



FWBL HOLDS A RECEPTION IN HONOR OF MS. SIMA KAMIL, PRESIDENT & CEO UBL

First Women Bank Ltd. held a Reception / Award Ceremony in Karachi in honor of Ms. Sima Kamil,

described the importance of family support in her success, stating “Above all, hard work always pays off.” The audience



gave her a standing ovation.

the first woman ever to reach the position of President / CEO of one of Pakistan’s largest banks.

Ms. Kamil’s colleagues, Ms. Zubaina Sadick and Ms. Roofi Jamil, also spoke and said that humanity, honesty, fairness and transparency had been the hallmarks of her personality, which made her an undeniable force to be reckoned with.

In her welcome speech, Ms. Tahira Raza, President & CEO FWBL, remarked that achieving this position is a huge step forward in a culture where women are invisible as far as opportunities and recognition at higher corporate levels are concerned. It is therefore imperative that various forums should also celebrate and recognize this historical breakthrough to showcase what a huge feat it is for a woman in Pakistan to reach the level of success that Ms. Kamil has accomplished.



The talk also recognized that women have never been held back by inadequacy or inability, but rather by the orthodox and patriarchal mindset of the masses. Ms. Raza predicted that Ms. Kamil’s expertise and knowledge of the banking industry will not only add great value to UBL, but also to the banking sector as a whole.

Ms. Shazia Shahid Hasan Ali, the Chief Guest of the event, while congratulating Ms. Kamil, said “She has created history.” She also urged FWBL to showcase women role models in its pursuit to change the general perception of women and to inspire and motivate young women of the country.

Ms. Sima Kamil, President & CEO UBL, thanked FWBL for organizing such a wonderful event in her honor. She shared her tremendous journey and

Ms. Ayesha Aziz, CEO Pak Brunei, Ms. Mehnaz Rehman, Resident Director Aurat Foundation, Ms. Hina Usmani, Ms. Darakhshan Vohra, Ms. Khurshheed Kotwal, Ms. Azra Naila Uzair, Ms. Fauzia Naqvi and FWBL Senior Executives also attended the Ceremony.

MS. SUMAIRA K. ASLAM, NEW MEMBER ON THE FWBL BOARD



Ms. Sumaira K. Aslam joined FWBL as a Director on FWBL’s Board on 18 September, 2017. She was nominated by the Ministry of Finance (MoF), Government of

Pakistan, consequent to the retirement of Ms. Naheed Ishaq (Nominee Director of MoF). Ms. Aslam is currently serving as Financial Analyst / Joint Secretary and Deputy Chief Cost Accounts Officer in the Finance Division, Government of Pakistan. She possesses overall thirty years of working experience in financial matters, business / commerce & trade, including administrative positions with Govt. of Pakistan, Multinationals / International Agencies. She holds a Master’s in Business Administration from American International College, Springfield Massachusetts, USA.

Ms. Aslam has also participated in various trainings from reputable institutes including World Bank, IMF, London School of Business, National Security & War Course in National Defense University Islamabad. She is a certified Director and has completed Corporate Governance Leadership Skills from PICG Pakistan and Gurukul Leadership Program at London School of Economics & Political Science, UK. Ms. Aslam also served as a Commercial Counselor and Alternate Permanent Representative to UNESCAP for Pakistan in Bangkok. Ms. Aslam has also represented Pakistan at many forums, advisory committees & expert group meetings across the globe.

RECEPTION IN HONOR OF MS. SIMA KAMIL, PRESIDENT UBL GLIMPSES OF THE CEREMONY



Ms. Sima Kamil



Ms. Shazia Shahid Hasan Ali



Ms. Ayesha Aziz



Ms. Mehnaz Rehman



Ms. Hina Usmani



Ms. Zubaina Sadick



Ms. Roofi Jameel



Ms. Khursheed Kotwal



Ms. Tahira Raza



Group Photograph with FWBL Team

PROMOTING SMES' DEVELOPMENT

"Small business creates more jobs than large corporations". Kevin McCarthy

Small and Medium Enterprises (SMEs) have historically played an integral role in contributing to the development of many economies. In Pakistan, the Small and Medium Enterprises (SME) segment constitutes nearly 90% of all enterprises. Its share in the annual GDP is approximately 40%. First Women Bank Limited has redefined itself as a niche player, with the focus on the 'S' of the SME market segment.

PM'S YOUTH BUSINESS LOANS



The Prime Minister's Youth Business Loans were launched by the Govern-

ment of Pakistan in December 2013, in a bid to combat soaring unemployment in the country. Since the very beginning, First Women Bank Limited (FWBL) has been determined to provide financing facilities as well as handholding support to both women and men. All 42 branches of FWBL are authorized to provide these loans.

The Bank has so far received 595 applications, out of which 236 were approved, and 347 were declined. The remaining 12 applications are under consideration, while the Bank has so far disbursed Rs.

205 million, including adjusted cases. Both women and men, aged between 21 and 45 years, holding a valid CNIC, having the ability to start their own business or intending to expand their existing business, are eligible to apply. Under the Scheme, 50% of the total loans are allocated for women, while 5% quota has been reserved for the families of Martyrs (Shaheed), Widows and Disabled Persons. Borrowers can avail the loan amount up to Rs. 2,000,000/- at a fixed concessionary 6% mark-up rate, payable in 8 years.

SUCCESS STORIES

Below are the success stories of women borrowers who availed PMYBL, and are now successfully running their businesses.

DARSAAZ

XHURA HAFEEZ - AN ENTREPRENEUR WITH A UNIQUE BUSINESS IDEA



A graduate from National College of Arts (NCA) (2013 batch), Ms. Xhura Hafeez availed a loan from FWBL and set up her door manufacturing business under the name of 'DarSaaz', with a focus on creative restoration. Ms. Hafeez's concept is not just a business model; it truly represents bringing back the pride in products made in Pakistan. The products produced by DarSaaz are handmade and crafted by local artisans. DarSaaz is currently operating from its office in Bani Gala, Islamabad. Ms. Hafeez is happy with the growth of her business, and is also making the effort to participate in various exhibitions.

BEAUTY RAYS

AREEBA KHAN

Ms. Areeba Khan is another beneficiary of the PM's Youth Business Loans. Inspired by her mother and aunt, both of whom have been related to the beauty salon business for the past 15 years, Ms. Areeba too wanted to establish her own beauty salon, for which she acquired formal training and worked three years at her mother's salon.



After availing the loan in November 2016, Ms. Areeba established her beauty salon 'Beauty Rays' and provided employment opportunities to 4 people. She is quite satisfied by the pace of her business growth and plans to expand in the future.

ALEENA BEAUTY PARLOR

FARHANA ABBAS

Mrs. Farhana Abbas, an experienced beauty professional and owner of 'Aleena Beauty Parlor' in Gujranwala, availed a loan from FWBL for the expansion of her beauty parlor. With FWBL's help, her parlor is now equipped with all the related tools and equipment. She has created employment opportunities for 4 more people.

She's delighted to share that her business has flourished in leaps and bounds after availing the PMYBL.



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HIGH ACHIEVEMENT INSTITUTION

JAVARIA ZAHRA



With a Master's of Science in Applied Psychology from University of Punjab, and a Gold Medalist in her MPhil with a distinction in Research from Beaconhouse National University, Ms. Javaria Zahra has developed an indigenous 'Learning Disabilities Scale (LDS)' for Pakistan's primary school children.

Ms. Javaria Zahra started off her career as a Consultant Psychologist for SOS Village Lahore, further on joining a number of universities as Lecturer and Assistant Professor respectively. Her dream of running a School and Academy came true and, with the help of FWBL, she opened up the High Achievement Institution in Lahore. Now she has started admissions from Class I till Class X (Matric), with more than 45 student enrolments.

HAYAN HALLA HANDICRAFTS

KHALIDA GUFRAN QURESHI

Ms. Khalida Gufran has had extensive experience in skillfully running a handicraft business from her residence over the years, as she acquired different skills' trainings from renowned institutes in the areas of paintings, hand/machine knitting, cutting & tailoring, wood work, flower making and leather work.

In 2014, Ms. Khalida approached the FWBL Hyderabad Branch for a credit facility under PMYBL to formally set up a handicraft business. With the help of the financing extended to her, she was able to successfully set up her shop 'Hayan Halla Handicrafts' where a variety of handicraft items are available including painted pottery, purses, bags, colorful fancy mirrors & embroidery works.

She is content with the flourishing position of her business and, with the passage of time, has become financially sound.

Ms. Javaria Zahra shares with great joy, "I had always dreamed of running my own School and Academy where students are the first priority. Today, it is a reality." "Knowledge is power, but real power is rooted in education," she said.

PRIME CLINICAL LABORATORY

HUMA SEERAT



Ms. Huma Seerat, a Diploma holder from National Institute of Health Islamabad, established the 'Prime Clinical Laboratory' in Multan. The clinical laboratory is equipped with all the necessary equipment and facilities to examine and conduct different types of tests.

Now Ms. Seerat is running her business successfully and has created employment opportunities for 4 more people. In only a short time, her laboratory has managed to increase its strong presence in the vicinity.

FWBL ORGANIZES SME AWARENESS SESSIONS

First Women Bank Limited's (FWBL) Gujrat, Multan and Sialkot branches organized SME Awareness Sessions with the SME Associations in their respective

cities. In these sessions, various SME financing products and services were introduced to participants. The Gujrat Branch organized sessions for Kariana

Traders Associations, Railway Road, Gujrat, while Multan and Sialkot Branches worked in coordination with SME Associations of their areas.



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SBP INCENTIVE SCHEMES TO PROMOTE SMES

To promote SME financing, SBP Refinance Schemes are highly beneficial for boosting SME businesses in the country. For the interest of our readers, the salient features of the Schemes are being discussed here.

EXPORT FINANCE SCHEME

Export Finance Scheme (EFS) is a concessional short-term finance facility provided to exporters through banks for the exports of manufacturing goods and services. Financing is also available for the export of services like Consultancy Services, Software & IT related services, International Fairs / Exhibitions.

REFINANCING FACILITY FOR MODERNIZATION OF SMES

In order to encourage SMEs to modernize their factories to produce quality products and meet power shortages, SBP has introduced a 'Refinance Facility for the Modernization of SMEs.' Financing can be availed by SME borrowers as defined under the SME PRs / SBP guidelines for local purchase / import of new plants & machinery for Balancing, Modernization and Replacement (BMR) of existing units, setting up of new SME units, etc. The facility is available for a maximum period of ten years, including six months' grace period at a subsidized mark-up rate of 6% p.a. (may be revised by SBP from time to time).

FINANCING FACILITY FOR THE STORAGE OF AGRICULTURE PRODUCE (FFSAP)

This financing facility is available on a long-term basis for the expansion and balancing, modernization, establishment and replacement of Silos, Warehouses and Cold Storage facilities for storing agricultural produce. Maximum financing for a single project is Rs. 200 M, as

allowed under SME PRs, while the repayment period is a maximum of seven years, including a grace period of six months.

FINANCING POWER PLANTS USING RENEWABLE ENERGY

Financing under the scheme shall be available for power generated by using alternative / renewable energy sources (solar, wind, hydro, biogas, bio-fuels, bagasse cogeneration, and geothermal as fuel). The scheme is available under two categories. Under Category I, financing shall be available to the prospective sponsors desirous of setting up renewable energy power projects with a capacity ranging from more than 1 MW to 50 MW, having completed the prescribed requirements of the Alternative Energy Development Board (AEDB) and other relevant Government Departments / Authorities (Federal or Provincial), in compliance with the prevalent Renewable Energy Policy of the Government of Pakistan. In Category II, financing shall be available to consumers (domestic, commercial or industrial) willing to install the facility using renewable energy sources for generation of electricity ranging from 4 KW to 1000 KW (0.004 MW to 1 MW) for own use or for supply to the distribution company as per the rules set by NEPRA (Alternate & Renewable Energy) Distributed Generation and Net Metering Regulations, 2015.

LONG-TERM FINANCING FACILITY FOR PLANT AND MACHINERY

Export-oriented SMEs under SBP guidelines are eligible for the facility.

Financing can be availed for the local purchase and import of new plants and machinery, equipment and generators / captive power plants.

The sectors / sub-sectors for the import of generators / captive power plants include Textiles & Garments, Carpets & Wool, Fruits / Vegetables & Processing Cereals, Rice Processing, Surgical Instruments, I.T. Software & Services, Leather & Leather Products, Fisheries, Marble & Granite, Sports Goods, Poultry & Meat, Gems & Jewelry, Engineering Goods, Furniture, Pharmaceutical Ethanol, Spinning & Ginning, Glass, and the Dairy sector.

Financing is available at a mark-up rate of 6% per annum, which may be revised by SBP from time to time. The loans availed under the facility shall be repayable within a maximum period of 10 years, including a maximum grace period of 2 years from the avilment date. However, where financing facilities have been provided for a period of up to five years, the maximum grace period shall not exceed one year.

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OUR PEOPLE

MOTHER OF MS. TAHIRA RAZA PASSED AWAY

‘All that I am, or hope to be, I owe to my angel mother’ - Abraham Lincoln

The mother of Ms. Tahira Raza, President & CEO FWBL, passed away in Canada on Friday, July 28, 2017. The FWBL family, bankers and people from all walks of life offered condolences to Ms. Raza and her bereaved family. They offered ‘Fateha’ and prayed that Almighty Allah rest the departed soul in eternal peace, and grant courage and fortitude to the family members to bear this grief.

DR. ASRAR H. SIDDIQUI – TRAINER PAR EXCELLENCE DIES



Dr. Asrar H. Siddiqui, renowned Trainer and Mentor in Banking & Finance, International Trade and Marketing, HR and Strategic Management, passed away recently.

With a Doctorate in International Finance and Human Resource Management, Dr. Siddiqui started his career in

1965 with Habib Bank Ltd. In the early 70’s, he joined United Bank Ltd. as its Training Chief. He also served for Bank Al-Habib and MCB Bank. In 2011, he joined FWBL as Training Consultant and served the Bank till 2014.

He authored eight highly acclaimed books on Banking Law, International Finance, Business

Communication and Commercial Credits & Management, as well as various articles in professional journals and magazines on these subjects.

On his sad demise, the FWBL family offered heartfelt condolences to the grieving family and prayed for the departed soul.

OBITUARY

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

- The mother-in-law of Ms. Aneela Ahmad, Area Business Manager North-A, left for her eternal abode on Tuesday, July 25, 2017.
- The father of Ms. Samina Geti, VP / SME, passed away on Thursday, August 3, 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.

NEWS IN BRIEF

- Ms. Sana Enait Hashmi, Manager Corporate Affairs & Secretary EC, has been given Officiating Charge of Company Secretariat, and is redesignated as “Officiating Company Secretary” with immediate effect.
- Ms. Fauzia Samee, Manager Murree Road Branch Rawalpindi, attended a workshop on ‘Innovation in SME Banking: Non-Financial Services for SMEs / Best Practices in NFAS’, organized by SBP in collaboration with IFC in Islamabad.

FINANCIAL LITERACY SESSION IN MULTAN

Financial literacy is the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being. A classroom session under National Financial Literacy Program, with the support of SBP BSC, was held at the FWBL Multan Branch for which the target audience was arranged by FWBL and Telenor Bank.

Ms. Shabana Naz, Operations Manager FWBL Multan Branch, conducted the session. All participants, including 12 women and 13 men, were made aware of the financial literacy aspects and provided with NFLP handbooks. Upon conclusion of the session, participants opened their FWBL Zindagi Asaan Accounts.

HAPPENINGS

INDEPENDENCE DAY CELEBRATIONS



First Women Bank Limited (FWBL) celebrated Pakistan's 70th Independence Day with traditional zeal and fervor. A flag hoisting ceremony was held at the FWBL Head Office Karachi, where the flag was hoisted by Ms. Tahira Raza,

President & CEO FWBL. On this day, special prayers were offered by FWBL employees for peace, prosperity and progress of Pakistan. It was resolved that we will all work hard as one nation to protect our beloved homeland and will not hesitate from sacrificing our lives to safeguard its honor.

“QUOTES”

MS. TAHIRA RAZA'S LIVE INTERVIEW ON BUSINESS PLUS

Ms. Tahira Raza, President & CEO FWBL, was invited as a guest on Business Plus TV's Live Program "The Interview". During the program, she

responded to various questions related to the banking sector and Pakistan's economy. She also discussed initiatives taken by FWBL to empower women.



- Don't waste your time with explanations; people only hear what they want to hear. – **Paulo Coelho**
- Life is about making an impact, not making an income. – **Kevin Kruse**
- If you want to lift yourself up, lift up someone else. – **Booker T. Washington**
- If you don't like something, change it. If you can't change it, change your attitude. – **Maya Angelou**
- Don't make a permanent decision for a temporary emotion. – **Unknown**
- The worst form of inequality is to try to make unequal things equal. – **Aristotle**

ON THE LIGHTER SIDE

Riddles

Q. People buy me to eat, but never eat me. What am I?
A. A plate.

Q. Are you able to name 3 days in a row? You are not allowed to use the words 'Monday, Tuesday, Wednesday, Thursday, Friday, Saturday or Sunday'.
A. Yesterday, today and tomorrow.

Spelling

After a number of attempts to get the customer service agent on the phone to understand his name, my Asian-American friend Appappa decided to spell it out.

"A for apple," he began. "P for pineapple, p for pineapple, a for apple, p for pineapple, p for—"

The flustered agent interrupted. "I have a better idea," she said. "Just tell me how many apples and how many pineapples."

Honest

A guy goes in for a job interview and sits down with the boss.

The boss asks him, "What do you think your worst quality is?"

The man says, "I'm probably too honest." The boss says, "That's not a bad thing, I think being honest is a good quality."

The man replies, "I don't care about what you think!"

Engineers

Four engineers get into a car. The car won't start.

The mechanical engineer says: "It's a broken starter."

The electrical engineer says: "Dead battery."

The chemical engineer says: "Impurities in the gasoline."

The IT engineer says: "Hey guys, I have an idea! How about we all get out of the car, and get back in?"

Team Work

Team work is important; it helps to put the blame on someone else.

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For more information, visit a FWBL Branch near you,
go online at www.fwbl.com.pk or call **0331-1006767**

Empowering the Nation Together



First Women Bank Ltd.

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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 2,000,000 روپے تک قرضے کی سہولت (15 مجموعی تنخواہوں تک)
- قرضے کی ادائیگی کے لیے 1 سال 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

Empowering the Nation Together



First Women Bank Ltd.

ہیڈ آفس: ڈاکٹر سیدنا طاہر سیف الدین میموریل فاؤنڈیشن بلڈنگ، CL-10/20/2، بیومونٹ روڈ، متصل ڈاکٹر ضیا الدین احمد روڈ، سول لائنز، کراچی۔

فون: 021-35657684-9 / 021-35212182-4 / فیکس: 021-35657756 پوائے این: 111 676 767 ویب سائٹ: www.fwbl.com.pk ویب سائٹ: /FirstWomenBank

ہماسیرت (پرائم کلینیکل لیبارٹری)

قومی ادارہ برائے صحت اسلام آباد سے فارغ التحصیل ہماسیرت نے فرسٹ ویمن بینک سے قرضہ حاصل کرنے کے بعد ملتان میں پرائم کلینیکل لیبارٹری قائم کی ہے۔ یہ لیبارٹری تمام سہولیات سے لیس ہے اور نہایت مختصر مدت میں علاقے کے لوگوں کو صحت کی بہترین سہولیات فراہم کرنے میں کامیاب ہوئی ہے۔



وزیراعظم یوتھ بزنس لون

حکومت پاکستان نے نوجوانوں کو روزگار کے مواقع فراہم کرنے کے لیے دسمبر 2013 میں وزیراعظم یوتھ بزنس لون کا اجرا کیا تھا۔ فرسٹ ویمن بینک ابتدا ہی سے اس اسکیم کے تحت 20 لاکھ روپے تک کے قرضے جاری کر رہا ہے۔ ابتدا میں بینک کی جانب سے قرضوں کی سہولت صرف خواتین کو حاصل تھی جسے بعد میں مردوں تک بھی وسیع کر دیا گیا ہے۔ ذیل میں قرضہ حاصل کرنے والی خواتین کی کامیابیوں کی داستان رقم کی جا رہی ہے۔



کامیابیوں کی داستان

زہرا حفیظ (درساز)

نیشنل کالج آف آرٹس سے 2013 میں فارغ التحصیل زہرا حفیظ نے فرسٹ ویمن بینک سے قرضہ حاصل کر کے درساز کے نام سے دروازے بنانے کے کام کا آغاز کیا۔ ان کی دلچسپی خاص طور پر پرانے تہذیبی ورثے میں ہے جس میں وہ قدیم اور جدید

یوتھ بزنس لون سے استفادہ کرنے والی کامیاب انٹر پرائیور ہیں۔ اس شعبے کا انتخاب انہوں نے اپنی والدہ اور خالہ کو دیکھ کر کیا اور تین سال اپنی والدہ کے پارلر میں کام کرنے کے بعد اپنے بیوٹی سیلون کی داغ بیل ڈالی اور ساتھ ہی چار لوگوں کو روزگار بھی مہیا کیا۔

فرحانہ عباس (علینہ بیوٹی پارلر)

فرحانہ عباس گوجرانوالہ میں علینہ بیوٹی پارلر کے نام سے کاروبار سے منسلک ہیں۔ جب انہیں اپنے کاروبار کو وسعت دینے کی ضرورت محسوس ہوئی تو انہوں نے فرسٹ ویمن بینک لمیٹڈ سے رابطہ کیا۔ جلد ہی انہیں وزیراعظم یوتھ بزنس لون کے تحت قرضہ فراہم کر دیا گیا۔ یوں نہ صرف ان کے کاروبار نے وسعت اختیار کی، ساتھ ہی وہ مزید خواتین کو روزگار فراہم کرنے میں کامیاب ہوئیں۔



کے امتزاج سے شاہکار تخلیق کر رہی ہیں۔ درساز کا دفتر بنی گالہ اسلام آباد میں واقع ہے۔ زہرا اپنے کام کو وسعت دینے کے لیے مختلف نمائشوں میں بھی شرکت کرتی ہیں۔

جویریہ زہرا (ہائی اچیو میٹ انسٹی ٹیوشن)

پنجاب یونیورسٹی سے اپلائیڈ سائیکلوجی میں ماسٹرز اور ٹیکن ہاؤس نیشنل یونیورسٹی سے ایم فل میں گولڈ میڈلسٹ جویریہ زہرا نے پرائمری اسکول کے بچوں کو، جو جسمانی کمزوری کا شکار ہیں، تعلیم دینے کے لیے ایک طریقہ کار وضع کیا ہے اور فرسٹ ویمن بینک سے قرضہ حاصل کر کے ہائی اچیو میٹ انسٹی ٹیوشن کے نام سے ایک ادارہ قائم کیا ہے جو ان کے اس خواب کی تعبیر ہے جو جویریہ نے دیکھا تھا، یعنی ایسا ادارہ جس میں طلباء پہلی ترجیح ہوں۔



اریبہ خان (بیوٹی ریز)

بیوٹی سیلون کے کاروبار سے منسلک اریبہ خان بھی وزیراعظم



خالہ غفران قریشی (حیان ہالہ ہینڈی کرافٹس)

2014 میں خالہ غفران قریشی نے اپنا ہینڈی کرافٹس کاروبار شروع کرنے کے لیے فرسٹ ویمن بینک سے باضابطہ طور پر قرضہ لیا۔ اس سے پہلے خالہ گھر سے اشیاء کی خرید و فروخت کا کاروبار کر رہی تھیں۔ ان کی دکان پرسندھ کی تہذیبی ثقافت سے جڑی اشیاء جدید امتزاج کے ساتھ نظر آتی ہیں۔

محترمہ سیما کامل، پریزیڈنٹ یو بی ایل کے اعزاز میں دیئے گئے استقبالیہ تقریب کی جھلکیاں



محترمہ عائشہ عزیز



محترمہ شازیہ شاہد حسین علی



محترمہ سیما کامل



محترمہ زوبینہ صادق



محترمہ حمنا عثمانی



محترمہ مہناز رحمن



محترمہ طاہرہ رضا



محترمہ خورشید کوٹوال



محترمہ روفی جمیل



گروپ فوٹو

فرسٹ ویمن بینک کی جانب سے محترمہ سیما کامل کے اعزاز میں تقریب

محترمہ سمیرا کے اسلم کی ایف ڈبلیو بی ایل کے بورڈ پر نامزدگی



وزارت خزانہ، حکومت پاکستان نے محترمہ سمیرا کے اسلم کو فرسٹ ویمن بینک کے بورڈ پر ڈائریکٹر تعینات کیا ہے۔ ان کا تقرر محترمہ ناہیدہ اسحاق کی جگہ عمل میں آیا ہے جو گذشتہ دنوں ملازمت سے ریٹائر ہو گئی تھیں۔

محترمہ سمیرا خزانہ ڈویژن، حکومت پاکستان میں فنانشل اینالسٹ / جوائنٹ سیکرٹری اور ڈپٹی چیف کاسٹ اکاؤنٹ آفیسر کے طور پر خدمات انجام دے رہی ہیں۔ آپ مالیات، کاروبار اور انتظامی امور میں 30 سال سے زیادہ عرصہ کا تجربہ رکھتی ہیں۔ آپ نے امریکن انٹرنیشنل کالج، اسپرنگ فیلڈ، میساچوسٹس، امریکا سے ایم بی اے کیا ہے۔ محترمہ سمیرا اسلم ورلڈ بینک، آئی ایم ایف، لندن اسکول آف بزنس اور انٹرنیشنل ڈیفنس یونیورسٹی اسلام آباد کے زیر اہتمام متعدد تربیتی پروگراموں میں شرکت کر چکی ہیں۔

آپ سرٹیفائیڈ ڈائریکٹر ہیں اور آپ نے کارپوریٹ گورننس لیڈرشپ میں مہارت کی تربیت PIGG پاکستان اور Gurukul لیڈرشپ پروگرام کے تحت لندن اسکول آف اکنامکس سے حاصل کی ہے۔

ایمانداری، میرٹ اور شفافیت پر نہ صرف یقین رکھتی ہیں بلکہ اس کا عملی مظاہرہ بھی کرتی ہیں۔ اس موقع پر خطاب کرتے ہوئے مہمان خصوصی محترمہ شازیہ شاہد حسن علی نے کہا کہ محترمہ سیما کامل نے ایک نئی تاریخ رقم کی ہے جس پر تمام پاکستانی خواتین کو فخر ہے۔ انہوں نے فرسٹ ویمن بینک پر زور دیا کہ وہ بے مثال خواتین کو سہانے سفر جاری رکھے۔

تقریب میں پاک بروٹائی انویسٹمنٹ کمپنی لمیٹڈ کی سی ای او عائشہ عزیز، عورت فاؤنڈیشن کی ریزیڈنٹ ڈائریکٹر مہنا رحمان، حنا عثمانی، درخشاں وہرہ، خورشید کولوال، عدرا نائلہ عزیز، فوزیہ



نقوی اور فرسٹ ویمن بینک کی سینئر ایگزیکٹوز نے شرکت کی۔

فرسٹ ویمن بینک - چھوٹے / درمیانے درجے کے کاروبار پر خاص توجہ

چھوٹے اور درمیانے درجے کے کاروبار نے تاریخی طور پر بہت سی معیشتوں کی ترقی میں اہم کردار ادا کیا ہے۔ پاکستان کی معیشت میں چھوٹے اور درمیانے درجے کے کاروبار (ایس ایم ای) کا حصہ تقریباً 90% ہے جبکہ سالانہ جی ڈی پی میں اس کا حصہ تقریباً 40% ہے۔ فرسٹ ویمن بینک نے چھوٹے اور درمیانے درجے کے کاروبار بالخصوص چھوٹے درجے کے کاروبار پر خاص طور پر توجہ مرکوز رکھی ہے۔

فرسٹ ویمن بینک لمیٹڈ نے ملک کی تاریخ میں پہلی بار پاکستان کے بڑے کمرشل بینک ”یو بی ایل“ کی خاتون سربراہ منتخب ہونے پر محترمہ سیما کامل کے اعزاز میں ایک تقریب منعقد کی۔ اس موقع پر خطاب کرتے ہوئے اپنے خیر مقدمی کلمات میں فرسٹ ویمن بینک کی صدر محترمہ طاہرہ رضوانے کہا کہ پاکستان کی



70 سالہ تاریخ میں پہلی بار محترمہ سیما کامل کا اس منصب پر فائز ہونا خوش آئند ہے جو اس بات کو ثابت کرتا ہے کہ پاکستانی خواتین صلاحیتوں سے مالا مال ہیں، ہمیں ایسی باصلاحیت خواتین کو سہانا چاہیے تاکہ ایسی خواتین کو رول ماڈل بناتے ہوئے ایسی بے شمار خواتین سامنے آسکیں اور ملک و قوم کی ترقی میں اپنا کردار ادا کر سکیں۔

محترمہ طاہرہ رضوانے کہا کہ صرف یو بی ایل ہی نہیں بلکہ پوری بینکنگ انڈسٹری کو محترمہ سیما کامل کے تقرر سے فائدہ پہنچے گا۔ اس موقع پر خطاب کرتے ہوئے یو بی ایل کی صدر محترمہ سیما کامل نے فرسٹ ویمن بینک کا بطور خاص شکریہ ادا کیا اور اپنی کامیابیوں کے سفر کی داستان بیان کی اور بتایا کہ کس طرح ان کا خاندان ان کی ترقی میں معاون ثابت ہوا ہے۔ لیکن ان سب میں بطور خاص ان کی ”محنت“ شامل ہے جس نے انہیں کامیابی سے ہمکنار کیا ہے۔ تقریب کے شرکاء نے کھڑے ہو کر ان کی کامیابی کو سراہا۔

محترمہ زوبینہ صادق اور محترمہ رونی جمیل نے، جنہوں نے HBL میں محترمہ سیما کامل کے ساتھ کام کیا، ان کی پیشہ ورانہ صلاحیتوں کا بطور خاص اپنی گفتگو میں تذکرہ کیا کہ وہ کس طرح