



## PACRA MAINTAINS FWBL'S RATING



The Pakistan Credit Rating Agency (PACRA) has maintained the long-term & short-term

entity ratings of First Women Bank Limited (FWBL) at A (Single A Minus) and A2 (A Two) respectively. These ratings denote a low

expectation of credit risk while capacity for timely payment of financial commitments is considered strong.

The ratings primarily reflect the strong association of FWBL with the Government of Pakistan (GoP) - the major shareholder - demonstrating continued commitment and support. Subsequent to the injection of equity of PKR 1 bn over the last two years,

Government of Pakistan has injected another PKR 500 mn in 1QCY17. The Bank has thus reached a capital of PKR 4 billion. The management has brought clarity to the strategic direction of the Bank, with independent focus on the commercial and developmental mandate of FWBL, says a press release issued by PACRA.

## MS. TAHIRA RAZA RECEIVES STEMMERS AWARD



It is rightly said that 'You educate a man; you educate a man. You educate a woman; you educate a generation' - Brigham Young.

Pakistani mothers are making great strides in nation building by progressively nurturing their children and themselves; and this is evident both at work and home. As a result more and more educated mothers are becoming role models for their families, communities and country.

To honor the amazing mothers who are role models in the fields of Science, Technology, Engineering, Mathematics and Management (STEMM), the STEMMERS, an institute that aims at producing Scientists, Technologists,

Engineers, Mathematicians, Managers, Artists and Programmers, organized an Award Ceremony in Karachi.

At this Ceremony, Ms. Tahira Raza, President & CEO First Women Bank Limited (FWBL), was awarded the STEMMER Award in recognition of her services in the area of 'Mathematics Meets Management'.

The other prominent women of Pakistan who were recognized were

## MS. RUKHSANA SHAH NEW CHAIRPERSON ON FWBL'S BOD



Ms. Rukhsana Shah, Independent Director on First Women Bank Limited (FWBL) Board has been appointed as the Chairperson Board of Directors in 148th Board meeting held on April 28, 2017.

Asfia Aleem - first female Engineer of Pakistan, Dr. Huma Baqai - Director Communication & Public Affairs IBA Karachi, Dr. Farah Bari - Senior Manager Administration Indus Hospital, Sheikh Saeed Memorial Campus, Dr. Sara Saeed Khurram - Co-founder and CEO Sehat Kahani.

## GENDER EQUITY PROGRAM

### BUILDING FWBL'S CAPACITY TO EMPOWER HOME-BASED WORKERS & SMALL SCALE ENTREPRENEURS TO LEAD CHANGE (AF/GEP/USAID GRANT)

First Women Bank Limited (FWBL) received a grant of Rs. 27.5 million from Aurat Foundation under its Gender Equity Program (GEP) supported by United States Agency for International Development (USAID) for a period of 10 months. The project was titled 'Building First Women Bank Limited's Capacity to Empower Home-Based Workers (HBWs) and Small Scale Entrepreneurs (SSEs) to Lead Change'. Under this project, FWBL aimed to relaunch itself as a vibrant financial institution to serve the women of Pakistan by offering and developing need-based financial products (both lendings and savings).

First Women Bank Ltd. (FWBL) made a positive impact under the Gender Equity Program (GEP) and used the grant of PKR 27.5 million for the following activities:

1. Market Research and Product Development (inclusive of product training & awareness).
2. Soft Skills' Training, including Leadership Training and Customer Service Training for the Senior Management & Front Line Staff.
3. Marketing Campaigns & Outreach Activities.

This Grant was the second in a row under the GEP. Earlier, the Bank had received a grant of Rs. 13.8 million for the project 'Women Economic Empowerment through Capacity Building and Skill Development', which was accomplished for the project deliverables through its Business Development and Training Centers in Karachi, Lahore and Islamabad.

## LEADERSHIP SKILL DEVELOPMENT WORKSHOP FOR SENIOR MANAGEMENT OF FWBL



Under GEP, a day-long Lead Well Workshop on 'Leader Health = Business Health' Leadership Skill

Development was organized for the Senior Management of FWBL to create awareness about the direct impact of good individual health on business outcomes.

The training was conducted in Karachi, with participants from all over Pakistan. The workshop was facilitated by Ms. Rahila Narejo, Lead Consultant & Chief Executive, Narejo HR (Pvt.) Ltd. A 360-degree Leadership Feedback and Saliva Assessment was used in the Lead Well Program to enhance self-awareness and to measure the impact of the Program. The Program was designed to engage and challenge leaders to increase the effectiveness on individual, interpersonal, group and organizational levels.

Addressing FWBL's Senior Management, Ms. Tahira Raza, President and CEO First Women Bank Ltd., said "Knowledge has the power to change minds and thoughts simply by creating awareness. Likewise, knowledge of maintaining good health and its implementation has a lifelong impact."



A total of 59 senior management officials, comprising of 49 females and 10 males, attended the session. After the classroom training, follow-up sessions were also conducted to guide the participants in achieving the optimum level.

## FWBL GEP TEAM HOLDS FINANCIAL LITERACY SESSION AT IBA

A Financial Advocacy session was held at the Institute of Business Administration, Main Campus Karachi, by the GEP Team/Development Cell and Strategic Initiatives Unit of FWBL, headed by Ms Fouzia Janjua. The session was attended by 64 female Home Based Workers and Small Scale Entrepreneurs belonging to different areas of Karachi. The topic of this session was 'Financial Literacy Awareness and Financial Inclusion of Women'; the main purpose was to enlighten participants about the possibilities and means through which they can get access to banking services, open bank accounts, inculcate a habit of saving and apply for credit and loans to start a new business or expand existing business. This session was arranged by IBA's Business Incubation Program under the Gender Equity Program (GEP) of Aurat Foundation, funded by USAID.

In the session, FWBL Account Opening Forms were distributed and each participant was made to fill these forms individually, first without any help, to remove the fear of filling a proper form. The Team explained the features and information of FWBL Savings Account and Zindagi Asaan Account, which can be opened with only Rs. 100 and a valid CNIC copy.

This session was attended by Dr. Farukh Iqbal, Dean & Director IBA, Dr. Shahid Qureshi, Director AMAN Centre for Entrepreneurial Development, and other faculty members. Ms Shahid Sajid from GEP also attended the session.



## GENDER EQUITY PROGRAM FWBL - GEP ROAD SHOWS & CLOSING CEREMONY

After the completion of project activities, road shows were held in Karachi, Quetta, Gujranwala and Islamabad simultaneously on April 29, 2017, while the Grant Closing Ceremony was held in Karachi.

### KARACHI



Under FWBL-GEP, road shows and a Grant Closing Ceremony were organized in Karachi. In this Ceremony, various Home Based Workers (HBWs) and Small Scale Entrepreneurs (SSEs) displayed their work. Ms. Shahida Javed, Regional Business Head South A, and Ms. Nargis Zaki, Manager Nazimabad Branch, organized the event.

Speaking on the occasion, Ms. Tahira Raza, President FWBL, thanked USAID and Aurat Foundation for providing FWBL an opportunity to explore further options for

HBWs and SSEs in making them a part of mainstream economic activities and contributing towards nation building.

Ms. Tahira Raza, President & CEO FWBL, along with Ms. Shahida Sajid, Senior Program Officer Aurat Foundation, and Ms. Mussarat Jabeen, Director Women Department Government of Sindh, visited stalls and inquired with HBWs & SSEs about their work, future business plans, support required from FWBL and how they see themselves in the future.



Earlier Ms Fouzia Janjua, SVP Development Cell and Strategic Initiatives, gave an overview of different activities carried out under the Project Grant given by GEP AF/USAID to FWBL, and shared the way forward for the financial inclusion and economic empowerment of women small scale entrepreneurs. She also shared the various activities leading to the achievement of thirteen milestones given as per GEP Grant deliverables, prepared by DC & SI Unit.



## GENDER EQUITY PROGRAM FWBL - GEP ROAD SHOWS & CLOSING CEREMONY

### ISLAMABAD

Simultaneously, a road show was also organized at a local hotel in Islamabad. This task was assigned to Area Office Islamabad, headed by Ms. Aneela Ahmed and Ms. Naheed Nazli. Ms. Mahpara Shakil, Deputy Chief of Party GEP Aurat Foundation, Ms. Nigar Nazar, renowned cartoonist (Gogi Fame) and Ms. Seema Touseef, Director of Gender Program Capital Development Authority (CDA), were invited to attend the Ceremony.

Speaking on the occasion, Ms. Mahpara Shakil Ghori and Ms. Aneela Ahmed, Area Manager, shared the objectives of the Project and highlighted the importance of financial inclusion and women empowerment in Pakistan. Home Based Workers (HBWs) set up their stalls

displaying products, and shared their feedback on the assistance provided. The visitors appreciated the skilled and hardworking women, and also FWBL and AF's initiative.

Home Based Workers (HBWs), Small Scale Entrepreneurs (SSEs), GEP coalition partners and FWBL customers attended the event.



### QUETTA

At the event held in Quetta, Ms. Yasmin Lehri, Member of the Provincial Assembly Balochistan, was the Chief Guest. The FWBL Quetta Branch Team, led by Ms. Uzma Naqvi, Branch Manager, organized the event at the Ladies Parada Club Quetta where skilled Home Based Workers (HBWs) and Small Scale Entrepreneurs (SSEs) displayed their work.

Speaking at the gathering, Ms. Yasmeen Lehri, MPA, appreciated the women's work and FWBL's efforts in bringing a positive impact on Pakistani women's lives. The event was attended by Ms. Salma Qureshi, Director Social Welfare Department, Ms. Surraya Allahdin, Ms. Nighat Shabee, President of Lions Club, Ms. Saima Haroon, Aurat Foundation-GEP and other prominent personalities.



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## PROMOTING SMES' DEVELOPMENT

*"Don't be afraid to start over. It's a brand new opportunity to build what you truly want." - Anonymous*

### FWBL FOCUSES ON 'S' OF SME

Small and Medium Enterprises (SMEs) are the backbone of the economy. They are the economic engines providing maximum utilization of local resources and boosting exports. Realizing the importance of SMEs, FWBL specially focuses on the 'S' of SME and provides financing irrespective of gender.

The Bank has helped SMEs related to agriculture, forestry, hunting and fishing, cement, chemicals and pharmaceuticals, construction, electronics, finance, food, beverages and allied, footwear and leather garments, individuals, insurance, oil and gas, services / social development and education, textile and garments, transport,

storage and communication, wholesale and retail trade, etc. Over the period of time, significant improvements have been recorded in FWBL customers' lives and they are now contributing to the national economy.

### SOFT LOANS UNDER PM'S NATIONAL HEALTH PROGRAM (PMNHP)



#### PRIME MINISTER NATIONAL HEALTH PROGRAM

Healthcare facilities are a basic human right, and the Government of Pakistan is making concerted efforts to revamp the medical facilities available to all citizens, especially underprivileged individuals. In order to achieve this, soft loans under Prime Minister's National Health Program (PMNHP) were introduced with the prime objective of providing health insurance facilities to the poorest

segments of the population. First Women Bank Limited (FWBL) offers soft loans under the Prime Minister's National Health Program (PMNHP) to private empanelled hospitals listed for the upgrade of their facilities, including purchase of equipment, operation theatre upgrades and improvement in emergency services as envisioned in PMNHP. Soft loans under PMNHP are term loans up to Rs. 10 million, with a maximum tenor of eight years.

segments of the population.

First Women Bank Limited (FWBL) offers soft loans under the Prime

Under the scheme, pricing is charged at KIBOR+500 basis points (bps). However, the borrower will pay a fixed 6 percent mark-up and the difference of the cost of KIBOR+500 bps will be paid by the Federal Government.

Qualified MBBS/BDS doctors from institutions recognized by PMDC, clinics/hospitals/labs registered with PMDC and PMA, sole proprietors, partnership firms, private and public limited companies and other bodies/trusts running hospitals and empanelled in PMNHP, will be provided soft loans.

### FWBL PARTICIPATES IN SBP SME & HOUSING FINANCE MELA

FWBL's Sargodha, Peshawar and Sukkur branches participated in the SME & Housing Finance Melas organized by the

State Bank of Pakistan (SBP) Banking Services Corporation (BSC). The teams made presentations to the audience while

showcasing the products & services, and collected information for assessing the housing finance needs of visitors.





## PROMOTING SMES' DEVELOPMENT

### PRIME MINISTER'S YOUTH BUSINESS LOANS (PMYBL)



First Women Bank Limited is an active participant of the Prime Minister's Youth Business Loans, determined to remove the barriers to growth and unleash the full potential of Pakistani women and men. Under the PMYBL program, business loans up to Rs. 2 million are being provided to young educated women and men of Pakistan, aged between 21 – 45 years. In this program, 50% loans have been allocated for women and 5% quota is for families of Shaheeds (martyrs), widows

and disabled persons. These business loans are offered at a concessionary pricing of 6%, with tenor up to 8 years.

FWBL has so far received a total of 586 loan applications, out of which 227 loans have been approved, whereas 346 applications were declined. The remaining 13 applications are under consideration. So far the Bank has disbursed Rs. 201.295 million, including adjusted cases.

## SUCCESS STORIES

Below are the success stories of customers who availed PMYBL, and now run their businesses successfully.

### JUNEJO DAIRY FARM

FOUZIA JUNEJO



Ms. Fozia Junejo is a young and energetic woman, residing in Dhamraha village near Larkana, who availed a PMYBL loan to start a small dairy farm in her village.

After receiving the loan amount in year 2014, she started off with buying 3 buffaloes and hired the services of 1 employee. Within a short span of 3 years, she has formally established 'Junejo Dairy Farm' comprising of over 7 buffaloes and 3 employees to manage the farm. Her farm house sells 40 litres of milk every day to Nestle and 20 liters to the local population. Her daily income is Rs. 4500/- per day, while her net income is Rs. 60,000/- per month.

Ms. Junejo explains the dairy farm is doing good business as the milk produced by buffaloes is in demand. She is happy with the progress of her business and wants to expand it further.

### FIRST WOMEN DRIVING SCHOOL & PICK N DROP SERVICES

SHAHNAZ AKHTAR

Ms. Shehnaz Akhtar is the first female driving instructor in Gujranwala and all this was achieved because of her strong will and determination.

She submitted her loan request to FWBL to start a women driving school and pick and drop services for female employees and students. She is one of the successful candidates of PMYBL's 1st balloting results and was provided a loan in April 2014.

She named her business 'First Women Driving School & Pick n Drop Service', which is unique in Gujranwala as there

is no female driving instructor in the city. She fully utilized the loan amount to start her business. She purchased 2 vehicles; a car for the purpose of training at her driving school, and a van for providing pick and drop services.

Ms. Shehnaz is happy with the progress of her business, as prior to starting her own business she was unemployed. She used her abilities to change her situation and is grateful to FWBL and the Government for empowering her to be economically strong while creating 2 job opportunities through her business.

### DAIRY FARM

RAHEELA

Ms. Raheela, a young and energetic resident of Mardan, applied for a PMYBL loan to start her dairy farm.

She fully utilized the loan amount and bought 3 buffaloes. She started the dairy farm on her own land. She sells milk and other dairy products in her village. She also looks after her buffaloes by herself and has employed one person for

assistance.

Ms. Raheela explains that starting up the business has had a positive impact on her financial wellbeing. Ms. Raheela is happy with the progress of her business she encourages other women of her area to start their own business to reap the fruits of financial independence.

## REMEMBERING INSPIRING WOMEN

### DR. SALEEMA R. AHMED - A LEGEND



Born in 1926 in Banglore, India, Dr. Salima R. Ahmed, Sitara-e-Khidmat, retired Federal Secretary, founding

President of the Pakistan Federation of Business & Professional Women's Association, spent her life only serving and serving and serving.

She served at various key Government Offices as Accountant General East Pakistan, Director of Defense Audit, Finance Director PIDC and Secretary to the Federal Government Cabinet Secretariat Women's Division.

She was the Founder and Life President of Pakistan Federation of Business & Professional Women's Organization and the Founder President of the Federation of Business and Professional Women East Pakistan. She was also the initiation force behind the successful Gharo poverty alleviation program.

She spent her life serving humanity. She has done vast social service work and was nominated peace messenger by the United Nations in 1988. She was the recipient of prestigious awards including Sitara-e-Khidmat in 1968 and the VIP Award in 1988. She also got the International Badge of Honor, BPW International and various medals and skills of honor.

On her sad demise, Ms. Tahira Raza offered condolences and said that her absence will always be felt.

Dr. Salima's contribution towards women, especially working women, is immense and her great legacy will never be forgotten. May Allah give her loved ones strength in this difficult time.

### FARZANA REHMAN - A TREND SETTER



*From L TO R - Ms. Meherafroze Habib, (then) President APWA, Ms. Tahira Raza, President FWBL and Ms. Farzana Rehman at the FWBL Milad (FWBL Archives)*

Ms. Farzana Rehman, Vice President Public Relations All Pakistan Women's Association (APWA) Pakistan Chapter, passed away on June 25, 2017. She was also the Chairperson of 'Ladies Forum', an NGO rendering humanitarian services for women's causes. She was also author of 'Women's Year Book of Pakistan,' the first working women's directory which was published in 1985 solely based on her own efforts. She

instituted Women of the Year Award in the mid 80's. The recipients of this award were iconic women of Pakistan, including Mohtarma Benazir Bhutto, Begum Bilquees Edhi, Ms. Akram Khatoon, Major Gen. Shahida Malik, Dr. Farzana Suleman, Ms. Zarine Aziz, etc.

She was the Chairperson of the Women's Crisis Center NGO's Management Committee, Government of Pakistan, and remained a member of the Federal Film Censor Board for 10 years. She has always participated in the FWBL Mehfil-e-Milad – who knew that we will meet her for the last time.

FWBL News expressed deep sorrow over the sad demise of Ms. Rehman, and prayed for the departed soul to rest in peace and for her bereaved family.

## CUSTOMERS' CORNER OBITUARY

Ms. Khalida Shad, a valued customer of FWBL Clifton Branch, Karachi, left for her eternal abode on June 26, 2017. Ms. Shad had a very long relationship with FWBL. She was a renowned broadcaster and PTV newscaster in the early 70's. FWBL News expresses deep condolences over the death of Ms. Shad, praying for the departed soul to rest in peace and for courage for her bereaved family. Ameen.

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Designed by: **SPECTRUM | Y&R**

## OUR PEOPLE

### MR. KARIM HUDDANI DESIGNATED DIVISIONAL HEAD



Mr. Karim Huddani, Vice President, Manager Internal Control Unit has been

appointed as Special Assistant to the President and is designated as the 'Divisional Head President Secretariat' with immediate effect. The new role will facilitate the President & CEO in the management of her role effectively. The job entails the management of all inward / outward communication, taking policy decisions within the Bank's regulatory framework and the Bank's own policies. Apart from the above, he will continue to perform the additional job assignment of managing the Internal Control Unit.

### UZMA NAQVI GETS AWARD



Ms. Uzma Naqvi, Branch Manager FWBL Quetta Branch, was honored with the Achievers Award 2017 in recognition of her valuable services in the field of Banking, in Balochistan by a local NGO Idara Bahali Mustehqeen. The Ceremony was held in connection with the International Women's Day event organized at the Ladies Purdah Club, Quetta.

### EXCELLENT SERVICE

#### WELL DONE NAZIMABAD BRANCH

FWBL Nazimabad Branch, headed by Ms. Nargis Zaki, was awarded an appreciation letter by SBP Banking Services Corporation for issuing fresh notes to the general public through Mobile SMS Service. This service was provided through 1002 nominated General Bank Branches, including FWBL Nazimabad Branch, Karachi.

### FWBL INCREASES CONVENIENT BANKING SERVICES AT MULTAN BRANCH

First Women Bank Ltd. (FWBL) has placed an ATM at the Multan Branch to facilitate its customers. Branch contact details are as follows:

Address: Abdali Road, Opposite PIA Cargo Office, Multan.  
Phone: 061-4586535  
Fax: 061-9201406

## OBITUARY

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

- The father of Ms. Nusrat Mangi, Area Manager South-C passed away in April 2017.
- The son of Ms. Afzala Anjum, OG-I, passed away on Monday May 1, 2017.
- The mother of Ms. Aliya Siddique, Manager Allama Iqbal Town, Lahore passed away on Saturday May 6, 2017.

FWBL News expresses its heartfelt condolences to them all 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.

## FWBL CREATES AWARENESS ON WORLD AUTISM DAY



limiting the development of social and communication skills in using language and abstract concepts. There are many treatments available for people suffering from autism, but one of the most instrumental medicines is people's acceptance and care.

Every year, World Autism Awareness Day is celebrated on 2nd April. This day aims to increase awareness about people, especially children, with autism.

Autism is a condition that starts in young children and typically causes behavior that is unusually self-centric while

FWBL supports the inclusion and acceptance of people with autism. To mark the significance of this day, the FWBL Karachi and Lahore branches were lit up in blue. FWBL also utilized its social media page to highlight this cause, creating greater awareness.



## HAPPENINGS

### MS. TAHIRA RAZA'S INTERVIEW ON BUSINESS PLUS



Ms. Tahira Raza, President & CEO FWBL, was invited as a guest on the Business Plus TV Live Program 'The Interview' hosted by Ms. Mahnoor.

During the program, Ms. Tahira Raza responded to various questions related to Pakistan's economy and the Banking sector in particular.

### FWBL - GEP ROAD SHOWS & CLOSING CEREMONY

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#### GUJRANWALA

In Gujranwala, the road show was held at the Gujranwala Business Centre, organized by the FWBL Central Region Team, comprising of Mr. Kashif Sheikh, Regional Business Head, Ms. Rukhsana Bukhari, Vice President Central Regional Office and Ms. Aowj Nawaz, Branch Manager Gujranwala Branch.

The Team also set up a Financial Advocacy Help Desk to create awareness about various products and services offered by FWBL. FWBL Team Members, with the help of the Information Technology Division, used the biometric device and opened bank accounts of the Home Based Workers.

Mr. Malik Zaheer ul Haq, owner of Irfan Group of Industries and Former President of the Chamber of Commerce Gujranwala, graced the event as the

Chief Guest, and lauded the efforts of FWBL for empowering women in the country.

Ms. Mumtaz Mughal, Resident Director and Ms. Sumera Saleem, GEP Aurat Foundation representative, also attended the program.

At the event, SSEs and HBWs, including successful borrowers and women from different NGOs and GEP Coalition partners, displayed their artistic work.



## ON THE LIGHTER SIDE

#### RIDDLES

Q. I can only live where there is light, but I die if the light shines on me. What am I?

A. A shadow

Q. Give me food, and I will live. Give me water and I will die. What am I?

A. Fire

Q. What kind of coat is always wet when you put it on?

A. A coat of paint.

Q. What English word has three consecutive double letters?

A. Bookkeeper

#### COMPLIMENT

It's amazing how a person can compliment and upset you at the same time. Recently, when I greeted my co-worker, she said "You look so gorgeous, I didn't recognize you."

#### LATE TO SCHOOL

A student comes late to school. His teacher asked him "Why were you late to school?" Student: "My mom and dad were fighting." Teacher: "What does your parents fighting have to do with you being late for school?" Student: "One of my shoes was in my mom's hand and the other one was in dad's hand..."

#### "QUOTES,"

- Integrity is the most valuable and respected quality of leadership. Always keep your word.
- Great things in business are never done by one person. They're done by a team of people. - Steve Jobs
- All you have in business is your reputation - so it's very important that you keep your word. - Richard Branson
- There are no secrets to success. It is the result of preparation, hard work and learning from failure.
- If people like you, they'll listen to you. But if they trust you, they'll do business with you. - Anonymous

**28 YEARS**  
of EMPOWERING WOMEN

## محترمہ رخصانہ شاہ کی بطور چیئر پرسن تقرری



فرسٹ ویمن بینک کی انڈی پنڈیٹ ڈائریکٹر محترمہ رخصانہ شاہ کو بورڈ آف ڈائریکٹرز کی 148 ویں میٹنگ منعقدہ 28 اپریل 2017 میں بورڈ کا چیئر پرسن مقرر کیا گیا۔

## فرسٹ ویمن بینک کی کریڈٹ ریٹنگ برقرار

کے کم خطرے اور بینک کے اندر اپنے مالیاتی معاملات کی ادائیگی کی مضبوط صلاحیت کو ظاہر کرتی ہے۔ یہ ریٹنگ اس بات کا بھی اظہار ہے کہ حکومت پاکستان کی خاص سپورٹ بینک کو حاصل ہے جو اس کا سب سے بڑا شیئر ہولڈر ہے۔ حکومت پاکستان نے گزشتہ دو سالوں کے دوران بینک میں ایک ارب روپے اور رواں سال کے دوران 500 ارب روپے کی ایکویٹی فراہم کی ہے جس سے بینک کا ادائ شدہ سرمایہ 14 ارب روپے ہو گیا ہے۔ پریس ریلیز میں کہا گیا ہے کہ بینک کی انتظامیہ نے بینک کی کمرشل اور ڈیولپمنٹ سرگرمیوں کے لیے واضح حکمت عملی وضع کی ہے۔



پاکستان کریڈٹ ریٹنگ ایجنسی (PACRA) نے فرسٹ ویمن بینک کی طویل اور قلیل مدت کے لیے ریٹنگ کو بالترتیب A مائنس (A-) اور A2 برقرار رکھا ہے۔ یہ ریٹنگ کریڈٹ رسک

## Stemmers کی جانب سے محترمہ طاہرہ رضا کے لیے ایوارڈ

موقع پر ایسی ہی خواتین کی خدمات کے اعتراف کے لیے Stemmers کی جانب سے ایک تقریب کا انعقاد کیا گیا جس میں صدر بینک محترمہ طاہرہ رضا کو بھی ایوارڈ سے نوازا گیا۔ دیگر ایوارڈ حاصل کرنے والی خواتین میں ڈاکٹر ہما بقتائی، آصفیہ علیم، ڈاکٹر فرح ناری اور ڈاکٹر سارہ سعید شامل تھیں۔

یہ بجا طور پر کہا جاتا ہے کہ اگر آپ ایک مرد کو تعلیم دیتے ہیں تو صرف ایک مرد کو تعلیم دیتے ہیں لیکن اگر آپ ایک عورت کو تعلیم دیتے ہیں تو آپ ایک پوری نسل کو تعلیم کے زیور سے آراستہ کرتے ہیں۔

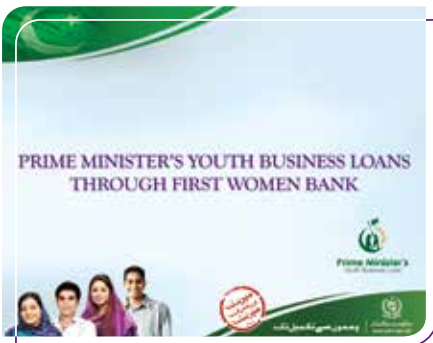
پاکستانی ماؤں نے گھر اور گھر سے باہر معیشت کی ترقی میں اپنی دہری ذمہ داریوں کو بخوبی نبھایا ہے۔ ماؤں کے عالمی دن کے



## وزیراعظم یوتھ بزنس لون

وزیراعظم یوتھ بزنس لون پروگرام کو روڈ گارنٹری فراہم کرنے کے لیے حکومت کا ایک انقلابی قدم ہے۔ فرسٹ ویمن بینک ابتدا ہی سے اس اسکیم کا اہم شریک کار ہے۔ اب تک بینک نے 200 ملین روپے سے زیادہ قرضے جاری کئے ہیں۔

اس اسکیم کے تحت 21 سے 45 سال تک کے مرد و خواتین کو، جو اپنا کاروبار شروع کرنے میں دل چسپی رکھتے ہوں، 20 لاکھ روپے تک کے قرضے دیے جا رہے ہیں۔ اس اسکیم میں 50 فی صد قرضے خواتین کے لیے مختص کیے گئے ہیں۔





## فرسٹ ویمن بینک - صنفی مساوات پروگرام آگاہی مہم اور اختتامی تقریب کی تصویری جھلکیاں

عورت فاؤنڈیشن نے صنفی مساوات کے پروگرام کے تحت USAID کی وساطت سے فرسٹ ویمن بینک کو 27.5 ملین روپے کی گرانٹ دی تھی۔ اس پروجیکٹ کے اختتام پر روڈ شو کا انعقاد کراچی، اسلام آباد، گجرات اور کوئٹہ میں کیا گیا، جب کہ اختتامی تقریب کراچی میں منعقد ہوئی۔

### کراچی

کراچی میں منعقدہ آگاہی مہم اور اختتامی تقریب میں صدر بینک محترمہ طاہرہ رضوانے بطور خاص شرکت کی جبکہ عورت فاؤنڈیشن کی جانب سے محترمہ شاہدہ ساجد، ویمن ڈیولپمنٹ ڈیپارٹمنٹ کی ڈائریکٹر مسرت جمیں، فرسٹ ویمن بینک کے ڈیولپمنٹ سیل کی سینئر نائب صدر فوزیہ جمجوعہ، قائم مقام بزنس ہیڈ فرحانہ شکیل نے شرکت کی اور لگائے گئے اسٹالوں میں خصوصی دلچسپی لی، تقریب کا اہتمام ریجنل بزنس ہیڈ شاہدہ جاوید اور برانچ مینجر نرگس ذکی نے کیا تھا۔



### اسلام آباد

اسلام آباد میں منعقدہ تقریب میں ڈپٹی چیف آف پارٹی عورت فاؤنڈیشن ماہ پارہ شکیل غوری، ممتاز کارٹونسٹ نگار نذر (گوگی فیم) سیما توصیف، ڈائریکٹر صنفی مساوات پروگرام CDA اور ہوم بیسڈ ورکرز کی بڑی تعداد نے شرکت کی۔ اس تقریب کی میزبان ایریا مینیجر ناتھ اے انیلا احمد تھیں جبکہ ان کی معاونت نایب نازلی نے کی۔





## فرسٹ ویمن بینک - صنفی مساوات پروگرام آگاہی مہم اور اختتامی تقریب کی تصویری جھلکیاں



### گجرا نوالہ

فرسٹ ویمن بینک سینٹرل ریجن کے برنس ہیڈ کاشف شیخ، رخسانہ بخاری، نائب صدر اور اوج نواز، برانچ منیجر گجرا نوالہ برانچ نے انفارمیشن ٹیکنالوجی ڈویژن کی معاونت سے بائیو میٹرک ٹیکنالوجی کی مدد سے ہوم بیسڈ ورکرز خواتین کے اکاؤنٹ کھولے اور بینک کی خدمات کے بارے میں آگاہی فراہم کی۔

گجرا نوالہ میں منعقدہ آگاہی مہم میں گجرا نوالہ چیئرمینز آف کامرس کے سابق صدر اور عرفان گروپ آف انڈسٹریز کے سربراہ ملک ظہیر الحق مہمان خصوصی تھے۔ اس موقع پر ممتاز مغل، ریڈیٹ ڈائریکٹر اور سیرا سلیم، عورت فاؤنڈیشن نے بھی بطور خاص شرکت کی۔



### کوئٹہ

کوئٹہ میں منعقدہ آگاہی مہم میں بلوچستان اسمبلی کی رکن محترمہ یاسمین لہری نے بطور مہمان خصوصی شرکت کی جبکہ عورت فاؤنڈیشن کی جانب سے صائمہ ہارون نے شرکت کی۔ اس تقریب کا اہتمام برانچ منیجر عظمیٰ نقوی نے اپنی ٹیم کی مدد سے کیا تھا۔

