



FWBL NEWS

Issue: July to Sept. 2012

FWBL & SMEDA INK MOU TO PROVIDE SUPPORT TO WOMEN ENTREPRENEURS

First Women Bank Limited (FWBL) and the Small and Medium Enterprises Development Authority (SMEDA) inked a Memorandum of Understanding (MoU) to work

together for the promotion and development of women entrepreneurship in Pakistan. A signing ceremony was held recently at the FWBL Head Office, Karachi. Mrs. Shafiqat Sultana, President/CEO, FWBL & Mr. Yousaf Naseem Kokhar, Chief Executive Officer, SMEDA signed the MoU.

Both organizations will work jointly for the promotion, awareness and dissemination of business/entrepreneurship knowledge among women entrepreneurs with particular emphasis on the rights and privileges enjoyed by entrepreneurs, and the fulfillment of legal requirements in compliance with the different laws and regulations

applicable in the country. They will coordinate exploring ways and means to initiate common business support programs/projects for women entrepreneurs. In order to impart the necessary training to women intending to become entrepreneurs, a business development-cum-training centre (WBDC) is also being set up in Karachi. The WBDC will be housed in the same building where FWBL's Business Development & Training Centre and P.E.C.H.S. Branch are located.

This arrangement will provide a one-window operation facility to women entrepreneurs.

The signing ceremony was attended by Ms. Charmaine Hidayatullah, EVP/Head of Legal Division, Ms. Shawana Yamin, Company Secretary, Ms. Shaheen Zamir, Head of Marketing, PR & Entrepreneurship Development, FWBL, Ms. Shagufta Alizai, Senior Technical Adviser Development, FWBL, Mr. Muslim Raza, Provincial Chief, SMEDA and Mr. Mukesh Kumar, Manager, SMEDA, Sindh.



GILGIT BRANCH INITIATES OPERATIONS

FWBL Gilgit Branch started functioning in September, 2012. This is the first branch of the Bank in the northern areas of the country. The soft opening of the Branch was attended by Ms. Sadia Danish, Advisor to Chief Minister Gilgit-Baltistan for Tourism, Culture and Youth Affairs and Mrs. Sadia Mughal, Chairperson PPP Gilgit-



Baltistan Women Wing. The people of Gilgit, especially women, welcomed the launch of First Women Bank in the region.

FWBL is committed to providing prompt and quality services across the country, and for this purpose the Bank has undertaken the expansion of its branch network. Over the past six months, this is the third branch opening in the northern region, which comprises of Rawalpindi, Islamabad, Khyber Pakhtunkhwa and the northern areas of the country.

FWBL - GEP CERTIFICATE DISTRIBUTION CEREMONY



Mr. Edward Birgells, Deputy Mission Director, USAID urged Pakistani women to come forward and learn skills to empower themselves. Addressing the certificate distribution

ceremony for the participants of FWBL's Capacity Building & Skill Development Training Program, he said that USAID would continue its support for skill development and the training of women in Pakistan. Almost 100 trainees of 5 programs were awarded certificates during the event. The trainings included Beauty, Business Entrepreneurship, Computer Skills, Food Production and Fashion Designing courses. The trainings were funded by the United States Agency for International Development (USAID) under the Gender Equity Program of the Aurat Foundation. (More details inside)

FWBL HOSTS AN IFTAR DINNER

To celebrate the holy month of Ramadan, FWBL hosted an Iftar dinner at Café Aylanto, Karachi which was largely attended by people from all walks of life. Here are some glimpses of the event:



Mrs. Masudah Ahmad, Dr. Beenish, Mrs. Shafqat Sultana and Mr. Umer Malik



Ms. Shehla Abbasi, Ms. Shaheen Zamir, Mr. & Mrs. Faisal Zahid Malik, Mrs. Shafqat Sultana, Ms. Masudah Ahmad, Mr. Majyd Aziz & Ms. Ahmad



Ms. Shaheen Zamir, Mr. & Mrs. Faisal Zahid Malik, Ms. Nargis N. D. Khan, Mrs. Shafqat Sultana, Ms. Sharmila Farooqui, Ms. Masudah Ahmad, Mr. Majyd Aziz and Dr. Ikhtiar Baig



Ms. Qudsia Nisar, Ms. Shaheen Zamir, Dr. Ikhtiar Baig, Ms. Nargis N. D. Khan, Ms. Sharmila Farooqui and Mr. Kalim-ur-Rehman



Ms. Masudah Ahmad, Ms. Yasmin Adhami, Ms. Atiya Nawazish Ali, Mrs. Shafqat Sultana, Ms. Sadia Rashid, Ms. Amina Saiyed, Ms. Shaheen Zamir and Ms. Nigar

SUCCESS STORIES

SANGAM HOTEL ZAINAB ABBASI



Sangam Hotel is situated at main Pirwahai Road, near Crystal Line Bus Stop, Rawalpindi. Mrs. Zainab Abbasi is a partner with

her husband in their joint enterprise. The hotel comprises of two kitchens, a main hall, two family cabins and two rooms upstairs used as family guest rooms.

Sangam Hotel availed a running finance facility from FWBL's Murree Road Branch, amounting to Rs. 5 lacs to meet the working capital of their business.

Along with the hotel, they are also running a guest house and a tuck shop under the same name. After availing the finance facility from the Bank, they increased their furniture and other kitchen items, renovated the family hall and guest rooms. The tuck shop has an ample stock of all general store items (including juice, mineral water, snacks, etc.).

They also provide mobile easy-load/PCO facilities to their clients, due to which there is a significant improvement in the profitability of the hotel.

SAQLIAN KIRYANA & GENERAL STORE FADIYA BATOOL

Mrs. Fadiya Batool and Mr. Waheed Ahmed are running their Kiryana store for the last six years in Model Town, Wah Cantt. Both are not well-educated, but are very hardworking and honest and because of their dedication to their work and with the Bank's financial support, they established their business successfully and found a very good response in the area. They meet the needs of retail customers of the locality and as well as those of bulk buyers, shop keepers, hotels and restaurants.

They have maintained their account with FWBL for the last one year and are now availing a finance facility under the scheme 'BLW' (Business Loans for Women). Mr. Waheed Ahmed and Mrs. Fadiya Batool believe that their business will progress more and more with the support of First Women Bank Ltd.

SHAHEEN FOUNDATION (PAF)

Shaheen Foundation is availing a fund-based facility of Rs. 70 million & non-fund based facility of Rs. 30 million

from FWBL. Shaheen Foundation, a Trust of the Pakistan Air Force, was established in 1977 under the Charitable Endowment Act, 1890. The Foundation was created to promote welfare activities for the benefit of serving retired PAF personnel, including civilians and their dependents, and generate funds through industrial and commercial enterprises as well as through various projects.



A large number of women are given employment opportunities in various projects of Shaheen Foundation (PAF). Therefore, female wards of PAF are beneficiaries of welfare activities and women are given employment opportunities. They provide services in the fields of education, insurance, knitwear and medical care, etc.

FWBL FAMILY ORGANIZATIONAL CHANGES

Recently some organizational changes have been made by the management at FWBL. The following executives have been assigned new portfolios:

- Ms. Kausar Safdar has been designated as Chief Financial Officer (CFO)
- Mr. Shahid Mughal has been given the charge of Divisional Head, Operations
- Ms. Yasmin Adhami has been designated as Head Credit
- Ms. Fouzia Sohail has been appointed as Officiating Head, IT
- Ms. Zarina Sial has been designated as Head Compliance
- Ms. Saeeda Shaikh has been designated as Regional Head, CAD
- Ms. Afshan Anjum has been given the charge of Departmental Head, Recovery
- Ms. Nazia Zeeshan has been designated as Deputy Head, Treasury
- Ms. Laila Masood has been designated as Deputy Head, Treasury Operations
- Ms. Farhana Shakeel has been designated as Deputy Head, Trade

FWBL News wishes them all the best in their new roles

& hopes that they will continue to contribute to the success of the Bank.

TRAINING

Training is crucial for organizational development and success. It is fruitful to both employers and employees of an organization. An employee will become more efficient and productive if she is trained well. At FWBL, staff training is an important component of the Bank's HR policy. Recently a full-day course on Credit was



organized for the Managers and Credit Officers of North Region with Mr. Qaiser Khan as the Resource person.

OBITUARY

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

- The brother-in-law of Ms. Samina Qazi, Regional Operations Head South and grandmother of Ms. Zeib Faisal, Secretary Executive Committee, expired on July 9, 2012
- The mother-in-law of Ms. Fauzia Janjua, Regional Business Head North, died on July 12, 2012
- The niece of Ms. Sajida Khan, Officer Finance & Planning Division, expired on July 16, 2012
- The mother of Ms. Fouzia Nusrat, Officer Regional Compliance South, expired on Friday, September 14, 2012
- The father of Ms. Farhana Zafar, OGI Treasury Operations Department, expired on Thursday, September 20, 2012
- The sister of Ms. Bushra Ehsan, Regional Business Head Central, expired on Wednesday, September 26, 2012
- The mother of Ms. Shama Fatima, Deputy Head Operations and mother-in-law of Col. Tanveer Ahmed Khan, Head Security Department, passed away on Friday, September 28, 2012

FWBL News expresses heartfelt condolences to them and their bereaved families. May Allah give them the courage and patience to bear this irreparable loss & rest the departed souls in eternal peace (Ameen).

ENTREPRENEURSHIP DEVELOPMENT

Women Economic Empowerment Through Capacity Building and Skill Development

“Sow a thought, reap an action, sow an action, reap a habit, sow a habit, reap a character, sow a character and reap a destiny”.



BD & TC KARACHI

FWBL - GEP CERTIFICATE DISTRIBUTION CEREMONY

Since the inception of the Bank, FWBL has contributed a lot towards the women of the country as entrepreneurs and agents of change by providing them with good services. A number of its customers have graduated from



In the absence of Mrs. Shafqat Sultana President, CEO & Chairperson Board of Directors of First Women Bank Ltd., Ms. Charmaine Hidayatullah, Executive Vice President/Head Legal Division and Chairperson Women Entrepreneurship Development (WED), read out her speech. In her message, Ms. Sultana said that the aim of USAID is to strengthen the Government of Pakistan's capacity to effectively provide services to its citizens and to address the country's urgent development needs, and to deepen a strategic partnership with the Pakistani people and Government.

Mr. Edward Birgells, Deputy Mission Director, USAID was the chief guest of the ceremony while Dr. Masuma Hasan, Chairperson Board of Directors, Aurat Foundation and Mr. Muhtashim Ashai, Director MCB and Member Board of Directors, FWBL also marked their presence as guests of honor. The ceremony started with the recitation of the Holy Quran by Ms. Sarah Moeen.



small to medium enterprises and the growth continues.

To enhance women's entrepreneurial development and employability through Capacity Building and Skill Development, Aurat Foundation has awarded a grant of Rs. 13.8 million to the Bank under the Gender Equity Program supported by the American people through USAID. Approximately 640 women will acquire entrepreneurial skills through this program. On the completion of 5 training programs, BD & TC Karachi held a certificate distribution ceremony in a local hotel to award the trainees.



ENTREPRENEURSHIP DEVELOPMENT



"I am hopeful that by supporting Pakistanis to create a stable and prosperous country, U.S. assistance will have a greater and more sustainable impact in the long-term," she said. "We at FWBL have experienced that partners and donors are keen to collaborate and invest in social development programs if they are ensured transparency in the utilization of these funds."

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 to provide opportunities to enhance women's employability in various sectors, she added.

The large gathering that attended the ceremony included trainees, lead trainers, as well as dignitaries from all walks of life. Trainees also exhibited their products.



Entrepreneurship with SMEDA and Fashion Designing with TUSDEC. Tailoring and Computer classes are being held presently.

OUTCOMES OF FWBL - GEP TRAINING:

Almost 160 women have successfully participated in the trainings offered at the Lahore and Karachi Centres. An important outcome of the trainings implemented thus far is that 'Capacity Building and Skill

Development' (CB&SD) objectives were met to a large extent:

- It has improved the confidence levels of trainees
- A desire to either improve an existing business or to acquire more information on how to set up a new business
- An interest in opening accounts at FWBL and to find out how to avail a loan facility
- An eagerness to maintain contact with the FWBL - GEP team and their own training batchmates
- Keenness in linking friends or family with FWBL to avail new trainings

BD & TC ISLAMABAD

BD & TC Islamabad has started Beautician, Home Textile & Design Development and Spoken English courses. Product displays & exhibitions are regular features at Islamabad BD & TC.

ENTREPRENEURSHIP QUOTES

- Always treat your employees exactly as you want them to treat your best customers - *Stephen R. Covey*
- To be successful, you have to have your heart in your business, and your business in your heart - *Thomas J. Watson*
- The difference between a 'boss' and a 'leader': a boss says, 'Go!' A leader says, "Let's go". - *E. M. Kelly*
- Try not. Do or do not. There is no try.

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- 9261424

BD & TC LAHORE

Under the FWBL - GEP BD & TC Lahore organized beauty related course with Depilex, Business



HAPPENINGS



FWBL CELEBRATES INDEPENDENCE DAY WITH ZEAL & FERVOR:

FWBL celebrated Pakistan's 65th Independence Day throughout the country with zeal and fervor. The main ceremony was held at the FWBL Head Office, Karachi. Mrs. Shafqat Sultana, President/CEO/Chairperson FWBL, hoisted the national flag at the FWBL Head Office, Karachi and prayed for the harmony & prosperity of Pakistan.

“ENTREPRENEURSHIP IS THE LIFEblood OF A PROSPEROUS ECONOMY” SAYS SHAFQAT SULTANA

In an effort to promote entrepreneurship, the Ozair Hanafi School of Learning (OHSOL) organized a 2 day conference 'Entrecon 2012' recently in Karachi. Mrs. Shafqat Sultana, President/CEO FWBL, speaking as one of the panelists, explained the importance of entrepreneurship towards a prosperous economy and urged the youth to come forward and help Pakistan's economy boom by contributing their due share.

Islamabad.

Mrs. Shafqat Sultana, President/CEO, FWBL was one of the speakers at the event. She said that Conference provided a platform to the young generation to learn and share the experiences of outstanding role models for meeting their future challenges in their respective fields.

FWBL SPONSORED 3RD LADIESFUND ENTREPRENEURSHIP CONFERENCE

FWBL sponsored the Ladiesfund Entrepreneurship Conference, 2012 organized by Dawood Capital Management (Pvt.) Ltd. Addressing the press conference before the event, Mrs. Shafqat Sultana, President/CEO, FWBL categorically stressed her support for LEC 2012 and Ladiesfund. The Bank has provided micro-credit and small loans to over 600,000 women to date, she said, clearing the misconception that it is difficult to obtain a loan.

FWBL provides various types of loans in a matter of a week or so. "If you can't repay the loan, never hide from the bank as that can complicate matters further. Always talk to your bank to get the loan restructured," she said.

"We, at FWBL, are always willing to provide loans to anyone who comes to us, especially those who come to us through the Ladiesfund," she added.

During the Conference FWBL set up a stall and disseminated the information regarding the Bank's products & services to potential clients to expand its clientele base. Ms. Charmaine Hidayatullah, EVP/Head Legal, FWBL gave away mementos amongst the panelists.

FWBL SPONSORED NWR'S COMPETITION BASED 'ECONOMIC PROJECT EXHIBITION'

FWBL sponsored the Network for Women's Rights (NWR) competition based 'Economic Projects Exhibition'. Mrs. Shafqat Sultana, President/CEO of First Women Bank Limited, was the chief guest of the event.



FWBL SPONSORED THE 8TH INTERNATIONAL CONFERENCE ON WOMEN LEADERSHIP & WOMEN EXCELLENCE AWARDS

First Women Bank Ltd. was one of the sponsors of the 8th International Conference on Women Leadership & Women Excellence Awards. Excellent Events and Entertainment (Pvt.) Ltd., under the auspices of the Women Development Department, Government of Sindh, organized the 8th International Conference on 'Women Leadership and Women Excellence Awards' in



She visited the stalls set up by young entrepreneurs who displayed their projects based on diverse professions, including Agriculture, Organic Foods, Fashion Designing, etc. Mrs. Sultana appreciated their work and announced that FWBL would provide micro-loans to the winners of the competition.

GILGIT BRANCH INITIATES OPERATIONS

At present, FWBL has a network of 41 branches located in 24 cities across the country. FWBL News congratulates Ms. Shehla Sehar, Manager Gilgit Branch, and her team on a successful branch opening, and wishes them all the success for the future.



Ms. Sadia Danish, (Advisor to Chief Minister, Gilgit - Baltistan for Tourism, Culture and Youth Affairs), Mrs. Sadia Mughal, (Chairperson, PPP, Gilgit Baltistan Women's Wing), Ms. Shehla Sehar (Branch Manager), the staff and others at the soft opening of the Branch.

ON THE LIGHTER SIDE

GENERATION GAP

A college student challenged a senior citizen, saying it was impossible for their generation to understand his. "You grew up in a different world," the student said. "Today we have television, jet planes, space travel, nuclear energy, computers..."

Taking advantage of a pause in the student's litany, the old man said, "You're right. We didn't have those things when we were young, so we invented them! What are you doing for the next generation?"

BIG JOHN DOESN'T PAY

One fine day, a bus driver drove off along the route. No problems for the first few stops, things went generally well.

At the next stop, a big hulk of a guy got on. Six feet eight inches, built like a wrestler, arms hanging down to the ground. He glared at the driver and said, "Big John doesn't pay!" and sat down at the back.

The next day the same thing happened - Big John got on again, made a show of refusing to pay, and sat down. And so forth. This grated on the bus driver's nerves.

Finally he could stand it no longer. He signed up for body building courses, karate, judo and all that good stuff. By the end of the summer, he had become quite strong.

On the next day, when Big John once again got on the bus and said, "Big John doesn't pay!", the driver stood up, glared back at the passenger and screamed, "And why not?" With a surprised look on his face, Big John replied, "Big John has a bus pass."

HR = HIGH RISK

Moral: NEVER GO TO HR FOR HELP!

“QUOTES”

- As long as I have a want, I have a reason for living. Satisfaction is death - *George Bernard Shaw*
- People with clear written goals accomplish far more in a shorter period of time than people without them could ever imagine - *Brian Tracy*
- Life is a dream for the wise, a game for the fool, a comedy for the rich, a tragedy for the poor - *Sholom Aleichem*
- Our doubts are traitors, and make us lose the good we oft might win, by fearing to attempt - *William Shakespeare*

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Designed by: Spectrum Y&R

- A happy life consists not in the absence, but in the mastery of hardship - *Hellen Keller*

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