



FWBL NEWS

Issue: Jul - Sep 2011

Celebrating
22 YEARS
of EMPOWERING WOMEN

FWBL WINS BRAND OF THE YEAR AWARD



First Women Bank Limited (FWBL) won the Brand of the year Award 2010 in

the Women Banking category. Prime Minister, Islamic Republic of Pakistan, Syed Yousuf Raza Gilani conferred the Brand of the Year Award on Mrs. Shafqat Sultana President/CEO & Chairperson of FWBL in a graceful ceremony held at Governor House, Karachi.

Brand of the year award is based on brands audit, qualitative study, quantitative survey, market analysis and brand ratings in Pakistan. This award shows the confidence of the customers of the Bank, specially women of Pakistan and their families in FWBL.

Talking to the media Mrs. Shafqat Sultana said that "We thank all our customers, friends and well wishers for their continued support and best wishes for us". She assured that the Bank will continue to maintain the trust that women have placed in its services.



FWBL LAUNCHES WOMEN'S ECONOMIC EMPOWERMENT THROUGH CAPACITY BUILDING & SKILL DEVELOPMENT TRAINING PROGRAM

The launching ceremony of FWBL's women's economic empowerment through capacity building & skill development training program was held at Hotel PC, Karachi. The ceremony started off with the recitation of Holy Quran by Ms. Sara Moeen.

Ms. Shehla Raza, Deputy Speaker Sindh Assembly marked her presence as the chief guest. Addressing the ceremony, she urged women to take interest in women development works and training programs to start a new trend and to come out of old life style. She appreciated the efforts done by FWBL to empower women economically as well as in terms of new skill learning.



Mrs. Shafqat Sultana, President/CEO & Chairperson of FWBL said that there is no tool and no remedy for

effective development than the economic empowerment of women who constitute 53% of the total population. She resolved that the Bank will continue to strive for economic empowerment of women by applying all available resources to enhance their capacity. FWBL has initiated many training courses for entrepreneurial capacity building and skill development so that women are main-streamed in all economic sectors & become a visible & productive part of the economy.

She highlighted the significance of economic empowerment of women and the aim due to which the Bank was established by Shaheed Mohtarma Benazir Bhutto in the late 80's to meet the special needs of women entrepreneurs.

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FWBL & STILE SIGN AN MOU

First Women Bank Ltd. (FWBL) and Stile (Shabbir Tiles & Ceramics Ltd.) have entered into an agreement to facilitate customers to shop at Stile Emporiums nationwide. Mrs. Shafqat Sultana, President FWBL & Mr. Alireza M. Alladin, Managing Director, Shabbir Tiles & Ceramics Ltd. signed the MOU. As per this partnership, the ATM card holders of FWBL will get 10% discount on purchasing of Wall and Floor tiles. In addition to the free gifts, they will also be provided with free of cost "Interior Designing Facility" in terms of tile application, by in house designing department of Stile.

A special "Lucky Draw Facility" would also be arranged on a quarterly basis for the scheme members.

The signing ceremony was attended by Ms. Shawana Yamin, Company Secretary, Ms. Shaheen Zamir, Head of Marketing & PR FWBL, Mr. Aamir Saghir, General Manager Sales and Marketing, Ms. Farheen Naqvi, Business Development Manager, Ms. Sumaira Ali, Product Manager and Mr. Faizan Malik, Deputy Manager Marketing, Stile.



FWBL & SINGER PAKISTAN JOIN HANDS



First Women Bank Ltd. (FWBL) and Singer Pakistan Ltd., with its brand name "SINGER", a globally recognized brand for the last 160 years known for its reliability and quality in home appliances, have entered into an agreement to facilitate customers to shop at Singer Plus retail stores. Singer has more than 160 nationwide Singer Plus retail stores representing largest retail chain in Pakistan.

Mrs. Shafqat Sultana, President FWBL & Mr. Syed Aleem Hussain, Chief Executive Officer, Singer Pakistan signed the MOU. Now, the ATM card holders of FWBL will get maximum 8% discount on the purchase of Singer and Skyworth products. The signing ceremony was attended by Ms. Shawana Yamin, Company Secretary, Ms. Shaheen Zamir, Head of Marketing & PR FWBL, Mr. Ahmed S. Farrukh, Director Marketing, Mr. Nasir Hussain, Director Finance and Mr. Faisal Ghayas, Marketing Services Manager, Singer Pakistan.

WOMEN'S ECONOMIC EMPOWERMENT THROUGH CAPACITY BUILDING & SKILL DEVELOPMENT TRAINING PROGRAM

The empowerment of women is intertwined with respect for human rights and there cannot be true democracy unless women's voices are heard. There cannot be true democracy unless women are given the opportunity to take responsibility for their own lives. Women have a role to play in all aspect of society which include resolving the economic crisis, promoting civil society, human rights, education, healthcare, the rule of law and good governance. "It is imperative that women like ours stand up for the rights of women. It is not ancillary to our progress, it is central," Mrs. Sultana remarked.

She further stated that FWBL Business Development & Training Centers are being revitalized and the Bank has entered into strategic partnerships with the Textile Institute of Pakistan (TIP) & Pakistan Institute of Tourism & Hotel Management (PITHM), Women Chamber of Commerce & Industry (WCCI) and also entering into an agreement with the Ministry of Youth Affairs Govt. of Sindh. Giving details of the agreement, she said that the first batch of women trainees of Benazir Bhutto

Shaheed Youth Development Program will be attending two months training program in Banking, commencing from August 1, 2011. This program would be followed by three months internship program in branches.

Mr. Shoaib Siddiqui Secretary Sports & Youth and other speakers including Ms. Charmaine Hidayatullah, EVP/Head of FWBL lauded the role of First Women Bank and said that FWBL is the only Bank which is involved in effective social activities for women.

Later, Secretary Sports & Youth Government of Sindh Mr. Shoaib Siddiqui and President of FWBL, Mrs. Shafqat Sultana signed the Memorandum of Understanding (MOU) for a good cause.

The program was organized by the Marketing Division and was conducted by Ms. Shaheen Zamir, Head of Marketing & PR. Various personalities from different professions attended the ceremony, which was well appreciated by all.

GLIMPSES





SUCCESS STORIES

RUQIAH YASMEEN

Ruqiah Yasmeen has been running a karyana store at Lala Rukh Market (Wah Cantt) since two years. With her husband's help, her business thrived and became very successful, but the initial Rs. 45,000/- spent could not accommodate the increasing consumer demand.

An account holder at FWBL, Ruqiah took the initiative to have an in-depth discussion with the Bank regarding her situation. Having found Ruqiah to be a hardworking, honest and courageous woman, FWBL provided her with a financial loan for women. Ruqiah not only supports her family financially but also helps her children avail their higher education.

A business loan of up to Rs. 100,000/- was availed which helped in enhancing her business considerably. Ruqiah is happy with the progress of her business which is getting success day by day.

TAYYABA KALEEM - GOHAR MIRZA'S STUDIO



Gohar Shad and Tayyaba Mirza established "Gohar Mirza Studio" a hair and beauty salon with the financial support of FWBL in 1990. Gohar Shad expired in 1996 and since then, Tayyaba has been running the salon successfully and now the studio

is excelling in every treatment and service related to hair, beauty and skin treatment.

Starting with only two workers, now there are

several qualified hairdressers, beauty experts and make-up artists. The salon is located in the hub of Defence, Zamzama Boulevard. Tayyaba now plans to open new branches in Karachi.

SHA SHA BEAUTY COLLECTION

Sha Sha Beauty Collection is owned and operated by Mrs. Rizwana Shahid and provides consultancy, manufacturing and export services in women's suits, especially bridal wear. All kinds of women's clothing from casual wear, party wear,



handwork, lawn suits, khaddi, block prints to embroidered suits, 'Gota' sequins on organdy, lawn, cotton suits, pure silk and chiffon are designed. Sha Sha's products are also exported to countries like India, Bangladesh, UK and USA. FWBL is proud to have contributed to Rizwana Shahid's successful business.

AL-KAREEM CAFÉ & HOTEL

Owners and partners of Al-Kareem café in Lala Rukh (Wah Cantt.), Abdul Kareem and Rasheeda Begum have come a long way from their once modest entrepreneurship endeavor in 1996. With consistent hard work, dedication to excellence and a loan from FWBL, their business has grown to be very successful, with a reputation for quality food and services.

With added assistance from their two sons



overseeing hotel management, Fazal Kareem and Mohammad Pervaiz have secured a large number of regular customers along with the contract from Izzat Ali Shah Hospital to supply food for staff and patients on a regular basis.

To meet the increasing demands of their business, Mr & Mrs. Abdul Kareem approached FWBL for a R/F facility up to Rs. 3 M. The Bank extended the loan to them and this in turn gave a huge support. The café now has a staff of 22 employees to keep up with the increase in demand and FWBL is proud to be a contributing factor in their success.

CUSTOMER CORNER

FWBL congratulates its valued customer Ms. Zeenat Saeed Ahmed on the opening of a new outlet "Emporio Taneez" in Clifton, Karachi.



Emporio Taneez features ready-to-wear lines from various leading designers along with Taneez's acclaimed range of household embellishments.

PRODUCTS AND SERVICES

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

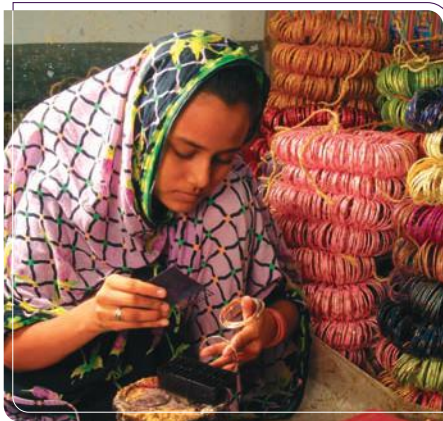
MICRO-FINANCE

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.

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.



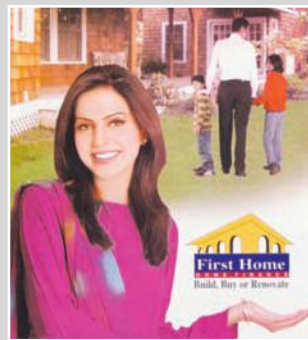
PERSONAL LOANS FOR WOMEN



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 HOME



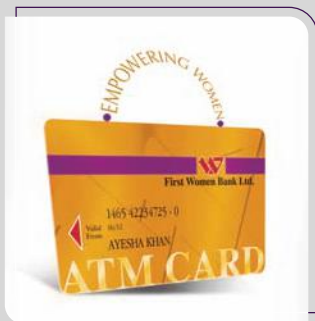
First Women Bank Ltd. offers home loans under the brand "First Home". Women can get a loan of up to Rs. 7.5 Million from the Bank.

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

ATM CARD WITH MULTIPLE BENEFITS

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

FWBL ATM card holders can avail special discounts at Depilex Beauty Clinic, Singer Plus Stores, Stile Showrooms, Oxford University Press outlets and KFC restaurants.

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

The following members of the FWBL family succeeded in the ISQ (IBP Superior Qualification) Banking Examination in Stage I & II:

STAGE I:

- Syeda Aliza Hassan (Sukkur)
- Aisha Javeria (Bahawalpur)
- Rozia Bibi (Rawalpindi)
- Nusrat Zamir (Karachi)
- Zeib Faisal (Karachi)
- Rehana Sheikh (Karachi)
- Umbreen Sharif (Karachi)

STAGE II:

- Kiran Arbani (Hyderabad)
- Aisha Javeria (Bahawalpur)
- Riffat Shaheen (Rawalpindi)
- Amna Wahab (Lahore)
- Farah Mubarak Ali (Karachi)

FWBL News congratulates them & hopes that they will contribute to the success of the Bank.

NEWS IN BRIEF:

- Veteran Banker, Author and a Renowned Trainer, Dr. Asrar H. Siddiqui has joined FWBL as Head Staff Training
- Ms. Shaheen Zamir, Head of Marketing & PR has been given an additional charge of Head of Entrepreneurship Development & Training
- Ms. Zarina Sial has been designated as Deputy Head Compliance
- Ms. Shahida Rajkotwala has joined FWBL as Deputy Head Risk Management
- Ms. Fauzia Sohail has joined FWBL as Deputy Head Information Technology

ENTREPRENEURSHIP DEVELOPMENT

THROUGH CAPACITY BUILDING & SKILL DEVELOPMENT TRAINING PROGRAM

Aurat Foundation and USAID's financial Assistance to FWBL under Gender Equity Program

Aurat Foundation has awarded a grant of Rs. 13.8 million to First Women Bank Ltd. under the Gender Equity Program supported by USAID for a period of two years. GEP is a 5 year's program implemented in Pakistan by Aurat Foundation in collaboration with 'The Asia Foundation', to serve the cause of women's empowerment and advancement in the country.

BUSINESS DEVELOPMENT & TRAINING CENTERS

ISLAMABAD

Eid shopping is long lasting tradition where families rush to buy gifts, clothes, jewelry and various other offerings. Business Development & Training Centre, Islamabad organized a four day exhibition and provided a platform to women and their families for Eid Shopping.



Ms. Parvin M. Khan, BDTC Head Islamabad invited Ms. Inez Winjgaarde Wed (Project Manager) UNIDO Vienna as the Chief Guest to inaugurate the exhibition. Ms. Shaheena Waheed (National Project Coordinator) UNIDO Islamabad also attended the ceremony. The exhibition was a great success and provided a platform to the entrepreneurs to get the market exposure nationally and internationally.

LAHORE

An exhibition was held at BDTC, Lahore to promote a new talented entrepreneur Ms. Rabia TQ. She displayed her Eid collection under the brand name "Fun-e-Parcha". Formal & informal wear were displayed at the exhibition.

KARACHI

Inauguration ceremony of the two months Banking Training program was held at BDTC, Karachi. Mrs. Shafqat Sultana, President/CEO & Chairperson of FWBL inaugurated the training program along with Mr. Shoab Siddiqui, Secretary Sports & Youth Affairs, Government of Sindh.



Under this arrangement, two months training will be imparted to the first batch of women trainees, followed by 3 months internship programme in FWBL branches. Mrs. Rafia Haleem, (Additional Secretary Sports & Youth Affairs), Mr. Saleem Ahmed Siddiqui (Deputy Secretary Sports & Youth Affairs), Dr. Asrar H. Siddiqui (Head of Staff Training), Ms. Shaheen Zamir (Head of Marketing & PR), Ms. Jeanne Ahmad (Head of Administration), Ms. Shagufta Alizai (Senior Technical Consultant), Ms. Farida Faridi (Officer Administration) attended the ceremony.



Entrepreneurship Quotes

"Innovation is the specific instrument of entrepreneurship. The act that endows resources with a new capacity to create wealth." Peter Drucker

"Business opportunities are like buses, there's always another one coming." Richard Branson

"The entrepreneur always searches for change, responds to it, and exploits it as an opportunity." Peter Drucker

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HAPPENINGS

INDEPENDENCE DAY CELEBRATIONS

Pakistan Independence Day celebrations were held at FWBL offices throughout the country with traditional zeal, fervor and renewed commitment to make Pakistan a stronger, progressive and prosperous country. The main event of the day was held at the Head Office where Mrs. Shafqat Sultana, President/CEO & Chairperson of FWBL unfurled the national flag. Senior Executives and staff members of the Head Office attended the ceremony.



POWER OF ETHICS & MORALITY IN BUSINESS:

FWBL recently arranged a Lecture session for its executives on the topic "The power of ethics and morality in business" at Head office Karachi. Mr. Ozair Hanafi, Senior consultant at Publicitas (Pvt.) Ltd., and former President Pak Oman



Micro Finance Bank was invited as a guest speaker. The session was very informative and taught ways to be ethical in a professional environment.

FWBL SPONSORED LADIESFUND ENTREPRENEURSHIP CONFERENCE:

FWBL sponsored the Ladiesfund entrepreneurship conference organized by Dawood Capital Management (Pvt.) Ltd., held at Hotel Avari, Karachi. The aim of the conference was to serve as a "platform to share ideas and experiences in order to help future entrepreneurs to scale up effectively."

The conference was attended by high profile entrepreneurs, key celebrities of various fields, professionals of various sectors and students of the top business schools of Pakistan.

FWBL setup a stall at the conference. Mrs. Shafqat Sultana,



President/CEO & Chairperson of FWBL visited the stall and appreciated the efforts of the stall presenters.

BANKING EXHIBITION AT GUJRANWALA BUSINESS CENTER:

FWBL Gujranwala Branch participated in three day Banking Exhibition organized



by SBP Banking Services Corporation Gujranwala. Almost 30 banks including FWBL participated in the exhibition by setting up their stalls. FWBL Gujranwala Branch won third prize in the exhibition. Ms. Aowj Nawaz, Manager received the prize.

ON THE LIGHTER SIDE

VIEWS ON GLASS

The Optimist says:
"The glass is half full."

The Pessimist says:
"The glass is half empty."

The Marketing Consultant says:
"Your glass needs re-sizing."

THE HR POLICY

To All Employees,
Subject: HR Policy

Sickness:

No excuse...We will no longer accept your doctor's statement as proof. We believe that if you are able to go to the doctor, you are able to come to work.

An Operation:

We are no longer allowing this practice. We wish to discourage any thoughts that you may need an operation.

We believe that as long as you are an employee here, you will need all of whatever you have and should not consider having anything removed. We hired you as you are, and to have anything removed would certainly make you less than we bargained for.

Death:

Other than your own, this is no excuse for missing work. There is nothing you can do for them, and we are sure that someone else can attend to the arrangements. However, if the funeral can be held in the late afternoon, we will be glad to allow you to work through your lunch hour and subsequently let you leave 1 hour early, provided your share of the work is ahead enough to keep the job going in your absence.

Your Own:

This will be accepted as an excuse. However, we require at least two weeks' notice as we feel it is your duty to train your replacement.

We appreciate your cooperation,
THE MANAGEMENT

WATER FORMULA

TEACHER: What is the chemical formula for Water?
STUDENT: "HIJKLMNO!"

TEACHER: What are you talking about?
STUDENT: Yesterday you said it's H to O!



- One who wins without problems, it's just "Victory" but one who wins with lots of troubles, he creates "History".
- There is no market for your sorrows in this world, so never advertise them.
- If everyone is happy with you, then surely you have made many compromises in your life.

Your FWBL ATM Card, Now with Multiple benefits!



Great news for FWBL ATM Card holders! Avail special discounts with your ATM Card when you visit any Depilex Beauty Clinic, and shop at any Singer Plus store, Stile showroom, Oxford University Press outlet and KFC restaurant.

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



Giving women the power to succeed



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