She used to make and sell traditional items for weddings.

Bajia was also a part of the Mehfil-e-Milad tradition on Pakistan Television, and participated when any such event was arranged in the country.

FWBL also witnessed several Mehfil-e-Milads when Bajia participated as a speaker on Seerat-e-Tayyaba.

First Women Bank Limited offers its condolences on the sad demise of Ms. Fatima Surayya Bajia and cherishes her affiliation with the Bank. Her contributions to Pakistani literature and culture are invaluable. She will always be remembered as a symbol of eastern culture, norms and values.



### ON THE LIGHTER SIDE



#### Advice

The wife returns from the doctor's clinic and tells her husband, "The doctor recommended to spend one month at the sea, two weeks in the countryside and to go abroad for one week. Where will you take me first? The husband replies, "To another doctor..."

Did you hear about the Italian chef that died?  
– He pasta way.

Why can't bicycles stand on their own?  
– They are too tired.

Which nation is the world's best nation?  
– Donation!

#### Save Energy

Client: "Yesterday, I bought an energy-saving bulb from your shop, returned home, but it didn't work."  
Shopkeeper: "It should not, it saves energy."

#### Business Jokes - The Best Price

Who sells the products cheaper, a manufacturer or a distributor?  
The storehouse guard.

#### Work Experience

"How long have you been working here?" one employee asked another.  
"Ever since the boss threatened to fire me."

### "QUOTES,"

- Always treat your employees exactly as you want them to treat your best customers. – **Stephen R. Covey**
- To win in the marketplace, you must first win in the workplace. – **Doug Conant**
- Don't worry about failures, worry about the chances you miss when you don't even try. – **Jack Canfield**
- Great minds discuss ideas; average minds discuss events; small minds discuss people. – **Eleanor Roosevelt**
- When health is absent, wisdom cannot reveal itself, art cannot manifest, strength cannot fight, wealth becomes useless, and intelligence cannot be applied. – **Herophilus**
- People are definitely a company's greatest asset. It doesn't make any difference whether the product is cars or cosmetics. A company is only as good as the people it keeps. – **Mary Kay Ash**

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*Empowering the Nation Together*



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# Loan Against Salary

آپ کی تنخواہ... دلائے آسان قرضہ!



اپنی تمام مالی ضروریات کے لیے آسانی قرضہ حاصل کریں

FWBL آپ کے لیے لایا "Loan Against Salary" جس میں تنخواہ کے بدلے ملے مالی ضروریات کو پورا کرنے کے لیے نہایت آسان اور فوری قرضہ۔

- 50,000 روپے سے 1,000,000 روپے تک قرضے کی سہولت (15 مجموعی تنخواہوں تک)
- قرضے کی ادائیگی کے لیے 6 ماہ سے 5 سال کا دورانیہ
- مساوی ماہانہ اقساط میں قرض کی ادائیگی
- مارک آپ 18.5 فیصد

مزید معلومات کے لیے قریبی FWBL برانچ تشریف لائیں یا 0331-1006767 پر رابطہ کریں

\* شرائط و ضوابط لاگو ہیں۔

Empowering the Nation Together



**First Women Bank Ltd.**

ہیڈ آفس: ڈاکٹر سیدنا طاہر سیف الدین میموریل فاؤنڈیشن بلڈنگ، CL-10/20/2، بیومنٹ روڈ، متصل ڈاکٹر ضیا الدین احمد روڈ، سول لائنز، کراچی۔  
فون: 021-35657684-9 فیکس: 021-35657756 یو اے این: 111 676 767 ویب سائٹ: www.fwbl.com.pk

## اپنے فن میں یکتا - فاطمہ ثریا بجیا



ماہ ربیع الاول میں محفل میلاد کی روایت کا آغاز انہوں نے ہی کیا۔  
فرسٹ ویمن بینک کو یہ اعزاز حاصل ہے کہ بجیا نے کئی سالوں تک بینک کے منعقدہ محفل میلاد میں شرکت کی۔

فاطمہ ثریا بجیا صف اول کی ڈرامہ نگار اور رائٹرز جنہوں نے مشرقی تہذیب اور اقدار کو اپنے ڈراموں میں اس طرح پیش کیا کہ وہ ہماری معاشرتی زندگی کا حصہ بن گئیں۔ انہوں نے اپنے ڈراموں کے ذریعے خاندانی نظام اور انسانی رشتوں کی مضبوطی کو دلفریب انداز میں اجاگر کیا جسے ہر چھوٹے بڑے نے سراہا۔ پاکستان ٹیلی ویژن پر

## زیب سپراسٹور، نادیر زیب



نادیر زیب کا تعلق راولپنڈی سے ہے۔ وزیراعظم یوتھ بزنس لون اسکیم سے قرضہ حاصل کرنے سے پہلے نادیر اپنے شوہر کے ساتھ یوٹیلیٹی اسٹور کے کاروبار سے منسلک تھیں، جس میں اشیاء کی تعداد بہت کم تھی۔ نادیر کو قرضے کا اجرا اپریل 2014 میں کیا گیا جس سے انہوں نے سپراسٹور قائم کیا۔ آج ان کا کاروبار کامیابی سے چل رہا ہے اور ساتھ ہی انہوں نے اس میں ایک ملازم کو بھی ماہانہ تنخواہ پر رکھ لیا ہے۔



## کامیابی کی داستان

### جدید کسان، جمال گل نگار

جمال گل نگار کا تعلق صوابی کے ایک گاؤں سے ہے، غیر موہمی سبزیوں اگانا ان کا ایک خاص شوق ہے جس کی تکمیل کے لیے انہوں نے یہ قرضہ حاصل کیا۔ قرضے کے حصول کے بعد نہ صرف انہوں نے اپنی زمین کو مکمل طور پر کاشت کیا ہے بلکہ 19 افراد کو روزگار بھی فراہم کیا ہے۔ گوبھی کی پہلی فصل کاشت کرنے کے بعد اب جمال ٹماٹر اور آلو کی فصل کاشت کرنے میں مصروف ہیں۔

### اپنا گھر، اپنا بوتیک، مدیحہ ثار

مدیحہ ثار سٹیٹیا ایٹ ٹاؤن راولپنڈی کی رہائشی ہیں۔ انہوں نے وزیراعظم یوتھ بزنس لون کی دوسری قرضہ اندازی میں قرضہ حاصل کیا اور نہایت مختصر عرصے میں گھر میں بوتیک قائم کر لیا۔ انہوں نے 4 افراد بشمول تین ٹیلر اور ایک ہیملر کو روزگار فراہم کیا ہے۔

### آغوش ڈے کیئر سینٹر، وجیہہ اسحاق

وجیہہ اسحاق وزیراعظم یوتھ بزنس لون کی پہلی قرضہ اندازی میں قرضہ حاصل کرنے کے لیے منتخب ہوئیں تھیں۔ دس ماہ کے مختصر عرصے میں انہوں نے اپنی Patron کے ساتھ مل کر جو ٹیچل منول پرمونٹیوری چلا رہی ہیں، ڈے کیئر سینٹر کا آغاز کیا۔ اس وقت 6 بچے ڈے کیئر سینٹر میں داخل ہیں اور بہت سے دوسرے والدین بھی بچوں کو ڈے کیئر میں داخل کرانے میں دلچسپی ظاہر کر چکے ہیں۔



### میمونہ بیوٹی پارلر، روحینہ ایوب

روحینہ راولپنڈی کی رہائشی ہیں جو چھوٹے پیمانے پر بیوٹی پارلر کے کاروبار سے منسلک تھیں۔ کاروبار کو وسعت دینے کے لیے انہوں نے وزیراعظم یوتھ بزنس لون کے لیے درخواست دی اور قرضے کی منظوری کے بعد انہوں نے اس پیسے سے اسٹاک میں اضافہ کیا۔ ایک LED ٹی وی خریدا اور پارلر کے فرش پر ٹائلز لگوائیں۔ کاروبار میں اضافے کے ساتھ ہی انہوں نے 2 افراد کو ماہانہ تنخواہ پر ملازم رکھا ہے۔

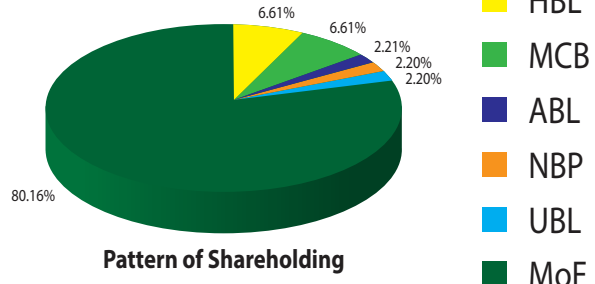
## انڈیپنڈنٹ ڈائریکٹرز کا تقرر



حکومت پاکستان نے محترمہ رخسانہ شاہ اور جناب غلام کاظم حسین کا فرسٹ ویمن بینک کے بورڈ پر ”آزاد ڈائریکٹر“ کی حیثیت سے تقرر کیا ہے۔

## کم از کم سرمائے کی حد عبور

GOVERNMENT OF  
PAKISTAN'S  
STAKE IN FWBL  
ROSE TO 80%



فرسٹ ویمن بینک کا ادا شدہ سرمایہ 3.49 ارب روپے ہو گیا۔ بینک میں حصص 76% سے بڑھ کر 80% ہو گئے ہیں۔ بینک ہے، جس کے ساتھ ہی بینک نے اسٹیٹ بینک کی جانب سے کے دوسرے حصص یافتگان میں 5 بڑے کمرشل بینک جن میں مقرر کردہ کم از کم سرمائے کی حد عبور کر لی ہے جو 2014 میں 3 نیشنل بینک، حبیب بینک لمیٹڈ، یونائیٹڈ بینک لمیٹڈ، MCB ارب روپے مقرر کی گئی تھی۔ حکومت پاکستان کے فرسٹ ویمن بینک اور الائیڈ بینک شامل ہیں۔

## محترمہ طاہرہ رضا کے لیے ”ونڈر ویمن ایوارڈ“



محترمہ طاہرہ رضا صدر فرسٹ ویمن بینک کی بیکاری کے شعبے میں خدمات کے اعتراف میں انہیں ”ونڈر ویمن ایوارڈ“ (چوتھے ایڈیشن) کے

سلسلہ میں منعقدہ تقریب میں ایوارڈ سے نوازا گیا۔ 40 خواتین کو ایوارڈ دیے گئے جو اس بات کا ثبوت ہے مجموعی طور پر اپنے اپنے شعبوں میں اعلیٰ مقام کی حامل کہ پاکستانی خواتین ہر شعبے میں نمایاں ہیں۔

## فرسٹ ویمن بینک کے لیے EFP ایوارڈ

فرسٹ ویمن بینک نے خواتین کو معاشی طور پر خود مختار بنانے میں جو کردار ادا کیا ہے اس کا اعتراف ملکی اور بین الاقوامی دونوں سطح پر کیا جاتا ہے۔ گذشتہ دنوں بینک کو EFP ”ایوارڈ فار ایکسیلینس“ سے نوازا گیا۔ ایوارڈ دینے کی تقریب کراچی میں ہوئی جس کا اہتمام ایمپلائز فیڈریشن آف پاکستان نے ILO، انیشین ڈیولپمنٹ بینک، یو این ویمن اور گلوبل کمپیکٹ نیٹ ورک پاکستان کے اشتراک سے کیا تھا۔

ایوارڈ کے لیے ایک خاص کرائیوٹیر یا بنایا گیا تھا جس میں ادارے میں خواتین کی نمائندگی بشمول بورڈ اور انتظامیہ کی سطح پر، خواتین کو معاشی طور پر خود مختار بنانے کے لیے بینک کے اقدامات، خواتین کو دوران ملازمت ہراساں کرنے والے قانون کا سختی سے نفاذ وغیرہ شامل تھے۔

## وزیراعظم یوتھ بزنس لون



ہوئی ہیں جن میں سے 173 کو منظور کیا گیا ہے جبکہ 238 درخواستیں قواعد و ضوابط کو پورا کرنے میں ناکام رہیں۔ 46 درخواستیں جو 76 ملین روپے کی ہیں بینک کے زیر غور ہیں جبکہ 140.465 ملین روپے کے قرضے جاری کیے جا چکے ہیں۔ قرضہ حاصل کرنے والی خواتین کی کامیابی کی داستان آپ کے مطالعہ کے لیے ذیل میں پیش کی جا رہی ہے۔

وزیراعظم یوتھ بزنس لون بیروزگار نوجوانوں کو روزگار فراہم کرنے کے لیے موجودہ حکومت کا ایک انقلابی قدم ہے۔ یہ قرضے 21 سے 45 سال کی عمر کے نوجوانوں بشمول خواتین کو 6% کے رعایتی سروس چارجز پر دیے جا رہے ہیں۔ فرسٹ ویمن بینک ابتدا ہی سے اس اسکیم کا اہم شراکت دار ہے۔ اب تک بینک کو 457 خواتین کی جانب سے درخواستیں موصول

### طویل مدت کے لیے بینک کی نئی ریٹنگ



پاکستان کریڈٹ ریٹنگ ایجنسی (PACRA) نے طویل مدت کے لیے فرسٹ ویمن بینک کی ریٹنگ کو A مانس (A-) جبکہ قلیل مدت کے لیے اس کی ریٹنگ کو A2 برقرار رکھا ہے۔ یہ ریٹنگ کریڈٹ رسک کے کم خطرے اور بینک کے اندر اپنے مالیاتی معاملات کی ادائیگی کی مضبوط صلاحیت کو ظاہر کرتی ہے۔ PACRA کی جانب سے جاری کردہ پریس ریلیز میں کہا گیا ہے کہ یہ ریٹنگ اس بات کا بھی اظہار ہے کہ بینک کو حکومت پاکستان کی خاص سپورٹ حاصل ہے جو اس کا اہم شیئر ہولڈر ہے۔

خواتین تاجروں کو فراہم کی جانے والی خدمات کے سلسلے میں بینک کی حکمت عملی سے آگاہ کیا۔ ملکہ میکسیما اور محترمہ مریم نواز شریف نے خواتین تاجروں کی جانب سے لگائی گئی اشیاء کی نمائش بھی دیکھی۔



انہوں نے متحرک، فعال اور کامیاب خواتین تاجروں سے مل کر خوشی کا اظہار کیا جو ڈیری فارمنگ سے لے کر بوتیک اور دوسرے کاروبار کامیابی سے چلا رہی ہیں۔ ملکہ نے بینک سے قرضہ حاصل کرنے والی خواتین سے قرضہ حاصل کرنے، بزنس پلان بنانے اور اشیاء کی مارکیٹنگ کے طریقہ کار کے بارے میں بھی دریافت کیا۔

نیدرلینڈ کی ملکہ میکسیما نے اقوام متحدہ کے سیکریٹری جنرل کی خصوصی مشیر برائے شمولیتی مالیات برائے ترقی کی حیثیت سے پاکستان کا دورہ کیا۔ اپنے اس دورے کے دوران انہوں نے محترمہ مریم نواز شریف کے ہمراہ فرسٹ ویمن بینک بلیو ایریا براؤنچ کا دورہ کیا۔

### مالیاتی جھلکیاں 2015

فرسٹ ویمن بینک کا مالی سال 2015 ایک کامیاب سال رہا۔ گذشتہ دو سالوں کے نقصانات کے بعد بینک نے مختلف شعبوں میں بہتر کارکردگی کا مظاہرہ کرتے ہوئے اسے منافع پر کھولا گیا۔ بینک کا Asset Base 18.79 بلین روپے سے بڑھ کر 21.35 بلین روپے رہا جبکہ ڈپازٹ میں گذشتہ سال کے مقابلے میں 12.75% کا اضافہ ریکارڈ کیا گیا۔ بینک کے مؤثر اقدامات کی بدولت انتظامی اخراجات کنٹرول میں رہے باوجود اس کے کہ بینک کے انسانی وسائل کی ترقی اور ٹیکنالوجی کے حصول پر اخراجات میں 6.88% کا معمولی اضافہ ہوا۔ Earning Per Share 0.21 روپے رہا جو کہ گذشتہ سال کے مقابلے میں 107.64% زیادہ ہے۔

ملکہ نے خواتین سے ان کی آمدنی، لوگوں کو روزگار کے مواقع فراہم کرنے کے بارے میں بھی دریافت کیا۔ انہوں نے خواتین کی ترقی کے لیے مضبوط اطلاعی نظام اور ٹیکنالوجی کی فراہمی پر زور دیا تاکہ زیادہ سے زیادہ دیہی خواتین کو معاشی طور پر خود کفیل کیا جاسکے۔



براؤنچ چھینچے پر بینک کی صدر محترمہ طاہرہ رضا، وزیراعظم یوتھ بزنس لون کی چیئر پرسن لیلیٰ خان، فرسٹ ویمن بینک کی ریجنل بزنس ہیڈ فوزیہ جنجوعہ اور براؤنچ نیچر عظمیٰ ہمایوں نے معزز مہمانوں کا استقبال کیا۔

اس موقع پر بینک کی صدر طاہرہ رضا نے معزز مہمان کو فرسٹ ویمن بینک کے کردار، اس کی خدمات اور خصوصی طور پر