



FWBL CHERISHES THE MEMORIES OF ABDUL SATTAR EDHI – A GREAT HUMANITARIAN

27 YEARS
of EMPOWERING WOMEN



We all know that the greatest service to God is to serve humanity, but in the hustle and bustle of life we have become self-centric. We sympathize with the underprivileged but stay apathetic; after all why should others' misery matter to us? However, a man named Abdul Sattar Edhi reinstated our faith in humanity through his actions. He represented hope for the destitute in society. He owned the disowned and helped them in whatever way possible. It seems he was sent to help those in need. One question what made him do this. Edhi's story is that in his late teens, he was deeply moved by the limitation of his resources that could have helped his ailing mother live a little longer. It was then that he decided to help people in suffering and build, what is today known as, the Edhi Foundation.

Little did we imagine that a day will come when Abdul Sattar Edhi will be with us no longer. His sad demise has left us all in grief. His absence is not only the nation's loss, but an irreparable loss to humanity. Though no awards and acknowledgements can repay what this great humanitarian did for his fellow human beings, the Government of Pakistan and all Pakistanis were honored to bid him a final goodbye in a state funeral held at the National Stadium of Pakistan, Karachi, where he was revered with a 19-gun salute.

FWBL recalls its close association with Edhi Sahib, starting from the Bank's very inception. The Bank opened its 7th branch in Gurumandir next to Edhi Centre in Karachi, and Abdul Sattar Edhi and Begum Bilquees Edhi inaugurated the branch. The Founder President of FWBL, Ms. Akram Khatoon, stated that "The iconic Edhi Sahib was a strong supporter of women's economic empowerment in the country. We had the Edhi Foundation's



in Karachi as the Chief Guest, along with his wife Begum Bilquees Edhi.



In the early 90's, there were 3 innovations in Pakistan identified by the ILO Geneva Study, which included FWBL and Edhi Foundation.

bank account, and when we wanted to open a branch in Gurumandir, Karachi, Edhi Sahib offered his place next to Edhi Centre sans any charges. We chose not to take it for free, and paid a rent of Rs. 5,000/- per month."

Today, the FWBL Family expresses deep sorrow on the sad demise of the legendary Abdul Sattar Edhi, expressing immense gratitude towards his untiring services for humankind, and remembers his support and encouragement shown over the years through his presence at various FWBL events. We pray to Allah Almighty for the eternal peace of the departed soul and to grant his family patience and forbearance. Ameen.

Although Edhi Sahib preferred not to attend various functions as they came in the way of charity work, he very kindly graced the First Anniversary celebrations of First Women Bank Limited



FWBL AIMS TO REVIVE BANKING OPERATIONS - TAHIRA RAZA



“First Women Bank Ltd. (FWBL) has received Rs. 1 billion from the Ministry of Finance to meet its paid-up capital requirement, which has fulfilled our revival plan to streamline banking operations as well as business for the next few years.” This was stated by Ms. Tahira Raza, CEO and President First Women Bank Ltd., in an exclusive interview with Daily The Pak Banker. She said that “The Bank has met its target of meeting the Rs. 3 billion paid-up capital requirement finally, and now is set to regulate its existing operations in the first phase, and gradually expand in the second phase towards becoming a viable commercial bank.”

“The injection of Rs. 1 billion was fruitful for the Bank, which has come on the track of profitability, and the management will continue to sustain it in the future,” Ms. Raza said.

“We are working extensively on the designing of new products to attract new customers towards the Bank, similar to commercial banks of the country. The strengthening of operations is being witnessed due to the present management and employees who were hired in the past few months,” the FWBL President said.

“First Women Bank has been facing the challenging issue of human resources, being a women-run bank; bankers take time to get trained, but leave the profession opting to live their married lives at home. Now we have a good team of male and female staff members, which is quite good from the Bank’s point of view, and we need to retain this culture and promote it in the future in the best interest of the Bank,” Ms. Raza added.

She was very optimistic about the new products of the Bank, saying e-wallet accounts will be the next big thing for the Bank through bankers who are working creatively and innovatively to launch this.

The Bank’s credit rating was also upgraded by Pakistan Credit Rating Agency Limited (PACRA), which upgraded the long-term entity rating of First Women Bank Limited (FWBL) to ‘A-’ (A Minus) [previous: BBB+], while the short-term rating is maintained at ‘A2’ (A Two).

The 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 Federal Government - the major shareholder - demonstrating continued commitment and support.

The management is focusing on reducing its funding costs; thereby improving its spreads. Meanwhile, given the recent capital compliance, the management has resources and clarity available to implement its business plan. The ratings are dependent on the Bank’s ability to achieve bottom-line break-even on a sustainable basis. Successful execution of the business strategy, while improving efficacy of the risk management framework to improve asset quality - which is currently suppressed - remains important.

FWBL LAUNCHES A NEW VIDEO

First Women Bank Limited has launched a new video which describes the strong character of a woman in society and explores her needs as a human being. The video connects the link between a woman and First Women Bank. “Shackled by society’s prejudices, a woman’s spirit is unbreakable; she doesn’t need help, she just needs an equal opportunity, she needs a voice,” the video describes.

Since its inception, First Women Bank Limited has empowered thousands of women and is striving hard to ensure equality at the workplace too. The Bank is inculcating fairer banking practices and inspiring success stories.

FWBL reiterates its mission that no matter what the obstacle, we will continue making a difference, to wake up the country, to make them stand with us, as together we can empower the nation.

FWBL RECEIVES A GEP GRANT

First Women Bank Ltd. (FWBL) has received a grant of Rs. 27.5 million from Aurat Foundation under its Gender Equity Program (GEP), supported by USAID, for a period of 10 months. Under the project, FWBL aims to relaunch itself as a vibrant financial institution to serve the women of Pakistan by offering & developing need-based financial products (both lending & savings).

The Bank fully recognizes the fact that the lending of money alone cannot help women attain financial stability; it requires other ancillary support such as training, awareness of rights, understanding and outreach to the market and an enabling environment to fulfill their dual responsibilities.

Previously too, First Women Bank Ltd. was awarded a GEP grant of Rs. 13.8 million for a period of two years. FWBL accomplished the project deliverables through its Business Development and Training Centres in Karachi, Lahore and Islamabad.

MS. HUMA BAQAI - INDEPENDENT DIRECTOR FWBL



The Federal Government has appointed Ms. Huma Baqai - Associate Professor, Institute of Business Administration, Karachi - as an Independent Director on FWBL’s Board to comply with the Code of Corporate Governance.

INCREASING FINANCIAL INCLUSION

FWBL & AURAT FOUNDATION SIGN AN MOU

50% of Pakistan's population is financially excluded, with no access to financial services such as formal savings, payments, deposits, and credit; therefore, financial inclusion is a priority area for the Government and SBP. In May 2015, Pakistan launched its National Financial Inclusion Strategy (NFIS), a roadmap to help a country achieve its financial inclusion goals. Pakistan's goal is to achieve universal financial access, with the NFIS target of expanding formal financial access to at least 50% of adults, including women and the youth, and to increase the percentage of SME loans in bank lending to 15% by 2020.



Financial inclusion is also a strategic goal for FWBL, as it is particularly low among women. To achieve this particular national objective, FWBL is also collaborating with organizations helping women. Recently, the Bank signed an MoU with Aurat Foundation.

First Women Bank Ltd. (FWBL) and Aurat Foundation (AF) signed a Memo-

randum of Understanding (MoU) at a prestigious ceremony held in Islamabad to showcase the products developed under "Women Making Strides in Economic Empowerment," with a focus on how GEP has developed a linked progress on helping women grow economically under the USAID grant and recognize the role of the National Advisory Forum of the GEP.

The MoU was inked by Ms. Tahira Raza, President & CEO FWBL, and Ms. Anis Haroon, Member Board of Directors Aurat Foundation. Ms. Simi Kamal, Chief of Party AF and Ms. Fouzia Janjua, SVP/Coordinator Development Cell and Strategic Initiatives FWBL, witnessed the signing of the MoU.

Under the MoU, FWBL will create a platform to empower women and inculcate the habit of saving money, as well as get access to financing to establish new businesses or develop existing businesses. FWBL will also enhance women's economic empowerment through capacity-building, skill development and trainings on banking products, customer service delivery and support; while AF will share with FWBL the complete data of the female population along with network support, and assist FWBL in contacting them. AF will also facilitate FWBL in the identification of

clusters in respective geographical regions in order to develop tailor-made banking products and services that can help FWBL in the economic empowerment of the women of Pakistan.

FWBL and AF are determined to work together to strengthen, promote and create new value, with an aim to provide financial services at the doorsteps of unbanked women. FWBL and AF have both shown commitment to serve the women of Pakistan by changing their role from passive beneficiaries of social support to active catalysts of change and economic empowerment.



FWBL also showcased its products and services in the event. The event was attended by leading women activists, judges, prominent lawyers, representatives from academia, GEP Pakistan Gender Coalition members, GEP beneficiaries from different provinces, USAID representatives and the media.

HELPING WOMEN BRIDGE THE FINANCIAL LITERACY GAP



State Bank of Pakistan Banking Services Corporation Hyderabad Office organized an awareness program titled, 'Helping Women Bridge the Financial Literacy Gap' at its office in Hyderabad on June 16, 2016, in collaboration with First Women Bank Limited (FWBL), Tameer Micro Finance Bank and Khushhali Bank

Limited. Ms. Nelofar Hameed, Director SCAD & Corporate Secretary SBP BSC, presided over the session.

Ms. Shaista Memon, Manager FWBL Hyderabad Branch along with her team, took part in this event where participants were briefed by Ms. Hira Ejaz, Officer Advances, about the products and services offered by FWBL.

Women from all walks of life participated in the event and welcomed the financial literacy program in their city. The participants also showed their interest in FWBL's products and services.

PROMOTING SMES DEVELOPMENT

Small opportunities are often the beginning of great enterprises. – Demosthenes

PRIME MINISTER'S YOUTH BUSINESS LOANS



Small and Medium Enterprises (SMEs) are the backbone of developing countries'

economies. They help stir economic activity by creating job opportunities, generating income and circulating wealth. Developing SMEs is imperative for achieving a sustainable future and meeting the economic needs of the country.

The Prime Minister's Youth Business Loans (PMYBL), under the category of SMEs, is one of the key initiatives by the Government of Pakistan to economically strengthen the country and empower its youth. First Women Bank Limited (FWBL) has been associated with PMYBL from the beginning, and has so far received 456 applications, out of which 234 applications were declined and 184 applications were approved. The remaining 38 applications are under consideration, amounting to Rs. 57.517

million. So far, the Bank has disbursed more than Rs. 156 million to the PMYBL customers.

PMYBL focuses on empowering the educated unemployed young men and women of Pakistan, aged between 21 - 45 years, with entrepreneurial potential. Borrowers can avail the loan amount up to Rs. 2,000,000/- at a fixed concessionary 6% mark-up rate, payable in 8 years. In this program, 50% of the total loans have been allocated for women to launch their own business, and 5% quota has been reserved for the families of Martyrs (Shaheed), Widows and Disabled Persons.

All 42 FWBL branches, in 24 cities across Pakistan, are authorized to provide PMYBL loans.

FWBL DISSEMINATES INFORMATION AT THE SME EXPO

First Women Bank Limited (FWBL) is making earnest efforts to facilitate Small and Medium Enterprises (SMEs) in the country, while offering more financing possibilities to existing and potential customers. The FWBL team in Islamabad and Gilgit exhibited its products and services at the SME Financial Expo, organized by the Aga Khan Economic Planning Board Pakistan.

A large number of people attended the SME Financial Expo, and visited the FWBL Stall to gain information on the financial services being offered.

FWBL HOSTS THE 'ECONOMIC EMPOWERMENT OF WOMEN' AWARENESS SESSION IN LARKANA

First Women Bank Limited (FWBL) hosted an awareness session on the 'Economic Empowerment of Women', conducted by the State Bank of Pakistan (SBP) Banking Services Corporation (Sukkur Office) in Larkana on May 14, 2016. The session was aimed at enlightening attendees about the economic empowerment of women by introducing feasible projects for doing business, disseminating information about financing facilities for women in the banking sector, sharing success stories, building on the concept of group financing for women, the local market and a gap analysis.

Ms. Nusrat Mangi, Manager Larkana Branch, welcomed the guests. The FWBL team also participated in the discussion and briefed the participants

about the products and services being offered by the Bank.

The participants welcomed SBP and FWBL's initiative of getting them acquainted with the financial services available through banks to meet their economic needs.

ANNUAL BEHBUD MELA 2016

First Women Bank Limited (FWBL) participated in the Annual Behbud Mela, organized by the Behbud Association of Pakistan, held in Karachi. The visitors collected information about FWBL products and services to help their businesses flourish.

PROMOTING SMES DEVELOPMENT

FWBL EXHIBITS INFORMATION AT THE KWCCI SPRING FESTIVAL



The Karachi Women Chamber of Commerce and Industries (KWCCI) organized the 'Spring Festival Expo - A Tribute to Fatima Surayya Baja' at the Marriott Hotel on April 17, 2016.

At this event, First Women Bank Limited (FWBL) set up its stall to facilitate women entrepreneurs and introduced various products and services offered by the Bank.



Mr. S.M. Muneer, CEO TDAP and Mr. Emil Wyss, Consul General of Switzerland also visited the FWBL stall, where they were briefed by the FWBL team about the Bank's offerings.



Ms. Tahira Raza, President & CEO FWBL, attended the program and shared her views about the role of women in building and developing businesses. She also visited the stalls and appreciated the work displayed by the women entrepreneurs.

FWBL INTRANET GOES LIVE

The IT Division has completed the implementation of the intranet website at FWBL. This website will be used to publish policies, procedures and forms published by various divisions within the Bank.

CUSTOMERS' CORNER

REMEMBERING MS. AZRA AHMED OF RIVAJ

Ms. Azra Ahmed, a valued client of FWBL, left for her eternal abode this June. FWBL remembers her entrepreneurial zeal and work. Ms. Ahmed was a successful businesswoman who established her company, 'Rivaj', and designed exclusive contemporary furniture and accessories made of marble, onyx and granite. Being the (then) only woman designer in Pakistan who worked with marble, onyx and granite, Ms. Azra Ahmed proved her mettle as an entrepreneur and a designer. She set an example for the women of Pakistan to follow by travelling the road not taken before

and emerged as a winner. She won international acclaims and received many prestigious awards. "The best thing about my work is its exclusivity. Each piece is different from the other, so every client has a unique piece custom-made for them," she said with fervor when the FWBL team once contacted her to publish her success story.

FWBL News expresses deep condolences over the death of Ms. Ahmed, praying for the

departed soul to rest in peace and for courage to be granted to her bereaved family. Ameen.



Ms. Azra Ahmed (Left) with Ms. Tahira Raza, President FWBL at the Milad 2016

OUR PEOPLE

FWBL PARTICIPATES IN THE ROZEE.PK JOB FAIR 'PARVAAZ'



The visitors gave an overwhelming response to the FWBL stall, and inquired about possible career growth opportunities available in the Bank. The

FWBL HR team collected visitors' CVs and resumes for better employer-employee matchmaking. They also responded to job seekers' queries.

The right talent in the market is always looking for better opportunities, and that is why organizations leave no stone unturned in attracting and retaining them at various forums.

This year FWBL's HR team, headed by

Ms. Ayesha Menai, prepared to roll up their sleeves and get down to business, participating at a job fair organized by Rozee.pk titled 'PARVAAZ 2016', which was held at Expo Centre Karachi on April 17, 2016.

ORGANIZATIONAL CHANGES

As a part of the Management's initiative to provide senior level opportunities to employees, FWBL's long-serving staff members have been given new assignments based on their strengths and the Management's trust in their abilities, with effect from May 17, 2016, while Region North is divided in two distinctive set-ups:

- i. Islamabad, Rawalpindi, Wah Cantt. and Gilgit Branches
- ii. KPK (Peshawar, Abbottabad & Mardan) Branches

- Ms. Fouzia Janjua, RBH North, has been entrusted with a new assignment at the Head Office, Karachi as Coordinator Development Cell & Strategic Initiatives.
- Ms. Aneela Ahmed has been entrusted with the responsibilities of Area Business Manager, Islama-

bad, Rawalpindi, Wah Cantt. and Gilgit.

- Ms. Sharfunnisa Khattak has been entrusted with the responsibilities of Area Business Manager, KPK (Peshawar, Abbottabad & Mardan).
- Ms. Yasmin Fatima, formerly Regional Operations Head, North, has been transferred to the Business Division as Branch Manager, Blue Area Branch, Islamabad.
- Ms. Bareera Amir has been designated as Area Operations Manager for Islamabad, Rawalpindi, Wah Cantt. and Gilgit Branches.
- Ms. Rozina Raja has been designated as Area Operations Manager for KPK (Peshawar, Abbottabad & Mardan) Branches.
- Ms. Uzma Humayun has taken charge as Branch Manager, AIOU Branch.

OBITUARY

Those we love don't go away, they walk beside us every day, unseen, unheard, but always near, still loved, still missed and very dear.

- Anonymous

The following FWBL Family members lost their loved ones during the past few months.

- The father of Ms. Nargis Zaki, Manager Nazimabad Branch, Karachi passed away on Sunday, April 17, 2016.
- The sister of Ms. Samina Zahid, Manager Gulshan-e-Iqbal Branch, Karachi died on Tuesday, May 17, 2016.
- The elder sister of Ms. Shaista Idrees, OG III working in the Operations Department, passed away on Tuesday, June 14, 2016.
- The brother-in-law of Ms. Seemi Saeed, AVP/Manager M.B. Lahore, left for his eternal abode on Wednesday, June 15, 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 great loss, and may the departed souls rest in peace. Ameen.

HAPPENINGS

FWBL DACGC ATM INAUGURATION



increased to 20 ATMs. FWBL opened its 42nd branch in June last year, inaugurated by Brig. Zubair Ahmed and Begum Humaira Zubair. The branch offers a suite of products and services, which is a reflection of the Bank's business growth and

commitment to facilitate customers and serve them better. It is fully-equipped with a specially designed locker room that is also accessible to wheelchair customers, enabling them to personally handle their banking transactions and operate their lockers with ease.

First Women Bank Limited has installed another on-site ATM near its DA Country and Golf Club branch in Karachi. The ATM was officially inaugurated by Administrator DHA Karachi, Brigadier Zubair Ahmed, and Begum Humaira Zubair Ahmed.

Speaking on this occasion, Brigadier Zubair Ahmed congratulated and lauded FWBL's efforts under the leadership of Ms. Tahira Raza on continuously augmenting its ATM network. With this new addition, FWBL's ATM footprint has



BIOMETRIC VERIFICATION FOR ACCOUNT HOLDERS AND CUSTOMERS



First Women Bank Limited, in light of State Bank of Pakistan's

Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Regulations, has successfully installed biometric technology at all branches for the verification of particulars of account holders and prospective customers.

PAKISTAN BANKING AWARDS 2016



Mr. Hussain Lawai, CEO Institute of Bankers Pakistan, called on Ms. Tahira Raza, President FWBL, and presented a shield of participation

to her. FWBL submitted its entry for the "Best Environment and Social Governance Bank Award", organized by The Institute of Bankers Pakistan (IBP) and A.F. Ferguson & Co. in Karachi recently.

In this event, 28 banks competed in eight categories. The award nominees were adjudged on the basis of their evolution, performance and their current standing in Pakistan.

HAPPENINGS

WOMEN NEED TO PLAY THEIR PART IN ECONOMIC GROWTH - MS. TAHIRA RAZA



“Women need to play their part in the economic growth of Pakistan, and only empowered women can make this happen,” said Ms. Tahira Raza, President & CEO, FWBL. She was addressing a session at a two-day female development program titled ‘Building an Empowered Woman’. The program was organized by National Bank of Pakistan’s Jamil Nishtar Management Development Centre (JNMDC), with a focus on women empowerment initiatives for successful professional women.

Being the first female employee of NBP to achieve the SEVP level, Ms. Tahira Raza shared key information with aspiring women professionals. She brought to the attention of the audience the responsibility of professional women who need to strive, achieve and provide equal opportunities, non-discrimination, education, training and professional development for women at workplace.

The event was attended by NBP female staff members who appreciated the tips shared by Ms. Tahira Raza.

“QUOTES”

- The man who stops advertising to save money is the man who stops the clock to save time.
- You’re going to go through tough times - that’s life. But I say, “Nothing happens to you, it happens for you.” See the positive in negative events.
- Don’t watch the clock; do what it does. Keep going.
- If you fail, never give up, because F.A.I.L. means the ‘First Attempt in Learning’;
End is not the end; in fact E.N.D. means, Efforts Never Die’;
If you get ‘No’ as an answer, Remember, ‘N.O.’ means ‘Next Opportunity’; so let’s be positive.

ON THE LIGHTER SIDE

Riddles

Q: What do lawyers wear to court?

A: Lawsuits!

Q: What is the biggest room in the world?

A: The room for improvement.

Q: What has one eye but cannot see?

A: A needle

Style

“Excuse me sir, have you seen a police officer around?”

“No, not a soul actually.”

“Very good, now give me your wallet, watch and laptop!”

Punctuality

A company owner was asked, “How do you motivate your employees to be so punctual?”

He smiled & replied, “It’s simple. I have 30 employees and 29 free parking spaces. One is paid parking.”

An Engineer and a Heart Surgeon

An engineer was removing the engine parts from a motorcycle when he saw a famous heart surgeon in his shop. He went to him and said, “Look at this engine... I opened its heart, took the valves out, repaired them and put them back, so why do I get such a small salary and you get huge sums?”

The doctor smiled at the engineer and came close to his ear and said, “Try the same when the engine is running.”

The engineer smiled back came close to doctors ear and said, “I can take any dead engine and make it alive again, can you?”

CONCEPT, COORDINATION & EDITED BY:

Shaheen Zamir (SVP / Head of Marketing & PR)
Assisted by: Jane James Din (Marketing Officer)
First Women Bank Ltd.

Head Office: S. T. S. M. Foundation Building,
Beaumont Road, Off Dr. Ziauddin Ahmed Road,
Civil Lines, Karachi.

Ph.: 021-35657630, UAN: 111-676-767
Website: www.fwbl.com.pk

Designed by: SPECTRUM | Y&R

Loan Against Salary

آپ کی تنخواہ... دلائے آسان قرضہ!



اپنی تمام مالی ضروریات کے لیے باآسانی 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 پوائے این: 111 676 767 ویب سائٹ: www.fwbl.com.pk

وزیراعظم یوتھ بزنس لون

ہی سے اس اسکیم کا اہم شراکت دار ہے۔ اب تک بینک کو قرضوں کی 456 درخواستیں موصول ہوئی ہیں جن میں سے 184 منظور کی گئیں اور 156 ملین روپے کے قرضے جاری کیے گئے ہیں۔ 234 درخواستیں نامنظور کی گئیں جبکہ 38 بینک کے زیر غور ہیں۔

واضح رہے کہ اس اسکیم میں 50% قرضے خواتین کے لیے مختص کیے گئے ہیں۔

چھوٹے اور درمیانے درجے کے کاروباری ادارے معیشت کے لیے ریڑھ کی ہڈی کی حیثیت رکھتے ہیں۔ یہ بیروزگار افراد کو روزگار ہی فراہم نہیں کرتے بلکہ ایک پائیدار مستقبل کی بنیاد ہوتے ہیں۔

وزیراعظم یوتھ بزنس لون بیروزگار نوجوانوں کو روزگار فراہم کرنے کے لیے موجودہ حکومت کا ایک انقلابی قدم ہے۔ فرسٹ ویمن بینک ابتداء



فرسٹ ویمن بینک کی جاب فیئر میں شرکت



فرسٹ ویمن بینک نے گذشتہ دنوں rozee.pk کی جانب سے منعقدہ نمائش میں شرکت کی، نوجوانوں کی بڑی تعداد نے، جن میں لڑکیاں اور لڑکے دونوں شامل تھے، بینک میں شمولیت کے عمل میں گہری دلچسپی کا اظہار کیا اور بڑی تعداد میں اپنے سی ویز جمع کرائے۔ یہ نمائش کراچی کے ایکسپوسینٹر میں منعقد ہوئی۔

فرسٹ ویمن بینک کے لیے

GEP کی نئی گرانٹ

یو ایس ایڈ نے صنفی مساوات پروگرام (جی ای پی) کے تحت فرسٹ ویمن بینک لمیٹڈ کو 10 ماہ کے لیے 27.5 ملین کی گرانٹ دی ہے۔ یہ گرانٹ پاکستان میں عورت فاؤنڈیشن کے ذریعے فراہم کی جاتی ہے، اس سے قبل بھی بینک کو خواتین کی معاشی خود مختاری بذریعہ استعداد کار اور ہنرمندی کے لیے 13.8 ملین روپے کی رقم فراہم کی گئی تھی۔

فرسٹ ویمن بینک اور عورت فاؤنڈیشن کے درمیان مفاہمتی یادداشت



پاکستان 180 ملین سے زائد آبادی پر مشتمل ہے تاہم مالیات میں اس وسیع آبادی کی شمولیت انتہائی کم ہے۔ محض 2.4 فیصد آبادی واجبی طور پر مالی شمولیت رکھتی ہے۔

خواتین کی مالی شمولیت فرسٹ ویمن بینک کے اہم مقاصد میں سے ایک ہے۔ اس قومی مقصد کو حاصل کرنے کے لیے بینک اپنے وسائل کے مطابق اقدامات کر رہا ہے۔ اسی سلسلے میں فرسٹ ویمن

بینک نے عورت فاؤنڈیشن کے ساتھ ایک مفاہمتی یادداشت پر دستخط کیے ہیں جس کے تحت دونوں ادارے مل کر خواتین کی مالیاتی شمولیت میں اپنا کردار ادا کریں گے۔ فرسٹ ویمن بینک کی جانب سے صدر محترمہ طاہرہ رضا اور عورت فاؤنڈیشن کی جانب سے محترمہ انیس ہارون، ممبر بورڈ نے دستخط کیے۔



FWBL- نئی ویڈیو کی اشاعت

ویمن بینک خواتین کو مساوی مواقع فراہم کرنے کے لیے اپنے محدود وسائل کے باوجود روز اول سے اہم کردار ادا کر رہا ہے۔ فرسٹ ویمن بینک اس بات کا اعادہ کرتا ہے کہ خواتین کو معاشی طور پر خوشحال بنانے کے لیے اہم کردار ادا کرتا رہے گا جو ایک دن پوری قوم کی خوشحالی کا سبب بنے گا۔

فرسٹ ویمن بینک نے معاشرے میں خواتین کے، بحیثیت انسان مضبوط کردار کو اجاگر کرنے کے لیے ایک نئی ویڈیو کا اجراء کیا ہے جس میں خواتین اور فرسٹ ویمن بینک کے درمیان گہرے تعلق کو ظاہر کیا گیا ہے۔

خواتین کو معاشرے میں فعال کردار ادا کرنے کے لیے مساوی حقوق کی ضرورت ہوتی ہے اور فرسٹ

محترمہ ہما بقتائی کی بحیثیت ”آزاد ڈائریکٹر“ تقرری



حکومت پاکستان نے محترمہ ہما بقتائی کا فرسٹ ویمن بینک کے بورڈ پر بحیثیت انڈیپنڈینٹ ڈائریکٹر تقرر کیا ہے۔

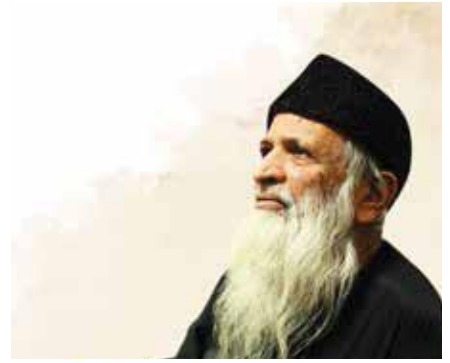
محترمہ ہما بقتائی انسٹیٹیوٹ آف بزنس ایڈمنسٹریشن سے بحیثیت ایسوسی ایٹ پروفیسر وابستہ ہیں۔

27 YEARS
of EMPOWERING WOMEN

ایدھی صاحب اور فرسٹ ویمن بینک - کچھ یادیں



بینک کی بانی صدر محترمہ اکرم خاتون صاحبہ کو بلا معاوضہ ایدھی سینٹر گرو مندر سے متصل جگہ فراہم کرنے کی پیشکش کی۔ محترمہ اکرم خاتون بتاتی ہیں کہ ہم نے بلا معاوضہ پیشکش کو قبول نہ کیا اور 5 ہزار روپے ماہانہ کرائے پر بینک کی



ساتویں برانچ گرو مندر میں قائم کی جس کا افتتاح

ایدھی نے قبول کیا۔

فرسٹ ویمن بینک دنیا میں خواتین کی بینکاری کا ایک منفرد تجربہ تھا۔ بینک کی انتظامیہ اور اس سے وابستہ ہر فرد کے لیے یہ امر نہایت خوشی کا باعث تھا جب 1992 میں ILO جنیوا کی مطالعاتی رپورٹ سامنے آئی جس میں ایدھی ٹرسٹ کے ساتھ فرسٹ ویمن بینک کو بھی پاکستان میں منفرد انتظام کاری کے لیے شامل کیا گیا تھا۔



عبدالستار ایدھی صاحب اور محترمہ بلقیس ایدھی نے

کیا۔ جب بینک کے قیام کو ایک سال مکمل ہوا تو اس کی پہلی سالگرہ میں مہمان خصوصی کی حیثیت سے شرکت کے لیے ہم نے ان سے درخواست کی جسے ایدھی صاحب اور بیگم بلقیس



عبدالستار ایدھی بلاشبہ ایک عہد ساز شخصیت تھے، جنہوں نے حقوق العباد کی اہمیت کو نوعمری میں ہی سمجھ لیا تھا۔ وہ جانتے تھے یہی راستہ اللہ تعالیٰ کی خوشنودی کا راستہ ہے۔ انہوں نے بلا تخصیص زبان، رنگ، نسل اور مذہب، سماجی بے حسی اور خود غرضی کا شکار افراد کی مدد کی۔ ان میں خواتین، مرد، بچے، بوڑھے، ذہنی طور پر پسماندہ، نوزائیدہ اور ناتواں سب ہی شامل تھے، لیکن بات یہیں پر ختم نہیں ہوئی، انہوں نے جانوروں کی تکالیف اور ضرورتوں کو بھی محسوس کیا اور ان کے لیے ہسپتال قائم کیا۔ عبدالستار ایدھی بلا کے منتظم تھے، پاکستان کے بہت سے اداروں میں اعداد و شمار اور ریکارڈ اس طرح محفوظ نہیں ہوگا جس طرح ان کے ادارے میں محفوظ کیا گیا۔

عبدالستار ایدھی خواتین کی معاشی خود مختاری کے بہت بڑے علمبردار تھے، یہی وجہ تھی کہ جب فرسٹ ویمن بینک کا قیام عمل میں آیا اور ملک بھر میں اس کی برانچوں کا آغاز ہوا تو عبدالستار ایدھی صاحب نے