



FWBL NEWS

(Issue: October – December 2017)

CONSULTATION ON FIRST WOMEN BANK LIMITED'S FUTURE



A consultation was organized in the month of October by the National Commission on the Status of Women (NCSW) in collaboration with First Women Bank Limited (FWBL), supported by the Open Society Foundation, to brainstorm about 'The Future of First Women Bank Limited'. The Event was attended by officials of the Ministry of Finance, State Bank of Pakistan and regulatory authorities, as well as women's rights activists, bankers, representatives from civil society and development organizations.

The Government recently put the Bank up for privatization. The Bank was first put up for privatization in 1996, which was challenged in court by the Women Action Forum (WAF). As a result, the privatization process was suspended.

Speaking on this occasion, Chairperson NCSW, Ms. Khawar Mumtaz said that one of the major hurdles in the way of women's empowerment is lack of access and control over financial resources. She said that the Bank was created in 1989 to address this fundamental issue. At that time, the Bank was given a dual mandate of providing development as well as commercial services, just like other banks in the market.

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MS. TAHIRA RAZA HONORED WITH SOUTH ASIAN BUSINESS EXCELLENCE AWARD



Ms. Tahira Raza, President & CEO First Women Bank Ltd., was honored with the South Asian Business Excellence Award in recognition of her outstanding services for the socio-economic upliftment of women in particular, and for exemplary leadership and achievement in the Banking sector in Pakistan. The Award was hosted by World HRD Congress and endorsed by Asian Confederation of Businesses.

The Ceremony was held in Dhaka, Bangladesh recently, and the Award was received by Mr. Shah Faisal Kakar, Pakistan Deputy High Commissioner, on Ms. Raza's behalf.

FWBL INTRODUCES PAYPAK DEBIT CARD



along with acceptance at all nationwide ATMs for cash withdrawal.

On this occasion, Ms. Tahira Raza, President & CEO FWBL, said "We are proud to launch a new debit card, opening the doors to a world of payment options. We pride ourselves on being the home of economic empowerment for millions of women and their families."

She appreciated the hard work of the entire project team and reiterated that FWBL will continue to strengthen its position by introducing new innovative products and fulfilling customers' needs by providing the right solutions.

First Women Bank Ltd., on its 28th Anniversary, launched its first-ever debit card 'FWBL PayPak Debit Card'. The key features of this Card are Direct Payment with Higher Purchase Limits, leveraging customers to Shop & Pay at their favorite retail outlets nationwide while enjoying a cashless experience,

FIRST WOMEN BANK LIMITED: EMPOWERING WOMEN FINANCIALLY

Following are the excerpts from an exclusive interview of Ms. Tahira Raza, President & CEO FWBL, published in the Annual Issue of Weekly Pakistan & Gulf Economist (PAGE) and Eurasia Review.



PAGE: Would you like to term First Women Bank Limited a unique entity or is it just like any other commercial bank?

Tahira Raza: I would like to term First Women Bank Limited (FWBL) a unique entity because of its charter which is, "Undertaking the conduct of all forms of business of Banking Company in a manner designed to meet the special needs of women and to encourage and assist them in promotion and running of trade and industry and practice of profession."

However, it is also a fact that FWBL is being regulated like any other commercial bank, which puts extra burden on the Bank as, like any business, it is set for profits. There is no funding stream committed for FWBL to perform development activities. Therefore it has to operate on a purely commercial basis and generate its resources from the same market on competitive terms.

PAGE: How would you review the perfor-

mance of FWBL spread across nearly three decades?

Tahira Raza: Coming back to FWBL is coming back home. A lot has changed during this period, as well as its business model. I accepted the challenge to transform the Bank, increase its outreach and above all make it an entity that offers superior quality services. I believe that the Bank has created a mark, but its dual mandate and inadequate capital has hampered its growth in meeting both objectives.

PAGE: What have been the most pressing needs or challenges?

Tahira Raza: The most pressing, or first and foremost, challenge was to meet the MCR as it was related to Bank's existence, which has been reset by State Bank of Pakistan. Now the Bank is required to maintain a paid-up capital (net of losses) of Rs. 3 billion and Capital Adequacy Ratio (CAR) of 18% at all times.

Although reducing the MCR from Rs. 10 billion to Rs. 3 billion is not the solution, it only helps address regulatory non-compliance issues. The other big challenge is its structure that is compatible to meet its dual objectives. If an organization itself is not financially stable, it cannot serve its purpose.

Another challenge is the high non-performing loans portfolio, which continues to cannibalize the efforts to grow business.

PAGE: FWBL also had the mandate of developing women entrepreneurs, how this objective is being achieved?

Tahira Raza: FWBL, ever since its inception, has had to meet two targets; the social development of women and the Bank's commercial interests, by being economically and commercially viable. This dual responsibility makes FWBL different from other banks that are only commercially focused. Despite all difficulties and against all odds, FWBL has managed to carve a niche for itself.

However, I would like to dispel the misconception about FWBL; that it is primarily set up to lend to improve women's access to credit alone. It is set up to focus on providing a full spectrum of banking services to women including savings, trade-related facilities, money transfers, etc. Therefore assuming that all women must enter into business and become entrepreneurs is not correct, just like all men cannot venture into business.

PAGE: It seems that FWBL has bid farewell to some of its activities pertaining to the development of women entrepreneurs; has the Bank outsourced some of its activities?

Tahira Raza: When you have limited resources, you prioritize. The development activities require longer gestation periods, whereas it is a choice between staying alive and letting others survive.

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FWBL, CMS INK MOU IN KARACHI



First Women Bank Limited (FWBL) and College of Management Sciences (CMS) signed a Memorandum of Understanding (MoU) to facilitate the students of CMS College in financially supporting their education through FWBL's Student Loan facility. The Ceremony was held at PIMS Clifton Campus, Karachi.

Speaking on the occasion, Ms. Tahira Raza, President & CEO FWBL, outlined the need of ensuring the availability of a Student Loan Facility for students so

they do not face financial hurdles at such a delicate stage in their lives. She stressed that this MoU is the first of its kind signed between a financial institution and an educational institution, and hoped that other banks would also come out with their products on the same lines.

Dr. Jawed Ahmed Siddiqui, Dean and Director CMS College, elaborated the aims and objectives of the College, and outlined that CMS will operate on a no-profit-no-loss basis and strive to

bring quality education to students at an affordable price. He stressed that CMS is an affiliated college of NED, and will offer classes in BS Computer Sciences, BS Economics and Finance, and BS Management Sciences. The graduates of CMS will be awarded a degree by NED.

He clarified that students having cleared the entrance test with NED are entitled to get themselves enrolled in CMS on the basis of an interview. Those students not yet having cleared the test will have to appear for the NED exam, the date of which will be notified shortly. He urged parents and students to not miss the opportunity to get enrolled with an institution offering them degree from an eminent university, and whose facilities have been passed to conform to the rigorous standards of NED University.

Speaking on the occasion, Mr. Abid Hussain, Director PIMS, highlighted that CMS College is allowed to hold its classes at the PIMS premises to ensure that quality education is accessible to students in line with PIMS objectives.

The Signing Ceremony was also attended by the Senior Management of the Bank.

CONSULTATION ON FIRST WOMEN BANK LIMITED'S FUTURE

(Continued From Page 1)

The issues confronted by the Bank in exploiting its full potential and offering products and services for the cross-section of women, particularly low-income communities, were discussed at length. Continuous low levels of capital diverse expectations of stakeholders have been identified as the main reason for its low performance. A Bank with dual mandate to serve unbanked and unserved markets requires bigger capital, whereas as its capital level is set at 3 Billion which handicaps it from competing commercially with commercial banks, as well as from carrying out research and developing innovative products for the target market.

Ms. Tahira Raza, CEO First Women Bank Ltd., said that ever-increasing regulatory

requirements / growing competition and squeezing margins have made it more difficult for FWBL to meet both ends with such small capital.

Dr. Saba Gul Khattak, Executive Director of Open Society Foundation, speaking to the participants of the consultation said, "14.3% of people in Pakistan have access to banking services and out of which only 3% of them are women." She stressed that the financial inclusion of women is an important factor to achieve women empowerment in an actual sense.

Ms. Shahnaz Kapadia Rahat, a renowned trainer and facilitator, offered her complementary services, designed and facilitated the Workshop to express her

commitment to the cause.

The need for injection of capital and a sound, time-bound business plan and strategy was recommended with clearly defined targets. It was also strongly recommended to form a consultative group to follow up on and work towards the resolution of issues at various policy and decision-making levels. It was also recommended that there be a series of such workshops to bring all stakeholders on the same page.

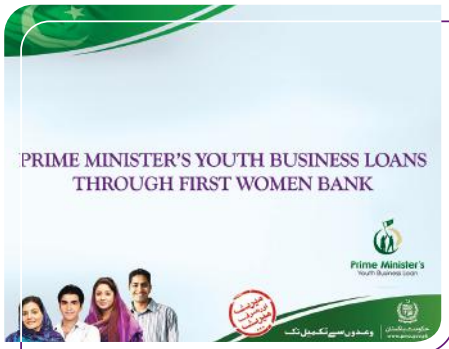
Overall, the Program was a big success and it was the first time that all stakeholders sat together and developed a fair understanding.

PROMOTING SMES' DEVELOPMENT

"Survival in business requires a synergy of skills." – Richard Branson

In the economic development of a country, the importance of the SME sector cannot be denied. SMEs constitute nearly 90% of all enterprises in Pakistan, employ 80% of the non-agricultural labor force, and their share in the annual GDP is 40%, approximately. FWBL has redefined itself as a niche player, with the focus on the "S" of the SME market segment. Over the years, FWBL has developed several products to promote the SME sector in the country. However, FWBL is an active player in PMYBL for financing loans and providing handholding support for women & men both.

PM'S YOUTH BUSINESS LOANS



First Women Bank Limited (FWBL) is actively taking part in economically

uplifting unemployed talented Pakistani youth through the Prime Minister's Youth Business Loans. This Scheme is an opportunity for young educated Pakistani women and men, aged between 21 - 45 years with entrepreneurial potential, to use their skills to create enterprises while economically empowering other individuals by creating job opportunities.

The PMYBL Program provides business loans up to Rs. 2 million. Under the Scheme, 50% loans have been allocated for women and 5% quota is reserved 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. All 42 branches of FWBL in 24 cities are authorized to provide these loans.

FWBL has so far received a total of 604 loan applications, out of which 245 loans have been approved, 349 applications were declined, and the remaining 10 applications are under consideration. So far the Bank has disbursed Rs. 217.895 million, including adjusted cases.

EMPOWERING THE NATION TOGETHER SUCCESS STORIES – IRRESPECTIVE OF GENDER

Here are some of the success stories of our borrowers, including men, who availed SME Loans from FWBL.

KANEEZ BIBI ISLAMABAD



Kaneez Bibi is running a shop of ladies' stitched and unstitched clothes in Islamabad. She availed the PM's Youth Business Loan (PMYBL) in January 2017.

Earlier, she used to sell unstitched fabric and apparel, as well as design and stitch ladies dresses at home. She always dreamed of establishing her own business selling a variety of unstitched fabric for women, purchasing in bulk from Faisalabad. With FWBL's PMYBL

facility, she was able to achieve her ambition and formally establish the business. She utilized the loan amount to open her own shop and bought stock in bulk.

Her life has changed from earning a nominal income to enjoying sustainable monthly earnings to support her family. Ms. Kaneez is happy with the progress of her business and plans to grow it further.

SHEIKH KHUSSA MAHAL TAHIR AYUB, ISLAMABAD

Mr. Tahir Ayub is a resident of Islamabad, running a small business of traditional Pakistani shoes (Khussas and Chappals). Like many small business owners, Mr. Ayub also aspired for a long time to grow his business and provide custom-made, high quality, soft leather Khussas. In order to achieve this, he approached FWBL to avail the PM's

Youth Business Loans to meet his financial short comings.



After disbursement of the loan, he purchased high quality soft leather, and hired two trained female workers from Sahiwal and Multan. The workers are well aware of current market trends, and are helping make good quality and stylish handmade customized shoes (Khussas and Chappals) for customers.

While earning good profit, Mr. Ayub is running a successful business with a vast variety of products.

PROMOTING SMES' DEVELOPMENT

AL-NOOR KARYANA & GENERAL STORE

FARZANA KOUSAR, GUJRAT



Ms. Farzana Kousar lives in a joint family. Her husband used to drive a rickshaw, and the total monthly household income was insufficient to fulfill her dreams to educate her children and improve their quality of life. One day, Ms. Kousar decided to start her own business; she has a strong business sense as well as a strong will to achieve her dream.

With the help of her husband and her own small savings, she opened a small

Karyana and General Store. Initially, two shops were obtained on rent and a few grocery items were purchased. Later, Ms. Kousar approached FWBL to avail a credit facility under PMYBL. With this loan amount, she bought a variety of grocery products, biscuits, chips, drinks and other general items to sell. Shortly, she started to generate good earnings to meet her expenses. Today, she is a successful woman entrepreneur who continues to think on business lines, and looks forward to further enhancing and expanding her business.

For Ms. Farzana Kousar, her bigger achievement is that all her children now go to school and she is able to easily fulfill their needs. Ms. Kousar's initiative has not only improved the economic condition of her household, but also empowered her by providing an 'earning hand' social status in her family and society.

She has also created one job opportunity. "FWBL empowered me, and I am empowering my family," she says.

MASTER SCHOOL UNIFORMS

NOREEN IHSAN, MULTAN



Ms. Noreen Ihsan is associated with the business of selling school uniforms since 2014. She runs a shop named 'Master School Uniforms'. In order to expand her existing business and move to the next level, she needed a loan to cater to the increasing demands of her customers. She contacted FWBL to expand her business and, after availing the loan, has been able to create job opportunities for 6 more people. She is happy with the progress of her business, generating good income and enjoys a good business reputation in the locality.

SBP SME FINANCE EXPO LAHORE

As part of the efforts to increase financial awareness / inclusion and promote economic activity amongst small and medium enterprises, SBP Banking Services Corporation (SBP BSC) arranged an SME Finance Expo at a hotel in Lahore. The event provided a platform for SME clients to gain information regarding different financial products offered by financial institutions and the support provided by all stakeholders.

All the major banks of Pakistan, along with Small and Medium Enterprises Development Authority (SMEDA), were invited to set up their stalls to create awareness regarding various financing products offered for growth of SME businesses.

FWBL Central Region Team, headed by Mr. Kashif Sohail Sheikh, Regional Business Head, Ms. Riffat Hussain, VP



Business, Ms. Rukhsana Bokhari, VP / Regional Manager Credit, Ms. Ayesha Usman, Credit Analyst and Ms. Nazia Zaheer, Credit Officer, participated in the SBP SME Finance Expo by setting up a stall displaying SME products and services.

The Chief Guest of the event, Mr. Syed Samar Hasnain, Executive Director Infrastructure, Housing & SME Finance Department SBP, visited the FWBL stall. Mr. Kashif Sohail Sheikh briefed him about various loan products offered by FWBL and contributions of the Bank in promoting SME Financing.

A large number of people visited the FWBL stall to learn about the financial services offered by the Bank, and received professional assistance from the Bank's representatives.

PROMOTING SMES' DEVELOPMENT

FWBL KHAIRPUR BRANCH CONDUCTS SME AWARENESS SESSION



FWBL Khairpur Branch arranged an SME Awareness Session with the local Banaras, Khajoor and other traders of the area. The session was conducted by Ms. Nusrat Mangi, Area Business Manger South C, assisted by her team members Ms. Marvi Junejo, Branch Manager Khairpur, and Ms. Rabil Hadi, Credit Officer Larkana

Branch.

During the session, participants were made aware of the SME Financing Facility available under different modes including cash collateral, property, PMYBL, Credit Guarantee Scheme, etc. More than 25 traders attended the session and made inquiries. The team also suggested customized financing solutions to the participants.

FIRST WOMEN BANK LIMITED: EMPOWERING WOMEN FINANCIALLY

(continued from page 2)

Of course, staying alive requires that limited capital is diverted to commercial operations. However, the Bank has not done away with development activities which it is still pursuing, but only to the extent of availability of development funds.

PAGE: How do you plan to increase FWBL's footprint in the country?

Tahira Raza: It is true that in rural areas, a brick and mortar marketing

strategy still plays a key role. However, deployment of technology has helped in overcoming the limited number of branches. FWBL is also working with telecommunication companies and Fintech to achieve financial inclusion. One of the major achievements is the collaboration between FWBL and Aurat Foundation to achieve greater financial inclusion of women. Introduction of 'Mera Cash, Meri Sahoolat' enables accountholders to get easy cash-backed loans to meet personal needs. Borrowers

can get a minimum Rs. 50,000 loan of a one-to-five year term, offered at a competitive mark-up rate with the ease of quick processing.

PAGE: In your view, what should be done to empower women financially?

Tahira Raza: Start treating them as equals, give them same freedom to learn, express and exercise choices.

FWBL PARTICIPATES IN WOW FESTIVAL

FWBL participated in the WOW Festival held at the Alliance Francaise, Karachi. Ms. Samina Geti, VP Business Division, assisted by Ms. Sajeela Iqbal made a presentation on Financial Literacy.

WOW is an initiative of the Southbank

Centre in London and the British Council and is a series of festivals around the world that celebrate women and their achievements, highlight their struggles and bring together women, men, girls and boys for creating tools for change.

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

OUR PEOPLE

“Great things in business are never done by one person. They are done by a team of people.” - Steve Jobs

NEWS IN BRIEF

Ms. Farhana Shakil has been confirmed as Head Business Development on a permanent basis, with effect from November 01, 2017.

The following Central Region Executives have been assigned enhanced responsibilities with immediate effect:

- Ms. Shabih e Zahra, VP / Manager Main Boulevard Branch Lahore, will additionally supervise Gujranwala, Gujrat and Jhelum branches along with her current charge.
- Ms. Mobina Tariq, VP / Manager Multan Branch, will additionally supervise Bahawalpur, Rahim Yar Khan & Sargodha Branches along with Multan Branch.

Ms. Shabih Zahra and Ms. Mobina Tariq will continue to report to Mr. Kashif Sohail Sheikh, Regional Business Head, Central Region.

MOBINA TARIQ –TOP PERFORMER FOR FOUR CONSECUTIVE YEARS



Ms. Mobina Tariq, VP/Manager Multan Branch, remains the top performer for last four consecutive years and achieved her targets set for Bancassurance.

FWBL, in partnership with State Life Insurance Corporation, has been offering insurance products to its customers since 2013.

FORMAL LAUNCH OF EMPLOYEE SELF SERVICE (ESS) PORTAL

The Human Resource Division has formally launched an online electronic pay slip (‘e-slips’) facility for all employees through a web-based Employee Self Service System. This System will help employees view and print their pay slips.

KAUSAR SALMANI RECEIVES LIFETIME ACHIEVEMENT AWARD



Ms. Kausar Salmani, OG-II / Accounts Officer Imperial Court Branch Karachi, was awarded a Lifetime Achievement Award by Aghosh Welfare Trust at a Ceremony to mark the International Day for Disabled Persons, held at National Museum Karachi. A multi-talented woman, Ms. Salmani has represented Pakistan in various meetings of the Disabled Persons’ Forums, where she not only proved herself as a courageous woman, but also earned respect for herself and the 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. Zarin Tahir, Operations Division Karachi, passed away on October 7, 2017.
- The mother of Ms. Hidayat Rashidi, Branch Manager Sharfabad, passed away on October 12, 2017.
- The mother of Mr. Asim Nazeer, Operations Division Karachi, passed away on October 16, 2017.
- The father of Mr. Farrukh Ghafoor, Officer OG-II, posted at Company Secretary Division - Head Office, Karachi, passed away on October 18, 2017.
- The mother of Ms. Farhana Zafar, Officer ATM Operations, passed away on October 20, 2017.
- The younger brother of Mr. Yasir Afzal, Head of GSD, left for his eternal abode on November 2, 2017.
- The husband of Ms. Naheed Naz, Officer Audit Division, passed away on December 02, 2017.
- The father of Ms. Zehra Sheikh, Officer Malir Branch, passed away on December 03, 2017.
- The husband of Ms. Aster Sumaira, Regional Compliance Officer North, passed away on December 15, 2017.
- The mother-in-law of Ms. Rukhsana Bokhari, Vice President Regional Office Lahore, passed away on December 26, 2017.
- The father of Ms. Ghazala Parveen, Area Operations Manager Central-A, passed away on December 31, 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. Aameen.

HAPPENINGS

FWBL ORGANIZES MEHFIL-E-MILAD



Like every year, First Women Bank Ltd. organized a Mehfil-e-Milad for its customers and staff at the Hotel Marriott, Karachi.

Ms. Shaheen Zamir, SVP / Head of Marketing, PR & Service Quality, hosted the Ceremony. Ms. Sarah Moeen, Ms. Shazleen Vahidy Iqbal, Ms. Imrana Annie Naeem, Ms. Ruby Alvi, Ms. Dilshad Mirza, Ms. Javeria Saleem, Ms. Samina Kamal and Ms. Mahrukh Khan recited the Naats and Durood.



Prof. Dr. Shaista Zaidi, while speaking on Hayat-e-Tayyaba (PBUH) and Tazkiyah Nafs, emphasized the need to follow the teachings of Islam and life of Prophet Muhammad (PBUH). “We need to grow in purity and move away from evil desires as they lead us on the wrong path and in doing wrong,” she stressed.

A large number of women from all walks of life attended the Program. Amongst prominent guests were Ms. Masudah

Ahmad, Ms. Akram Khatoon, Ms. Ayesha Aziz, Ms. Jehan Ara Hayee, Ms. Sitara Hussain, Ms. Qaisar Hasan, Ms. Safia Hasan, Ms. Mahjabeen Zuberi, Ms. Shehla Ahmed, Ms. Saeeda Bano, Ms. Humaira Ather, Ms. Ghazala Fasih, Ms. Shehar Bano, Ms. Uzma Kamal, Ms. Arifa Shamsa, Ms. Sabiha Shah, Ms. Hina Usmani, Ms. Farzana Munaf, Ms. Malka Khan, Dr. Shaista Effendi, Ms. Ruqia Naeem, Ms. Humera Zubair Ahmed, Ms. Gul Jafferri, Ms. Sharmeen Osmani, Dr. Dilshad Zafar, Ms. Seema Mughal, Ms. Mahnoor Ali and Ms. Farhat Aziz. The participants lauded the Program’s punctuality.

FWBL CREATES AWARENESS TO END VIOLENCE AGAINST WOMEN

Violence against women is the most extreme form of discrimination. According to the United Nations, Violence Against Women (VAW) is “any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life”.

The theme of the campaign for 2017 was “Leave no one behind: End violence against women and girls.”

This theme reinforced the UNiTE Campaign’s commitment to a world free from violence for all women and girls around the world, while reaching the most underserved and marginalized, including refugees, migrants, minorities, indigenous peoples, and populations affected by conflict and natural disasters, amongst others, first.

To create awareness on VAW, FWBL used social media and spread the message of bringing an end to this Gender-Based Violence. FWBL’s Blue Area Branch was also clad in an orange hue.

FWBL DECLARES PLS RATES*

First Women Bank Limited has declared the profit rates on various deposits for the period of the half year ended December 31, 2017.

Special Notice Time Deposits	
7 Days SNTD	1.50%
30 Days	1.50%
Savings	
PLS Savings	3.75%
Hyper Profit Scheme	3.75%
Term Deposits	
3 Months	3.75%
6 Months	3.90%
1 Year	4.25%
2 Years	4.50%
3 Years	4.75%
4 Years	5.00%
5 Years	5.25%

(*Conditions apply)

REMEMBERING MR. AMANULLAH BASHAR A SENIOR JOURNALIST

Mr. Amanullah Bashar, the former Editor PAGE (Pakistan & Gulf Economist) and Senior Correspondent of Pakistan Observer, passed away in Karachi. Ms. Tahira Raza, President, and the FWBL family expressed their grief and sorrow over the death of Mr. Amanullah Bashar Khan. Condoling the sad demise, they prayed for eternal peace of the departed soul and fortitude for the bereaved family. Aameen.

He always provided good coverage of news items related to FWBL. He conducted interviews of the Presidents of FWBL. Lastly, he attended the



Media Briefing by Ms. Tahira Raza, President & CEO FWBL.

ON THE LIGHTER SIDE

Riddles

1. The more you take, the more you leave behind. What am I?
2. What belongs to you, but other people use it more than you?
3. Before Mount Everest was discovered, what was the highest mountain on Earth?
4. A girl is sitting in a house at night that has no lights on at all. There is no lamp, no candle, nothing. Yet she is reading. How?
5. If I have it, I don't share it. If I share it, I don't have it. What is it?

Answers

1. Footsteps.
2. Your name.
3. Mount Everest.
4. Reading Braille.
5. Secret.

Economy

A guy is walking with his friend. He says, "I'm a walking economy."

The friend replies "How so?"

"My hair line is in recession, my stomach is a victim of inflation, and both of these together are putting me into a deep depression!"

Donation

Today a man knocked on my door and asked for a small donation towards the local swimming pool – I gave him a glass of water.

Well

My friend can't afford to pay his water bill anymore, so I sent him a card, "Get well soon."

Double

"The quickest way to double your money is to fold it over and put it back in your pocket."

"QUOTES,"

- If you want your company to be successful, if you want your company to operate with wisdom and care, then hire women.
- Leaders become great not because of their power, because of their ability to empower others.
- It doesn't matter where you came from. All that matters is where you are going.
- Three things cannot be long hidden: the sun, the moon, and the truth.
- If everyone is moving forward together, then success takes care of itself.
- Some people want it to happen, some wish it would happen, others make it happen.

FWBL کا PayPak ڈیبٹ کارڈ

ادائیگی کی سہولت ہر وقت، ہر جگہ



فیول اسٹیشنز



شاپنگ



ڈائننگ آؤٹ



اے ٹی ایجز

FWBL کے PayPak ڈیبٹ کارڈ سے ملک بھر میں بنا کیش ادائیگی کا لطف اٹھائیں

- براہ راست ادائیگی۔ نقد رکھنے یا اے ٹی ایم ڈھونڈنے کی ضرورت نہیں
- ملک بھر میں اپنے من پسند ریٹیل آؤٹ لیٹ پر خریداری اور ادائیگی کریں
- خریداری کی زیادہ حد، وہ بھی بغیر پوشیدہ چارجز کے
- ملک بھر میں اے ٹی ایجز سے رقم نکالنے کی آزادی

مزید تفصیلات کے لیے ابھی کال کریں: 021-111-11-3925 یا 0800-67676

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

وزیر اعظم یوتھ بزنس لون

موصول ہوئی ہیں، 245 قرضے منظور کیے جا چکے ہیں، 10 درخواستیں زیر غور ہیں جبکہ 349 درخواستیں قواعد و ضوابط پر پوری نہیں اُتریں۔ جب کہ بینک نے اب تک 217 ملین روپے سے زائد کے قرضے جاری کئے ہیں۔

وزیر اعظم یوتھ بزنس لون بیورو گارنٹیڈ جو انوں کو روزگار فراہم کرنے کے لیے 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 دیئے جا رہے ہیں۔ فرسٹ ویمن بینک کو اب تک 604 قرضوں کی درخواستیں



فرسٹ ویمن بینک سینٹرل ریجن کی SME ایکسپو میں شرکت

چھوٹے اور درمیانے درجے کے کاروبار کو فروغ دینے اور مالی شمولیت میں اضافے کے لیے SBP بینکنگ سروسز کارپوریشن نے لاہور کے مقامی ہوٹل میں SME فنانس ایکسپو کا اہتمام کیا جس میں بینکوں اور SMEDA کی جانب سے اسٹال لگائے گئے تھے۔ ایکسپو کے مہمان خصوصی اسٹیٹ بینک کے ایگزیکٹو ڈائریکٹر انفراسٹرکچر ہاؤسنگ اور SME فنانس جناب شہزاد حسین تھے۔

فرسٹ ویمن بینک کی ٹیم نے ریجنل بزنس ہیڈ کاشف شیخ کی قیادت میں اسٹال لگایا اور کاروبار میں دلچسپی رکھنے والے لوگوں کی بڑی تعداد کو بینک کی جانب سے فراہم کی جانے والی پروڈکٹ کے بارے میں بتایا۔



فرسٹ ویمن بینک اور CMS کے درمیان مفاہمتی یادداشت



فرسٹ ویمن بینک کی جانب سے صدر طاہرہ رضا اور CMS کی جانب سے ڈین اور ڈائریکٹر ڈاکٹر جاوید احمد صدیقی نے دستخط کئے۔ CMS کا الحاق این ای ڈی یونیورسٹی کے ساتھ ہے۔

فرسٹ ویمن بینک (FWBL) اور کالج آف مینجمنٹ سائنسز (CMS) نے مفاہمت کی ایک یادداشت پر دستخط کئے ہیں جس کے تحت فرسٹ ویمن بینک، CMS کے طلباء کو تعلیم کے لیے قرضے فراہم کرے گا۔

فرسٹ ویمن بینک خیر پور کے زیر اہتمام آگاہی مہم

فرسٹ ویمن بینک خیر پور برانچ نے چھوٹے اور درمیانے درجے کے کاروبار کو فروغ دینے کے لیے بنارس، بھجور اور دوسرے کاروباری افراد کے لیے آگاہی سیشن منعقد کیا جس میں بینک کی جانب سے ایریا بزنس مینجمنٹ منگی اور ان کی ٹیم نے قرضوں کے حوالے سے تفصیلات فراہم کی اور سوالوں کے جواب دیئے۔



29 YEARS
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محترمہ طاہرہ رضا کے لیے اعزاز



فرسٹ ویمن بینک کی صدر محترمہ طاہرہ رضا کو ساؤتھ ایشین پائزر شپ سٹ اور بزنس ایوارڈ کی جانب سے بزنس ایکسیلینس ایوارڈ سے نوازا گیا ہے۔

ایوارڈ کی تقریب ڈھاکہ میں منعقد ہوئی۔ بنگلہ دیش میں پاکستان کے ڈپٹی ہائی کمشنر شاہ فیصل کا کڑ نے ایوارڈ وصول کیا۔

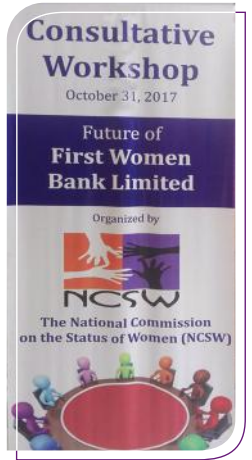
فرسٹ ویمن بینک کے مستقبل کے حوالے سے مشاورت

خواتین کی حیثیت سے متعلق قومی کمیشن (NCSW) نے فرسٹ ویمن بینک اور اوپن سوسائٹی فاؤنڈیشن کے اشتراک سے فرسٹ ویمن بینک کے مستقبل کے حوالے سے قومی مشاورت کا انعقاد کیا جس میں وزارت خزانہ، اسٹیٹ بینک آف پاکستان، حقوق نسواں کی تنظیموں کے عہدیداروں، بینکرز، سول سوسائٹی اور ترقیاتی تنظیموں کے نمائندوں نے شرکت کی۔

فرسٹ ویمن بینک کو حال ہی میں نچ کاری کے لیے منتخب کیا گیا ہے۔ پہلی بار 1996 میں بینک کی نجکاری کا فیصلہ ہوا تھا جس کو ویمن ایکشن فورم نے عدالت میں چیلنج کر دیا تھا نتیجتاً اس کی نجکاری کے عمل کو روک دیا گیا تھا۔

اس موقع پر خطاب کرتے ہوئے NCSW کی چیئر پرسن محترمہ خاور ممتاز نے کہا کہ مالی وسائل تک رسائی اور اختیارات کی کمی خواتین کی ترقی میں حائل بنیادی رکاوٹیں ہیں۔ اس بنیادی اور اہم مسئلے کو حل کرنے کے لیے 1989 میں فرسٹ ویمن بینک کا قیام عمل میں لایا گیا تھا۔ ابتدا ہی سے اسے (تجارتی اور ترقیاتی) دہرا مینڈیٹ دیا گیا جس کی وجہ سے بینک کو زیادہ سرمائے کی ضرورت ہے۔ اس کا ادا شدہ سرمایہ جو کہ تین ارب روپے ہے خواتین کی بڑی آبادی کو بینکاری کی جدید خدمات فراہم کرنے اور مالیاتی شمولیت کے لیے ناکافی ہے۔ اس موقع پر بینک کے اہم مسائل کا ذکر کرتے ہوئے صدر بینک محترمہ طاہرہ رضا نے کہا کہ بڑھتی ہوئی ریگولیٹری ضروریات اور تیزی سے بڑھتی ہوئی مسابقت نے بینک کی مشکلات میں اضافہ کر دیا ہے۔

اوپن سوسائٹی فاؤنڈیشن کی ایگزیکٹو ڈائریکٹر محترمہ صبا گل خٹک نے کہا کہ اس وقت 14.3% لوگوں کو بینکاری کی خدمات میسر ہیں جبکہ ان میں خواتین کی تعداد صرف 3% ہے۔ خواتین کو بااختیار بنانے کے لیے خواتین کی مالی خدمات تک رسائی ناگزیر ہے۔ اس موقع پر شرکاء نے بینک میں سرمایہ کی فراہمی، ایک مناسب دورانیہ کے ساتھ واضح بزنس پلان اور حکمت عملی کی سفارش کی۔ ساتھ ہی ایک مشاورتی گروپ کے قیام پر زور دیا گیا اور رائے عامہ ہموار کرنے کے لیے اس طرح کے ورکشاپ کی ضرورت کو محسوس کیا گیا۔ محترمہ شہناز کپاڈیا نے اس ورکشاپ کو خصوصی طور پر بلا معاوضہ ڈیزائن کیا تھا۔ مجموعی طور پر سب اسٹیک ہولڈرز کا ایک جگہ جمع ہونا اور مسئلہ کی اہمیت کو سمجھنا اور واضح سفارشات پیش کرنا اس ورکشاپ کی بڑی کامیابی تھی۔



فرسٹ ویمن بینک کے پے پاک ڈیبٹ کارڈ کا اجرا

اے ٹی ایم سے کیش نکالنے کی سہولت بھی شامل ہے۔ اس موقع پر اظہار خیال کرتے ہوئے بینک کی صدر طاہرہ رضا نے کہا کہ ہمیں خوشی ہے کہ ہم نے اپنے صارفین کی سہولت کے لیے ادائیگی کے نئے نظام کو متعارف کروایا ہے۔ انہوں نے اس عزم کا بھی اعادہ کیا کہ بینک صارفین کی سہولت کے لیے نئی نئی مصنوعات متعارف کرواتا رہے گا۔

فرسٹ ویمن بینک لمیٹڈ نے اپنی 28 ویں سالگرہ کے موقع پر اپنے پہلے ڈیبٹ کارڈ کا اجرا کیا ہے۔ اس کارڈ کی نمایاں خصوصیات میں خریداری پر براہ راست ادائیگی بشمول خریداری کی زیادہ حد کی سہولت، ملک بھر میں کسٹمرز کی اپنی پسندیدہ دکانوں سے خریداری پر ادائیگی کی سہولت کے ساتھ ساتھ ملک بھر میں تمام

