



FWBL NEWS

Issue: Apr - Jun 2011

PUBLIC SECTOR STATUS, APPLICABILITY OF BNA & GUARANTEE OF FWBL'S DEPOSITS BY THE GOVERNMENT UNDER BNA 1974



The Government of Pakistan vide its letter No. F. 6(2) -DS (BR-II) 2000-355 dated 10 June, 2011 has exempted FWBL from the application of the Office Memorandum No. F4. (1)/2000-BR-II, dated 12 November, 2002. Under the said office memo, Government laid down certain requirements to be complied with by public sector enterprises and local/autonomous bodies while depositing their working balances for their operations with any public or private bank. This exemption will come into effect immediately.

FWBL-BRAND OF THE YEAR 2010



Brand Foundation Pakistan has declared First Women Bank Ltd. (FWBL) as the Brand of the Year 2010.

Brand Foundation Pakistan is a public company licensed by the Securities and Exchange Commission of Pakistan (SECP). It has the legal mandate to conduct brands audit, qualitative study, quantitative survey, market analysis and brand ratings in Pakistan.

ARCHITECT OF CHANGE

Since 2006, KFC women forum has been providing women professionals a platform to network and learn through the experiences of the women leaders. This forum also provides an opportunity to all members to participate in community services, and bring their collective issues to get a solution through brain storming.

"Architect of Change" - KFC women forum celebrated an evening with Ms. Shafqat Sultana, President, CEO/Chairperson of First Women Bank Ltd. recently, where she shared her journey. Family members of Mrs. Shafqat Sultana, friends and senior colleagues discussed her personality and different aspects of her life.



Mr. Imtiaz Inayat Ellahi, Chairman CDA marked their presence as the Guests of Honor. Ms. Shafqat Sultana inaugurated the exhibition.

First Women Bank Ltd. sponsored and set up a stall in the exhibition to facilitate the general public, especially the female segment. The event was a great success and provided a platform to the entrepreneurs to get the market exposure nationally and internationally.



ISLAMABAD EXPO 2011

Islamabad Women Chamber of Commerce and Industry (IWCCI) organized a mega event "Islamabad Expo 2011" in April this year. IWCCI provided an opportunity to women entrepreneurs and members of women chambers and renowned companies to participate in the exhibition by displaying their products. Mrs. Shafqat Sultana, President, CEO/Chairperson of FWBL &



A SPECIAL TREAT FOR OUR SPECIAL MOTHERS

Mother's day is a celebration honoring mothers and celebrating motherhood, maternal bonds and the influence of mothers in the society worldwide. FWBL offered a special treat to special moms & their families on Mother's Day offering amazing discounts on their purchases.

FWBL & OUP JOIN HANDS



First Women Bank Ltd. (FWBL) and Oxford University Press, Pakistan (OUP) entered into an agreement to facilitate FWBL ATM Card holders to shop at OUP outlets nationwide. Mrs. Shafqat Sultana, President, First Women Bank Ltd. & Ms. Ameena Saiyed, Managing Director, Oxford University Press Pakistan signed the Memorandum of Understanding.

Customers will get a 15% discount on their purchase at any outlet across Pakistan and the offer is valid for an extensive period of time.

The signing ceremony was attended by Ms. Charmaine Hidayatullah, Head of Legal, Ms. Shawana Yamin, Company Secretary, Ms. Shaheen Zamir, Head of Marketing & PR FWBL and Ms. Raheela Fahim Baqai, Director Marketing OUP.



FWBL - KFC PARTNERSHIP

Mrs. Shafqat Sultana, President & CEO of First Women Bank Ltd. & Mr. Rafiq Ragoonwala, CEO CUPOLA Pakistan signed the Memorandum of Understanding to facilitate the customers to shop at KFC restaurants nationwide.



FWBL ATM card holders are now eligible to avail a 10% discount at KFC restaurants across Pakistan for an extensive period of time.



The signing ceremony was attended by Ms. Charmaine Hidayatullah, Head of Legal Division,



Ms. Shawana Yamin, Company Secretary, Ms. Shaheen Zamir, Head of Marketing & PR FWBL, Mr. Fuad Hameed, Marketing Manager and Ms. Kausar Asif, Senior Manager Marketing Services KFC.

TAUQIR FATIMA BHUTTO'S VISIT TO LARKANA - BRANCH



Tauqir Fatima Bhutto, Provincial Minister for Women Development, Government of Sindh visited First Women Bank Ltd., Larkana branch. She opened an account there. Ms. Zahida Channa, Area Manager Larkana and Branch Manager, welcomed her. She briefed the Minister about the products and services of the bank.

SUCCESS STORIES

BACHAL KUBAR



Bachal Kubar is a resident of Gul Hassan Kubar District, Khairpur where she runs a vocational training centre. She wanted to extend her business and needed money to invest.

She contacted FWBL for a loan of Rs. 50,000. A loan was granted to her which she used for purchasing sewing machines and designer frames.

Today, she is able to provide quality training to her students. She says, "FWBL gave me the power to succeed".

ALIYA RAZA

Aliya Raza runs a garment business along with her two partners, Raza Mirza & Irum. Previously, they were running their business by the name of "Anstyle".

Aliya Raza has had a good relationship history with FWBL. She availed the Running Finance facility in 2003 worth Rs. 4.5M, with the help of which she enhanced her business. The Company deals in different kinds of materials, such as cotton and silk, etc. Besides everyday outfits, traditional dresses are also prepared by her workers. She also participates in different exhibitions held in different hotels.

Aliya Raza expresses her gratitude to FWBL for their well-timed financial support, excellent banking services and also for the encouragement and support provided to her for being a female entrepreneur.

SAEEDA HASSAN ALLY EFFENDI



Belonging to a very noble family, Saeeda Hassan Ally Effendi is a beautician, designer and is also involved in running a frozen food and exclusive dining business, catering by

the name "Nano's Hangout". It is the first restaurant to serve quality Hyderabadi Cuisine, cooked by an expert team under Effendi's vigilant supervision. Nano's Hangout is ideal for family get-togethers, or small private brunches and dinners over the weekend, where customers can enjoy delicious traditional food.

She also supplies frozen foods to Agha's Super Market (Clifton) and Makro (Saddar, Site and Airport branches). Her menu for frozen food items includes Keema Methi, Achari Murghi, Bhagarey Baingun, Mirchi ka Salan, etc.

Her relationship with FWBL started in April 2007. She applied for a loan in November 2009 for further expansion of her existing business.

She is very successful in her business activities and is doing very well.

ALTERNE HIGH SCHOOL



Tahira Mubashir served as Headmistress at Alterne High School in 1994, and after 5 years, she bought the school and became the owner.

She opened her account in First Women Bank (Gulshan-e-Iqbal branch) and was offered a loan to expand her business. Using the loan finances, she rented a new school building on the main road and renovated the old building side by side, which helped her increase the number of enrolled students.

FWBL provided her with the facility of collecting school fees due to which recoveries have become very prompt and helps her pay teachers salaries on time.

She now recommends FWBL to her business contacts. She says, "Thank you FWBL for making our success possible".

CORPORATE SOCIAL RESPONSIBILITY

FWBL & PINK RIBBON COLLABORATION



First Women Bank Ltd. (FWBL) and Pink Ribbon Pakistan (PRP) entered into an agreement to promote the noble objective of Pink Ribbon Pakistan through its branches across the country in providing cancer awareness among women to undergo free clinical examination and free mammographic screening so as to be aware of this



fatal disease "Cancer". Mrs. Shafqat Sultana President First Women Bank Ltd. & Mr. Omer Aftab National

Coordinator PRP signed the MOU.

The signing ceremony was attended by Ms. Charmaine Hidayatullah Head of Legal, Ms. Shawana Yamin Company Secretary, Ms. Shaheen Zamir Head of Marketing & PR FWBL and Ms. Sameera Raja Associate Pink Ribbon Pakistan.

FWBL SPONSORED PROJECTS OF POF WELFARE TRUST IN WAH CANTT

FWBL has always participated in promoting projects to facilitate the general public especially for the betterment of women and their families. Recently FWBL has sponsored two projects of POF Welfare Trust, Izzat Ali Shah Hospital for Women and a drug store.



PRODUCTS AND SERVICES

TRANSFORMING THE STATUS OF WOMEN FROM PASSIVE BENEFICIARIES TO DYNAMIC AGENTS OF CHANGE

MICRO-FINANCE

The three-pronged strategy of FWBL's Micro-Finance model is:

- Extending micro-credit to urban and rural women
- Offering wide-ranging support services
- Research, documentation and compilation of women-centric data

The Micro-Finance products we offer:

- Range from Rs. 5,000 to Rs. 100,000 and
- Have mark-up rates that are amongst the lowest



SME FINANCING

The model of First Women Bank Ltd. is the way forward, which believes that a "micro-borrower" of today is a potential "SME" and a "Corporate Client" of the future.

The Bank offers SME Loans to Women Entrepreneurs:

- Funds for start-ups
- Working Capital/Export Finance
- Medium term loans to establish SMEs so that they can purchase new equipment
- Project Financing

BUSINESS LOANS FOR WOMEN

FWBL extends loans to business women for the establishment of new business/development of existing business, and for working capital. Women can get loans of up to Rs. 2 Million. The Financial Services Desk of the Bank assists the applicants of the loan in financial, legal, taxation, marketing and management issues.



EDUCATION LOANS

Often women are deprived of their right to pursue higher education mainly because of the financial constraints many families face. The society also does not realise that well-educated and enlightened women help by rearing an equally enlightened future generation.

First Women Bank Ltd. offers Education Loans at an attractive rate, with special bonus for bright students who meet the Bank's merit criteria.



PERSONAL LOANS FOR WOMEN

Providing women with that extra spending power around the house - no matter what their needs might be! Now salaried and self-employed women can have all that they ever wanted with FWBL's personal loans for women.

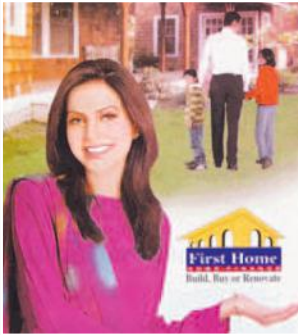
FIRST CAR

The scheme "First Car" is designed to assist women from all walks of life to conveniently avail the car loan facility from the Bank on low mark-up rates.

FWBL's 'First Car' scheme offers competitive financing rates, low down payment, a flexible repayment option, quick processing and insurance coverage from reputable companies.



FIRST HOME

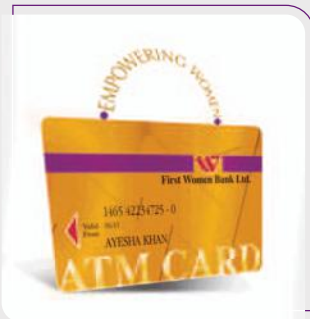


First Women Bank Ltd. offers home loans under the brand "First Home". Women can get a loan of up to Rs. 7.5 Million from the Bank.

These loans are offered to all classes of working women, i.e. salaried, self-employed (proprietor), professionals in business.

Another great advantage that only FWBL offers is that these home loans can be availed singly or jointly, i.e. with a spouse or a male earning member of the family.

ONLINE & ATM



FWBL offers an Online Banking Facility to its customers at branches all over Pakistan. Cash may be accepted at a branch for crediting accounts at another

branch; Cheques can be paid by a branch by debiting the customer's account at another branch.

- Payments of Cheques
- Cash Receipts
- Transfer of Funds through Cheques or Cash between Branches

With First Women Bank Ltd. ATM Card, customers can access their Savings and Current account through all ATM's in Pakistan.

REMITTANCES

FWBL offers Funds Transfers in Pak Rupees (Inland Local Remittances) or in Foreign Currencies, (Foreign Remittances) on request of a customer.

Various types of remittance facilities are available:

- Payment Order
- Demand Draft
- Mail Transfer
- Telegraphic Transfer

PENSIONER'S ACCOUNT

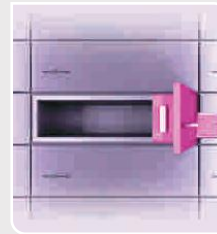
FWBL branches also provide services to pensioners.

NON-FUND BASED PRODUCTS & SERVICES

Designated branches of FWBL provide non-fund based products & services to the customers.

LOCKERS FACILITY

Locker facility is available at all branches of the Bank.



UTILITY BILLS COLLECTION



FWBL is equally participating in making Utility bills payment service available to the entire public.

FWBL FAMILY PROMOTIONS OF EMPLOYEES

First Women Bank Ltd. announced promotions of the employees of the Bank for the year 2010. Mrs. Shafqat Sultana, President/CEO of FWBL gave promotion letters to employees in a ceremony held at the Head Office and congratulated all the promoted employees on their success.

HAJJ BALLOTING



Mrs. Shafqat Sultana President/Chairperson, First Women Bank Ltd. performed the computerized Hajj balloting at the Head Office in presence of the executives and the staff members of the Bank.

SHAZIA HUSSAIN Creative & Enterprising



Shazia Hussain is one of the talented employees of the bank; she started her career in 1995 by joining First Women Bank Ltd. as Assistant Admin Officer. She has inborn abilities of art and designing and is very passionate about jewelry which led her to the creation of jewelry designing.

She started off in 2007 by making bracelets and anklets; she first marketed her products in the bank and family. Her creations were well appreciated by all due to which she thought of carrying this as a side business. She now makes bangles, bracelets, anklets & full sets including earrings, necklaces & rings. After the success in jewelry making, she has now started making "Tasbihs".

Her first earning was Rs. 50/- which has now risen to Rs. 8000/- per month, which is a bonus amount, she says. She earns 25% - 35% as profit on the sold items; she has also displayed her products at different exhibitions. "By the grace of Almighty Allah and with the huge support from FWBL President, Mrs. Shafqat Sultana, my business has now emerged into a proper one, though on a small scale.", she says.

FWBL is proud to have her on the team.

ENTREPRENEURSHIP DEVELOPMENT

First Women Bank Ltd. was established with the aim of empowering women economically either by providing them with jobs or loans to establish themselves. Since its inception, the bank has always paid attention to the entrepreneurship development in women so that they can stand high and shoulder to shoulder with men.

"First Women Bank Limited (FWBL) will continue to strive for economic empowerment of women by employing all available resources to enhance their capacity", Mrs. Shafqat Sultana, President/CEO, FWBL.

KARACHI MEMORANDUM OF UNDERSTANDING B/W FIRST WOMEN BANK LTD. & PAKISTAN INSTITUTE OF TOURISM AND HOTEL MANAGEMENT (PITHM)

First Women Bank Ltd. (FWBL) and Pakistan Institute of Tourism & Hotel Management (PITHM), Ministry of Tourism Government of Sindh have entered into an agreement to enhance women's entrepreneurial capacity. First Women Bank Ltd. is in process of initiating and implementing training courses for women's capacity building and skill development for achieving its goal which is "Women are mainstreamed in all economic sectors and have become a visible and productive part of Pakistan's economy."



Mrs. Shafqat Sultana, President First Women Bank Ltd., Mr. Dilawer Ali Mangi, Secretary Tourism

Government of Sindh signed the document. The signing ceremony was attended by Ms. Shawana Yamin Company Secretary, Ms. Shaheen Zamir Head of Marketing & PR FWBL, Ms. Shagufta Alizai Senior Technical consultant FWBL, Mr. M. Shaukat Ali Dy. Director Incharge and Mr. Mansoor Iqbal Siddiqui Senior Instructor and Head of F & B Department (PITHM).

ISLAMABAD FIRST WOMEN BANK LTD. & ISLAMABAD WOMEN CHAMBER OF COMMERCE AND INDUSTRY (IWCCI) SIGNS AN MOU

An MOU was signed between First Women Bank Ltd. (FWBL) & Islamabad Women Chamber of Commerce and Industry (IWCCI) to enhance the capacity of women entrepreneurs. Speaking on the occasion Mrs. Shafqat Sultana, President FWBL said, "FWBL has initiated many training courses for entrepreneurial capacity-building and skill development so that women are mainstreamed in all economic sectors and become a visible and productive part of the economy."



She further stated, that we have long been working with IWCCI but now we have formally become partners. We

will impart training to women in banking, accounts, products, import and export and other commercial



activities with a renewed vigor. We want partnership with all the women's chambers, rural support programs and educational institutions providing education to women so that they can be streamlined as a business force.

"We have 38 branches and four booths; we have planned 10 more branches in the current fiscal including one in Gilgit Baltistan while our number of branches will be boosted to 100 in a few years," Mrs. Sultana said. Ms. Samina Fazil, President, IWCCI lauded the initiative saying that FWBL is the only bank which is also involved in effective social activities. She said that we have jointly accepted the challenge to improve the life of women through economic empowerment and no stone will be left unturned for this.

BDTC ISLAMABAD



Ms. Nuzhat Fatima, Sr. Joint Secretary Ministry Women Development visited BDTC Islamabad.

LAHORE SEMINAR - ENTREPRENEURSHIP IN PAKISTAN

FWBL Business Development and Training Center (BDTC) Lahore organized a seminar in collaboration with SMEDA WBIC for women entrepreneurs. The topic of the seminar was "Entrepreneurship in Pakistan". Ms. Rukhsana Bokhari, Credit Manager Area office Lahore made a presentation on Banking services and credit products being offered to women entrepreneurs. The session was followed by Q & A.



PESHAWAR BDTC PESHAWAR



Participation of FWBL in the exhibition organized by SMEDA WBDC at PC Peshawar.

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Designed by: Spectrum Y&R

HAPPENINGS

DRIVE FOR WOMEN'S HEALTH

FWBL recently arranged informative sessions on health awareness for its employees at the Head office & Training Institute, Karachi. Dr. Ambreen Naveed Haq, a renowned Gynecologist & obstetrician from Islamabad was especially invited to conduct the session. The session was very informative and taught ways to self examine oneself.



ACHIEVING SYNERGY THROUGH INNOVATIVE THINKING



"Achieving synergy through innovative thinking", FWBL arranged a lecture for executives of the bank at the Head office, Karachi. Mr. Muneeb Kidwai, a well-known trainer, motivator & coach and Mr. Mansoor Soomro, a certified customer service manager and corporate trainer were invited to conduct the session. The session was very interactive, educating the listeners to think out of the box and to be positive in difficult situations.

FWBL SPONSORED 7TH INTERNATIONAL CONFERENCE BY TRIPLE -E



FWBL sponsored the 7th International conference organized by Triple-E held in Karachi. Ms. Charmaine Hidayatullah EVP, Head of Legal & Stationery represented FWBL in the conference and spoke on the topic of Women Leadership.

FWBL STALL AT EDUCATION EXPO



A Stall was setup by Area office Peshawar in the Education Expo held at PC Peshawar.

ON THE LIGHTER SIDE

Made In Japan

There was a Japanese man who went to America for sightseeing.

On his last day, he hails a cab and told the driver to drive to the airport.

During the journey, a Honda drove past the taxi. Thereupon, the man leaned out of the window excitedly and yelled, "Honda, very fast! Made in Japan."

After awhile, a Toyota sped past the taxi. Again the Japanese man leaned out of the window and yelled, "Toyota, very fast! Made in Japan."

And then a Mitsubishi sped past the taxi. For the third time, the Japanese leaned out of the window and yelled, "Mitsubishi, very fast! Made in Japan."

The driver was a little angry, but he kept quiet. And this went on for quite a number of cars. Finally, the taxi came to the airport.

The fare was \$300. The Japanese exclaimed, "Wah...so expensive!"

There upon, the driver yelled back, "Meter, very fast! Made in Japan."

Chocolate Chip Cookies for a Special Occasion

An elderly man was at home, dying in bed. He smelled the aroma of his favourite chocolate chip cookies baking. He wanted one last cookie before he died...

He fell out of bed, crawled to the landing, rolled down the stairs, and crawled into the kitchen where his wife was busily baking cookies. With waning strength he crawled to the table and was just barely able to lift his withered arm to the cookie sheet. As he grasped a warm, moist, chocolate chip cookie, his favourite kind, his wife suddenly whacked his hand with a spatula.

"Why?" he whispered. "Why did you do that?" "They're for the funeral," she replied.

Computer Technical Support

Tech Support: "I need you to right-click on the Open Desktop."

Customer: "Ok."

Tech Support: "Did you get a pop-up menu?" Customer: "No."

Tech Support: "Ok. Right click again. Do you see a pop-up menu?"

Customer: "No."

Tech Support: "Ok, sir. Can you tell me what you have done up until this point?"

Customer: "Sure, you told me to write 'click' and I wrote click'."



A nation can never be finished by its people's death, but it will be finished when the youth forgets their identity. (Che Guevara)

The hands which help someone are more holy than the lips that pray. (Karl Marx)

I am not in competition with anyone but with myself. My goal is always to beat my last performance. (Bill Gates)

I am responsible for what I say, not for what you understand. (William Shakespeare)

Your FWBL ATM Card, Now with Multiple benefits!



Great news for FWBL ATM Card holders! Shop at any Oxford University Press outlet and KFC restaurant and avail special discounts with your ATM Card.

For details, please visit
www.fwbl.com.pk



Giving women the power to succeed



First Women Bank Ltd.

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