



FWBL NEWS

Issue: April - June 2013



MS. CHARMAINE HIDAYATULLAH GETS ADDITIONAL CHARGE OF PRESIDENT FWBL



Ms. Charmaine Hidayatullah, the senior most EVP of First Women Bank Limited (FWBL), has been given additional charge as President of the Bank. A notification issued by the Finance Division in this regard states that "The extended term of one year of Mrs. Shafqat Sultana, President FWBL expired on May 18, 2013. Therefore it has been decided by the Finance Division, Government of Pakistan that till the appointment of a new President FWBL, Ms. Charmaine Hidayatullah,

the senior most EVP at FWBL, will look after the work of President, FWBL with immediate effect until further orders."

Ms. Charmaine Hidayatullah joined First Women Bank Ltd. in 1989 as Legal Advisor and Chief of the Legal Division. She also remained Federal Nominee Director of FWBL from 1991 to 1994. In 1994 she was promoted to the cadre of SVP and then EVP, and since then she has held several important portfolios such as Member of Executive Committee, Head of Business Centre, Head of Security Department, Head of Publicity and Public Relations and Head of Human Resources Department.

She has been playing a key role in the recovery of the finances of the Bank through the Court and negotiations with defaulting Borrowers / Judgment Debtors, Syndicate Financing and matters pertaining to legal operations of the Bank.

With a Masters in Law from S.M. Law College, Karachi and specializing in Company Law, Ms. Hidayatullah started her career as a practicing Lawyer in the Civil and High Courts of Sindh where she conducted several independent cases related to Banking, Corporate and

Civil Law in the Courts and Banking Tribunals.

She served as Legal Advisor for various domestic and foreign companies. She also served as Honorary General Secretary of Pakistan, Red Crescent Society and Member, National Commission on the Status of Women appointed by the Government of Pakistan.

Ms. Hidayatullah is also the Vice President, Status of Women of United Nations Section of All Pakistan Women Association.



The Pakistan Credit Rating Agency (PACRA) has maintained the long-term and 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 the capacity for timely payment of financial commitments is considered strong.

FWBL WINS BEST BANK AWARD AT THE 8TH CONSUMER CHOICE AWARDS

FWBL has been conferred the Consumers Choice Award in the category of 'Women Banking'. Ms. Shaheen Zamir, Head of Marketing, PR and Entrepreneurship Development at First Women Bank Ltd. received the Consumers Choice Award for 'Best Bank' from Mian Zahid Husain, (then) Advisor to the Chief Minister Government (Caretaker) of Sindh. These awards are presented to those companies and organizations that offer superior quality products and excel in service.

The Consumers Choice Awards is one of the most recognized and prestigious events of the country's



business calendar. The winners of the award are selected through a comprehensive and objective survey conducted by volunteers and polling on the Consumers Association of Pakistan's official Facebook page.

FWBL RECEIVES ITS 1ST FPCCI ACHIEVEMENT AWARD 2012

The Federation of Pakistan Chambers of Commerce and Industry awarded the 1st FPCCI Achievement Award in the field of Banking and Financial Services to FWBL for its positive contribution towards Pakistan's economy. Ms. Shaheen Zamir, Head of Marketing, PR and Entrepreneurship Development at First Women Bank Ltd. received the Gold Medal from the Chief Guest, renowned Scientist Dr. A. Q. Khan. FPCCI has launched this award to honor dedicated and enterprising organizations that have made sustained and lasting contributions in the socio-economic development of the country.

FIRST WOMEN BANK LIMITED AND STATE LIFE INSURANCE CORPORATION PARTNER TO SELL BANCASSURANCE

First Women Bank Limited (FWBL) and State Life Insurance Corporation (SLIC) have entered into a strategic partnership to sell insurance products under Bancassurance. FWBL is the only bank in Pakistan, concentrating on women empowerment and enrichment, through its network of 41 branches in 24 cities of Pakistan. SLIC - on the other hand - is the largest insurance corporation in Pakistan with 65% market share. The partnership is expected to mutually benefit FWBL and SLIC.

The agreement was signed by the (then) President FWBL, Mrs. Shafqat Sultana, and General Manager, Bancassurance SLIC, Irfan Baloch at a ceremony held at the State Life Head Office on May 16, 2013.

Global Bancassurance (GBA) Services Private Limited - SLIC's exclusive Third Party Administrators (TPA) for Bancassurance - will provide Technical, Marketing/Advertising support with Point of Sales (POS) System at FWBL branches. In addition to this, GBA services will also facilitate FWBL's valued customers, new product development and staff trainings.



FWBL ENTREPRENEURS EXHIBIT THEIR PRODUCTS AT THE ISLAMABAD EXPO 2013



FWBL entrepreneurs displayed their products at the Islamabad Expo 2013, held on April 13 & 14, 2013.

They were facilitated and supported by FWBL & SMEDA - WBDC to participate in the exhibition. The purpose of this facilitation is to promote businesses of women entrepreneurs (Small and Medium categories) and provide them with a platform to gain market exposure. Two trainees of FWBL-GEP were also provided a chance to showcase their products at the Expo. The FWBL stall was also set up to disseminate information about products and

services of the Bank to visitors.

The Islamabad Expo was held under the auspices of the Islamabad Women Chamber of Commerce & Industry. The objective of the Expo was to provide a platform to the women of Pakistan from urban and rural areas to exhibit and promote their products, meet potential buyers and also to establish business networks with fellow participants. Moreover, the Expo also focused on the elimination of middlemen in business operations.

The event was attended by dignitaries, international agencies and diplomats of foreign missions which caught national and international attention.

FWBL OPENS HUMAN RESOURCE AND DEVELOPMENT CENTRE IN KARACHI

“Take away my people, but leave my factories and soon grass will grow on the factory floors. Take away my factories, but leave my people, soon we will have a new and better factory.”

The commitment and dedication of all employees is crucial in the development and growth of any organization. Organizations consist of people, and so the development of people should be a key task for organizations. Organizations which believe in their

people, invest in them. FWBL pays special attention to the training and development of its staff on a continuous basis. Recently, the Bank opened its Human Resource and Development Centre in Karachi. Mrs. Shafqat Sultana, the (then) President, First Women Bank Ltd., inaugurated the Centre. The Bank has hired the services of renowned author and trainer Dr. Asrar Siddiqui as Training Consultant for Staff Trainings. Speaking at the occasion, Mrs. Sultana, the (then) President said that this Centre is just the beginning of a long arduous road which the Bank has to traverse every day of our lives if we are to remain employable.



SUCCESS STORIES

DR. RUBINA FAREED



Dr. Rubina Fareed is availing a Running Finance Facility of Rs. 10 million for working capital, and an additional Rs. 20 million under the Demand Finance Facility from FWBL's Blue Area Branch, Islamabad.

Dr. Rubina Fareed established her private medical practice in 1980. She did her specialization in Maternal and Child Health. Recently, she completed a Diploma in Assisted Reproductive Techniques from the American School of Reproductive Medicine. She is running her clinic efficiently and is providing consultation to 40-45 patients daily. She has been in this practice for 32 years and has earned a name as being one of the top Gynecologists in the city.

Dr. Rubina Fareed is also an active socialite and is a member of the Five Year Health Plan, Ministry of Health, Government of Pakistan and elected Joint Secretary of the Pakistan Medical Association.

FARHAT LOGISTICS



M/s. Farhat Logistics, a sole proprietorship concern owned by Ms. Syeda Farhat Fatima, has been operating since 8 years in the areas of Clearing, Forwarding, Import and Export of cloth. Ms. Farhat Fatima established her business in 2002 with help from FWBL.

M/s. Farhat Logistics has been growing by leaps and bounds as an independent sea cargo organization and has been setting benchmarks in the industry through its exemplary service. The borrower's concerted efforts, alongside her firm commitment to her business, has made her Clearing and Forwarding House a success. Funds provided by FWBL enhanced business productivity and helped Ms. Farhat Fatima to fulfill her business requirements accordingly.

LAILA'S ART COMPANY



Ms. Khoula Naeem established M/s. Laila's Art Company on a partnership basis with her husband, Mr. Naeem Ahmed in 1999. The journey started as a dream - Ms. Naeem walked into FWBL's Sialkot branch and spoke with the Branch Manager, Ms. Sabiha and said that she intended to start her own business and requested FWBL's guidance.

A discussion began on what type of business would be most beneficial to Ms. Naeem and would appeal to the interest of the general female population based on the current market. After much deliberation it was decided that Ms. Khoula Naeem should start a garments business and she opened an account with FWBL. The initial stage of the business mainly comprised of Ms. Naeem collecting embroidered cloth from South Punjab and selling them to her friends, family and the local market.

Ms. Naeem approached FWBL for a loan in the form of a credit line in 2008 and the friendship between FWBL and Laila's Art Company still stands today. The business has taken its success beyond the national level. She now exports her

products and arranges exhibitions in India, Bangladesh, USA, France and African countries. Her products are especially popular in India and Bangladesh. She is an Executive Committee Member of the SAARC Chamber of Commerce and Industry. On her journey to success, she has not ignored her fellow women, her passion for women's welfare and FWBL's vision of transforming women from passive beneficiaries to dynamic agents of change. Almost 100 female workers are involved in her embroidery work in South Punjab. She has her own stitching and fabric block printing unit in Sialkot which is run by female workers. She is making contributions to the growth of the nation's foreign trade and FWBL. The First Women Bank Limited is proud to have been associated with such an exceptional woman since her early days and working hand-in-hand on this continued journey.

FWBL FAMILY

"The first step to eternal life is you have to die."

OBITUARY

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

- The Sister of Ms. Sajida Khan, OG-II - Finance Division, expired on *Thursday, April 18, 2013*.
- The Father of Ms. Farhana Shakil, VP - Deputy Head Trade, passed away on *Tuesday, April 30, 2013*.
- The Husband of Ms. Shaista Memon, Manager Hyderabad Branch, passed away on *Sunday, June 2, 2013*.
- The Brother of Ms. Shama Fatima, VP, Officiating Head of Operations Division, expired on *Sunday, June 2, 2013*.

FWBL News expresses its heartfelt condolences to all of them and their bereaved families. May Almighty Allah give them courage and patience to bear this irreparable loss and we pray that may the departed soul rest in peace. Ameen.

ENTREPRENEURSHIP DEVELOPMENT

WOMEN ECONOMIC EMPOWERMENT THROUGH CAPACITY BUILDING & SKILL DEVELOPMENT

“Everyone has an idea. But it's really about executing the idea and attracting other people to help you work on the idea.”
- Jack Dorsey

BD & TC KARACHI



FWBL-GEP Certificate Distribution Ceremony

The Certificate Distribution Ceremony for participants of FWBL's Capacity Building and Skill Development Training Program was held at BD & TC Karachi. Around 75 trainees from



four programs were awarded certificates in the areas of Fashion Designing, Computer Skills and Beauty.

Ms. Anis Haroon, the (then) Minister for Women Development and Human Rights, Government of Sindh (Caretaker) was the Chief Guest at the occasion.

Addressing the Certificate Distribution Ceremony for participants she announced that a revolving fund is being created to provide soft loans to women through the First Women Bank Limited (FWBL).

She said that there can be no meaningful progress if women, who comprise half of society, remain out of the mainstream and do not have access to opportunities, including those of quality education, healthcare, employment, protection from violence and participation in the decision-making processes, as well as ensuring their rights.

Earlier in her welcome speech, Mrs. Shafqat Sultana, (then) President, said that FWBL will continue to offer Capacity Building and Skill Development Trainings and other services as a key means of



training and facilitating future women entrepreneurs and for providing opportunities to enhance women's employability in various sectors.

Aurat Foundation has awarded a grant of Rs. 13.8 million to First Women Bank Ltd. under the Gender Equity Program supported by the American people through USAID. The pilot

The main objectives of the program are to enhance women's entrepreneurial development and employability through capacity building and skill development, to provide trainings in core subjects related to women's



project is covering two FWBL Business Development & Training Centres (BD & TC) in Karachi and Lahore for a period of two years.

training in the areas of Business Entrepreneurship, Marketing & Product Packaging, Food Production, Tailoring, Fashion

entrepreneurship / employment and to facilitate access to loans through FWBL to successful trainees for initiating entrepreneurial activity. More than 400 women have so far completed

Designing, House Keeping, Computer and Beauty.

GEP is a 5 year program implemented in Pakistan by the Aurat Foundation in collaboration with The Asia Foundation. The program aims at advancing women's human rights and empowerment in pursuance of the gender policies and aims of the Government of Pakistan.

BD & TC LAHORE



An exhibition was organized by BD & TC Lahore with special reference to Eid. This was held at Hotel Maissonette. Ms. Mahrukh Bukhari (Principal of Lahore College for Women University) was the Chief Guest. She visited the stalls and appreciated the efforts of women entrepreneurs.

The stalls included Garments, Jewelry, Patchwork on Clothing, Hand Bags, Handicrafts, Gem Stones and Food. All entrepreneurs were able to make a good sale of their products.



FWBL-GEP Trainings in the Second Year

1. To enhance women's entrepreneurial development and employability through capacity building and skill development.
2. To provide trainings in core subjects related to women's entrepreneurship / employment.
3. To facilitate access to loans through FWBL to successful trainees for initiating entrepreneurial activity.

The above were the objectives of FWBL-GEP trainings started in April 2012 and in mid-July the second round of trainings were completed in both Karachi & Lahore. All deliverables of the project have been met. These days Business Entrepreneurship, Boutique Management and Computer Skills trainings are underway in Karachi while Food Production and Fashion Designing trainings are being imparted in Lahore.



VISITOR'S DIARY

"Very happy to visit & attend the function. I wish FWBL becomes a key institution for women's economic empowerment. I appreciate the effort of the President, Executives & Staff & hope they will continue to support the women of Pakistan."

Ms. Anis Haroon, Caretaker Minister for Women Development Department, Government of Sindh.

"It was indeed a pleasure to be present at the award winning ceremony for the trainees in different fields. The trainees looked confident and enthusiastic about their future. A contribution like this to brighten the potential and prospects of women is indeed a commendable effort."

Ms. Seema Najeeb, Secretary Women Development Department Sindh, Government of Sindh.

"It was wonderful meeting all the amazing trainees and hearing their success stories. I hope we will continue such interventions. Thanks for all your great work!"

Ms. Rabia Akhtar, Gender Advisor, Office of Democracy and Governance, USAID Pakistan.

FWBL-GEP NEWS

- Ms. Rukhsana Ahmed, Food Production trainee of FWBL-GEP (BD & TC Karachi) has opened a Food Outlet 'Hot & Hygienic Food' at Gulistan-e-Jauhar, Karachi.
- Ms. Sajida Ali & Ms. Shafaq Khan, trainees of BD & TC Karachi (FWBL-GEP) exhibited their products at the ARY ZAUQ exhibition held at Expo Centre Karachi.

- Ms. Bushra Amir & Ms. Sajida Ali, FWBL-GEP trainees (BD & TC Karachi), participated at the Islamabad Expo held at Jinnah Convention Centre Islamabad.
- Ms. Shafaq Khan, FWBL-GEP trainee (BD & TC Karachi) of Business Entrepreneurship program, participated in 'My Karachi Exhibition', organized by the Karachi Chamber of Commerce & Industry and received a Certificate of Honor.

BD & TC ISLAMABAD

BD & TC Islamabad has started Beautician (Professional) Home Textile/Fashion Designing and Marble Mosaic Courses. Product displays and exhibitions are a regular feature at the Islamabad BD & TC.

“ENTREPRENEURSHIP QUOTES”

- The entrepreneur builds an enterprise; the technician builds a job
- Identify your problems but give your power and energy to solutions
- Innovation distinguishes between a leader and a follower
- It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently
- The important thing is not being afraid to take a chance. Remember, the greatest failure is to not try. Once you find something you love to do, be the best at doing it

TRAINING OPPORTUNITIES FOR WOMEN ENTREPRENEURS / POTENTIAL ENTREPRENEURS

For details, please contact:
BD & TC Karachi: 021-34532183
BD & TC Lahore: 042-35874012
BD & TC Islamabad: 051- 2284404

HAPPENINGS

Tum Ko Aik Shaks Yad Ayega

FWBL was one of the sponsors of a musical program 'Tum Ko Aik Shaks Yad Ayega' to pay tribute to the legendary singer, the Late Mehdi Hasan, organized by the Pakistan Broadcasting Corporation at the Auditorium of New

Broadcasting House Karachi. The program was broadcast live on FM 101 and FM 93 networks.

Fundraiser Gala Dinner of Pakistan Foundation Fighting Blindness (PFFB)

The Annual Gala Dinner of the Pakistan

Foundation Fighting Blindness (PFFB) was held in Islamabad to raise funds. FWBL sponsored the event for a noble cause. Established in 1988, Pakistan Foundation Fighting Blindness is a registered NGO working in the field of medical research and humanitarian services for the visually impaired people of our country.

ON THE LIGHTER SIDE

Opportunity in Crisis

Two shoe sales people were sent to Africa to open up new markets.

Three days after arriving, one salesperson called the office and said, "I'm returning on the next flight - can't sell shoes here; everybody goes barefoot."

At the same time the other salesperson sent an email to the factory, saying "The prospects are unlimited. Nobody wears shoes here!"

Conflicting Perspectives

Physics Teacher: "Isaac Newton was sitting under a tree when an apple fell on his head and he discovered gravity. Isn't that wonderful?"

Student: "Yes sir, if he had been sitting in class looking at books like us, he wouldn't have discovered anything."

Simple Math

Teacher: "John, why are you doing your math multiplication on the floor?"

John: "You told me to do it without using tables."

Obedient Son

A: I have the perfect son.

B: Does he smoke?

A: No, he doesn't.

B: Does he ever come home late?

A: No, he doesn't.

B: Does he disobey?

A: No, he doesn't.

B: I guess you really do have the perfect son.

How old is he?

A: He will be six months old next Wednesday.



- Prefer a loss to dishonest gain; one brings pain at the moment, the other for all time
- Honesty is the first chapter of the book of wisdom
- Honesty doesn't always pay but dishonesty always costs
- No legacy is so rich as honesty
- Honest hearts produce honest actions

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Designed by: Spectrum | Y&R

Reaching the top
is **one journey,**
staying there is **another!**



FWBL is proud to announce that the Pakistan Credit Rating Agency (PACRA) has retained the Bank's long term entity rating of A- (Single A Minus) while the short term rating has remained consistent at A2 (A Two). With its network of 41 branches spread over 24 cities, FWBL is committed to the empowerment of women in Pakistan.

Giving women the power to succeed



First Women Bank Ltd.

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