



FWBL NEWS

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PRIME MINISTER ANNOUNCES YOUTH BUSINESS LOANS



Prime Minister Mian Muhammad Nawaz Sharif, in his second address to the nation, announced the launch of six schemes including easy business loans, with an aim to enable the youth of the country to stand on their

feet besides helping to strengthen the economy. Under the Scheme, loans up to two million rupees will be given to the youth, especially the educated, looking to establish or extend business enterprises at a concessionary mark-up of 8 percent; the remaining burden of the mark-up will be borne by the Government. All Pakistani young men and women aged between 21 and 45, with entrepreneurial potential, will be eligible for the Scheme with 50 percent quota reserved for women.

Initially these loans will be provided by National Bank of Pakistan and First Women Bank Ltd.

MR. ALI SAMEER APPOINTED CHAIRMAN OF FWBL'S BOD



In order to comply with the COCG issued by SECP for Public Sector Banks, Mr. Ali Sameer Farooqui has been appointed Chairman, FWBL Board. Mr. Ali Sameer is a key member of UBL's senior management team and is working as Group Executive Corporate Banking and Cash Management.

REGIONAL BUSINESS MEETINGS HELD IN LAHORE & ISLAMABAD

Ms. Charmaine Hidayatullah, Acting President & CEO FWBL, while addressing the Regional Meetings held in Lahore and Islamabad respectively, urged the Regional Heads and Branch Managers to move forward and play their role to achieve their business targets. She said that the Bank endeavors to provide quality services catering to the special needs of women in the country. She emphasized the need for field functionaries to serve with commitment, dedication and customer focus.

Meetings were attended by the Divisional Heads, Regional Heads Central (A & B), North and Branch Managers. Region Central A is headed by Ms. Bushra Ahsan, SVP, and comprises of nine branches including four branches in Lahore and a branch each in Faisalabad, Multan, Bahawalpur, Sargodha and Rahim Yar Khan. Region Central B is looked after by Ms. Sabiha Zafar, SVP. Her region covers four branches located in Gujranwala, Sialkot, Jhelum and Gujrat districts.



Ms. Fouzia Janjua, SVP, is the Head of Region North. Thirteen branches are part of her region, including four branches in the Federal Capital area, three branches in Rawalpindi, two in Peshawar and a branch each in Gilgit, Abbottabad, Mardan and Wah Cantt.

FWBL'S PRESIDENT PARTICIPATED IN THE MICROFINANCE SUMMIT PAKISTAN 2013

The Pakistan Poverty Alleviation Fund (PPAF) and Pakistan Microfinance Network (PMN), in collaboration with the Government of Pakistan and its agencies, International Fund for Agricultural Development (IFAD), The World Bank and UKAID, organized the 'Microfinance Summit Pakistan 2013'. The aim of this Summit was to bring together industry leaders, researchers, practitioners and investors from around the world to share experiences and insights on Microfinance.

Ms. Charmaine Hidayatullah, Acting President & CEO, was invited as a speaker at the plenary session titled 'Appreciating the Differences & Linkages between Livelihood, Financial Safety Nets and Financial Access'.

Speaking at the Conference, Ms. Hidayatullah said that the concept of this Summit represents a hope, a desire, an opportunity, an aspiration and most importantly, a commitment to overcome the multifaceted challenges facing the world. A few of the major challenges facing the world are poverty, hunger and starvation. Millions of human souls on this planet are living under extreme poverty and very inhumane conditions. Women are 70

percent of the world's poor. Two-thirds of those are not taught to read and write, although they do two-thirds of the world's work. They earn only one-tenth of the world's income and own less than 1 percent of the world's property. They are among the poorest of the world's poor.

"To overcome these horrific facts I feel that there is no tool, no remedy for developing more effectively than the empowerment of women", she emphasized.

Commercial banks are traditionally reluctant to finance small loans, mainly because of high transaction costs and lack of expertise to handle these kinds of loans. Instead of considering this as an additional opportunity for investment, they consider it as a losing proposition. Highlighting the role of First Women Bank in the country, Ms. Hidayatullah said that FWBL was the first



commercial bank to launch micro-credit in Pakistan. The FWBL model caters to women at all levels of economic activity - micro, small, medium and corporate. Most importantly, the Bank provides women with the support services required to navigate the obstacles pertaining to the development of business. By doing so, FWBL is helping them emerge as key players in the national and global economy.

PAKISTAN GENDER COALITION - FIRST CONSULTATIVE MEETING



The Gender Equity Program (GEP) of Aurat Foundation organized its annual event 'Rights Secured - Society

Empowered', held from September 18 to 21, 2013 in Islamabad. Representatives from more than 100 civil

society organizations and Government institutions attended the event.

Ms. Charmaine Hidayatullah, Acting President & CEO FWBL, was invited to participate in the panel discussion on 'Structure, Strategy and Future Direction'. Mr. Younus Khalid, Chief Strategy and Planning Officer (CSPO), conducted the discussion. Ms. Uzma Noorani, (Panah Shelter Home) and Justice Rtd. Majida Razvi, Chairperson Sindh Human Rights Commission also participated in the discussion. Besides interactive discussions, in-depth presentations and panel discussions, over 50 beneficiaries of GEP projects shared their stories of survival. Three FWBL trainees, two from Karachi and one from Lahore, were invited to display their products. A stall was also set up by FWBL, which was visited by the Chief Guest Mr. Gregory Gottlieb, USAID Mission Director.



MS. HIDAYATULLAH ADDRESSED THE KFC WOMEN ENTREPRENEURSHIP CONFERENCE

'I inspire; I empower; I arise'



The KFC Women Forum organized a full-day Conference on Women Entrepreneurship in Lahore to address the specific needs, challenges and opportunities faced by women entrepreneurs. Ms. Charmaine Hidayatullah, Acting President & CEO, addressed the Conference and discussed the issues related to women entrepreneurship at length.

She said that FWBL is fully committed to the goal of realizing the potential of women as active participants in the economic development of Pakistan by facilitating their access to entrepreneurial activities and formal employment. The Bank endorses Pakistan's national and international commitment highlighted in the Beijing Platform for Action, 1995; the National Plan of Action for Women, 1998 and the National Policy for Development & Empowerment of Women, 2002.

"Realizing the importance of women's entrepreneurial activity and its linkage to loan facilities, the Women's Entrepreneurship Development Division has been created with the objective of Capacity Building and Skill Development of existing and potential women entrepreneurs and their facilitation to Business Development and Financial Services. Three Business Development & Training Centres are functioning in Karachi, Lahore and Islamabad under this Division", she stated.



To disseminate information about the product and services of the Bank, a stall was also set up by the Bank. Business Development & Training Centre Lahore also provided a chance to its trainees and to the Bank's entrepreneurs to display their products at the Conference.

MERIT CULTURE CONFERENCE



United Nations Global Compact Network (UNGCN), in collaboration with Innovative Keys, a renowned HR



consultancy of Pakistan, organized a one-day Conference on 'Framework of Respectful Workplace - Merit Culture - A Dialogue on Discrimination & Harassment at Workplaces in Pakistan', at a local hotel in Karachi. The Conference was spread over five sessions,

each followed by panel discussions and concluding thoughts of experts.

Addressing the Conference, Ms. Charmaine Hidayatullah, Acting President & CEO FWBL, said, "A well-established corporate culture plays a significant role in the betterment of a company or organization. At First Women Bank Limited, workplace ethics are of high value to all, and everyone is expected to abide by them - irrespective of their professional stature".

FWBL was also invited by the organizers to display the stall and disseminate information about the Bank.

CUSTOMERS' CORNER

M/s. PEL Petroleum, a valued customer of FWBL's Blue Area Branch, has been awarded an exploration contract in Myanmar along with two other international companies.

FWBL FAMILY Obituary

"If we have been pleased with life, we should not be displeased with death, since it comes from the hand of the same master." - Michelangelo

The following FWBL family members have lost their

loved ones during the past few months:

- The grandmother of Ms. Sobia Iqbal - Officer Legal Division, passed away on July 22, 2013
- The mother of Ms. Tayyaba Tahir - OGII Advances In-charge, A. I. Town Branch, Lahore, passed away on July 25, 2013
- The father of Abida Begum - Messenger, and Rashid Mansoor - Assistant, Head Office, passed away on July 25, 2013
- Mr. Abrar Khan, Messenger - Business Development and Training Centre, Karachi, passed away on August 09, 2013
- The father of Ms. Kanwar Asifa Iqbal - Operation

Manager, Sargodha, passed away on August 10, 2013

- The younger sister of Ms. Nosheen Salam - OG-I, BOM Wah Cantt., passed away on August 29, 2013
- Younger brother of Mr. Abid Hussain - Messenger, G-9 Markaz, Islamabad, passed away on August 29, 2013, in a road accident
- Sister of Ms. Uzma Khatoon - Manager, Faisalabad Branch, passed away on August 29, 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 - we pray that the departed souls rest in peace. Ameen.

ENTREPRENEURSHIP DEVELOPMENT

Women Economic Empowerment Through Capacity Building and Skill Development

“If you want swashbuckling action in your life, become an entrepreneur and give it a go”

BD & TC Lahore FWBL-GEP TRAINEE NETWORKING MEETING



The Trainee Networking Meetings, in both Lahore and Karachi, served as a platform for networking. It was not only a get-together for the trainees, but also a great learning process for them. A large number of trainees of Year 1 and 2 enrolled themselves for the TNM. An advertisement in a national daily was published to invite trainees to the meeting - other means of communication were also used. In the Lahore meeting, the Bank partnered with Singer, KFC, OUP, Stile (Shabbir Tiles & Ceramics), Pink Ribbon, Lahore Women Chamber of Commerce, SMEDA and training institutes such as COTHM, Depilex and TUSDEC, while media partners



were the Jang Group of Newspapers, Aaj News and Mast FM 103.

The meeting started off with the recitation of the Holy Quran. Ms. Shaheen Zamir, Senior Vice President / Head of Marketing, PR & Entrepreneurship Development of the Bank, briefed the audience about the role of Women Entrepreneurship Development Division of the Bank. All trainees were provided forms for individual and group activities, wherein they were



asked to fill their present status, needs for further trainings and constraints to their growth. This exercise was facilitated by BD & TC Lahore team under the supervision of Ms. Shagufta Alizai, Consultant Senior Technical Adviser Development. The Regional Office Lahore team, headed by Ms. Bushra Ahsan, comprised of Ms. Rukhsana Bukhari, Regional Manager Credit



and Ms. Farida Yasmeen, Branch Manager who briefed the trainees about the products and services of the Bank. This was followed by a Q & A session.

Addressing the meeting, Ms. Charmaine Hidayatullah, Acting President & CEO, reiterated that FWBL is a unique financial institution with a wider vision than any other commercial bank. She shared some of the very distinctive features of the Bank.

Ms. Shaheen Atiq-ur-Rehman, former Minister and Vice Chairperson Bunyad, also spoke on the occasion.

Trainees met with the role models, including Ms. Kausar Naseem of IMK Traders, Ms. Eshraat Afzah of Stone Zone, Ms. Sania Waqar of Sweets Affairs, Fashion Designer Ms. Sherin Hasan, Ms. Laila of Depilex and others who shared their success stories with them.



Ms. Hameeda Wahiduddin, Minister for Women Development Punjab and Chief Guest, said that there was a need for the development of vocational and technical skills among Pakistani women who were not working so that they could support their families. She stressed the need for women's empowerment for the economic empowerment of the country.

She said that Pakistan has distinguished itself by opening the first dedicated Bank for women's development, which did not exist before.

BD & TC Karachi FWBL-GEP TRAINEE NETWORKING MEETING



First Women Bank Ltd. organized a Trainee Networking Meeting (TNM) for its Karachi Business Development and Training Centre trainees under the AF GEP USAID Funded Project and the overall umbrella of FWBL's Capacity Building & Skill Development Training Program.



The day-long TNM had two sessions. The sessions started off with the recitation of the Holy Quran.

In the first session, trainees shared their training experiences with the audience. Ms. Samina Geti, Deputy Head SME, briefed the trainees on FWBL's services including access to credit, followed by a Q & A session. This session was jointly conducted by Ms. Shaheen Zamir and Ms. Samina Geti. Like in Lahore, TNM trainees were asked to fill out the forms specially designed for them, with questions such as 'What other enabling measures are required for facilitating you in setting up a business or for employment?' 'Do you require credit for setting up a business?' 'If trainings have not enabled you in setting / improving your business or in getting employment, then what are the constraints?'



Ms. Mehnaz Rehman, Resident Director Aurat Foundation; Dr. Saleema Ahmed, President Pakistan Federation of Business & Professional Women; Ms. Masooda Ahmed, renowned journalist; Ms. Shamim Kazmi, President Association for Business Professional

SUPPLEMENTARY TRAINING



Under FWBL-GEP, trainees were not only facilitated through courses as per their potential and mindsets, but were also provided a chance for supplementary trainings in the areas of Marketing, wherein experts from IBA provided information and tools to make their business profitable. Recently the Karachi Centre had a session for the trainees.



and Agricultural Women; Mr. Noor Muhammad Leghari, (the then) Secretary Women Development Department, also spoke on the occasion.



In the second session, trainees met with role models and potential employers. The session was chaired by Ms. Rabiya Javeri Agha, Secretary Trade Development Authority of Pakistan (TDAP). Ms. Shaheen Zamir, Senior Vice President / Head of Marketing, PR & Entrepreneurship Development of the Bank, said that deliverables of the trainings have been met to a large extent and 640 women have received quality skill trainings in Karachi and Lahore, through reputed training institutes in the areas of Beauty, Business Entrepreneurship, Marketing, Computer Skills, Tailoring, Fashion Designing, Product Packaging and Housekeeping.

Ms. Charmaine Hidayatullah, Acting President & CEO FWBL, said that under the Prime Minister's Youth Business Loan Scheme, First Women Bank will provide easy credit facility to aspiring women. "We are committed to training women and equipping them with the tools needed to build sustainable livelihoods for themselves. With this objective in mind, we have initiated several vocational courses for women, with

the support of our partners such as USAID", she said. In the second session, a special segment was allocated for briefing the trainees about Pink Ribbon. Mr. Omer Aftab, National Coordinator Pink Ribbon, explained the social taboos and the need to create awareness among women to undergo free clinical examination and free mammographic screening so as to be aware of the fatal disease 'Cancer'. It is pertinent to mention here that FWBL joined hands with Pink Ribbon Pakistan in 2011, in an effort to provide free screening through Pink Ribbon Partner Hospitals.



In her keynote address, Ms. Nafeesa Shah, MNA, said that Shaheed Mohtarma Benazir Bhutto had conceived the idea of coming up with a women's bank in the country for furthering the cause of women. She lauded the efforts of FWBL for the economic upliftment of women in the country.

The trainees met with role models Ms. Kauser Z. Ahmad of Kitchen Craft, Begum Salma Ahmed and Ms. Uzma Faraz of Virsa Furniture.

Mr. Rafiq Rangoonwala, CEO CUPOLA Pakistan, Mr. Sabir Ahmed Executive Director COTHM also spoke on the occasion, offering and discussing different options for internship programs for the trainees.

Mr. Saad Malik, Area Manager Singer Pakistan, performed the lucky draw for a Singer microwave oven. Ms. Rabiya Javeri also performed lucky draws for which gifts were the courtesy of Ms. Zeenat Saeed of Taneez, a renowned entrepreneur of the country.



The Secretary TDAP, in her speech, was highly appreciative of the role of the First Women Bank Ltd. for improving the lifestyle of women. "We still need to do more to achieve further improvement", she added.

Later, guests visited the stalls exhibited by the trainees. In Karachi, as in the Lahore meeting, the Bank partnered with Singer, KFC, OUP, Stile (Shabbir Tiles & Ceramics), Pink Ribbon, SMEDA and training institutes such as PITHM, COTHM, NIDA and Depilex, while media partners were the Jang Group of Newspapers, Aaj News and Apna Karachi FM 107.



All guests were given gift hampers courtesy of Stile Tiles and Shan Foods.

Ms. Tahira Raza, Group Chief NBP; Ms. Shahida Sajid; Ms. Shafaq Yaqoob of Aurat Foundation; Ms.

Musarrat Jabeen, Deputy Secretary Women Development Sindh; Ms. Qaiser Hassan of Pakistan Federation of Business & Professional Women; Ms. Farzana Rehman; Ms. Kiran Adil of APWA; and Mr. Malkani, Director PITHM, were prominent guests of the meeting.

FWBL executives, including Ms. Shawana Yamin, Company Secretary; Ms. Kausar Safdar, CFO; Ms. Yasmin Adhami; Ms. Shama Fatima; Ms. Zarina Sial; Ms. Mehwish Khan; Ms. Shahida Memon and Branch Managers attended the meeting.

FWBL-GEP DELIVERABLES ACHIEVED

FWBL-GEP trainings' deliverables have been met to a large extent and 640 women have received quality skill trainings in Karachi and Lahore.

In April 2012, FWBL-GEP pilot initiative activities started with the receipt of grant funding PKR 13.8 million, made possible through the generous support of USAID under the Gender Equity Program (GEP), being implemented by the Aurat Foundation (AF), in close collaboration with The Asia Foundation (TAF). The activities started with the hosting of the Training Fairs, at both the Karachi and Lahore centres. The purpose of the Training Fairs was to assess the training needs of women in different fields. On the basis of the survey, it was revealed that women should train in the areas of Business Entrepreneurship, Food Production, Tailoring, Fashion Designing, Computer Literacy, Beauty, Housekeeping, Product Development and Marketing. All trainings were organized in collaboration with the top institutes of the country. Advertisements were placed in the national dailies and on the website of the Bank. Nominations were also invited by girls' colleges and NGOs. The overall success of trainings carried can be assessed from the feedback given by the women who have benefitted from the

trainings. The changes before and after the trainings are testimony to the confidence gained and the views expressed by them.

BD & TC Islamabad FWBL - UNIDO ORGANIZED AN EID EXPO

FWBL, with its partner United Nations Industrial Development Organization (UNIDO), launched an Eid Expo to enhance mobility, accessibility and connectivity of businesswomen. Jewelry, garments, paintings, handicrafts, gems, textiles, mosaics and other items were displayed at the expo.

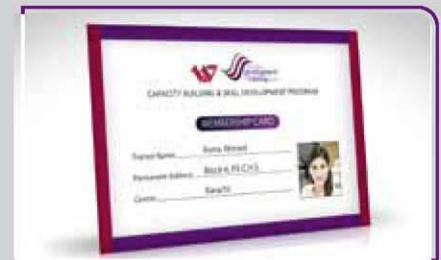
First Women Bank Limited (FWBL), SVP, and Women Entrepreneurship Development Regional Head, Ms. Parvin M. Khan and UNIDO's National Program Coordinator, Ms. Shahina Waheed, inaugurated the three-day expo.

A large number of businesswomen, visitors and representatives of different organizations visited the expo and took keen interest in the items displayed.

FWBL NEWS

■ FWBL's Business Development and Training Centre (BD & TC) has now become socially active on Facebook. Facebook Address: **FWBL Business Development & Training Centers**

■ Membership Cards for BD & TC Trainees



These cards will be available to all trainees who wish to become members and avail its privileges including discounts on trainings, exhibitions and much more. Trainees have to pay a token membership fee on yearly basis for the card.

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

SUCCESS STORIES

Own a Business - A Promise for Life

MS. SAMINA MAQBOOL



30 year old Ms. Samina Maqbool was in an economic crisis and had no source of income to start her business. Through the FWBL Gender Equity Program she not only received free training, but was also able to start a home based business, 'Maqbool Works', with an initial investment of Rs. 25,000/-.

With the support of her father, she is currently supplying her products to St. Anthony's Parish, St. Judge's Parish, St. Lawrence's Parish, Holy Trinity Church Saddar, St. Luke's Parish, Lady Fatima Church and Dar-ul-Sukun.

Recently, FWBL provided her with the opportunity to exhibit her products in the Pakistan First Gender Coalition Meeting, held in Islamabad.

To enhance her business, she intends to avail the loan facility from FWBL. Ms. Maqbool says:

"I am very thankful to FWBL for providing me with the opportunity to avail a good chance to become a businesswoman. This is my first step towards prosperity".

MS. WAJEEHA TAHIR

Carving her way to Success



Ms. Wajeeha Tahir is a resident of Mozang, Lahore. Born in a middle income family, she completed her I.Com and then applied for the GEP Food Production Course being conducted at the College of Tourism and Hotel Management (COTHM), as enhancing her family income was her aim. She was selected by the interviewer's panel on account of her enthusiastic nature and desire to become a successful woman in the field of culinary / food production.

After completion of this course with a distinction in June 2012, she again contacted the FWBL BD & TC for added support to excel in this field. Due to her keenness, FWBL BD & TC Lahore recommended her

to COTHM for further training in the relevant field. And she was provided another opportunity by COTHM to join a six month course, organized through NAVTTC for ILO.

After completing this, she was selected by Salt'n Pepper, Gulberg, as an internee, where she got an excellent opening to work in their kitchen and learn all the dishes offered on the Salt'n Pepper menu, under direct supervision of their senior chefs. Due to her excellent performance, the management told her that she had a great chance to be selected as a chef for the upcoming Salt'n Pepper London restaurant.

Recently, she has joined Pearl Continental Lahore as an on-the-job trainee, with a good salary and numerous perks. At present, she is in charge of the Hi-Tea Section at Nadia Coffee and Tea Hall, PC Lahore. She is learning all aspects of culinary skills with a special focus on food carving and effective display.

She is thankful to FWBL BD & TC for the continuous support provided to her to date.

ON THE LIGHTER SIDE

LEARNING CURVE

A race is about to start. The coach says, "1! 2! 3! GO!" and blows the whistle. Everybody except Fred runs.

Coach: Fred! Why aren't you running?

Fred: Because my number is 4.

GRADUATION DAY

Two young men who had just graduated from university climbed into a taxi wearing their graduation gowns.

"Are you graduates from the city university?", asked the cab driver.

"Yes, sir", they announced proudly. "Class of 2012." The cabbie extended his hand. "Class of '99."

APPLICANT

An applicant was filling out a job application. When he came to the question, "Have you ever been arrested?" He answered, "No."

The next question, intended for people who had answered in the affirmative to the last one, was "Why?" The applicant answered it anyway: "Never got caught."

PROFESSIONAL ADVICE

A doctor and a lawyer met at a party. Their conversation

was interrupted repeatedly by guests asking the doctor for medical advice. Finally, the exasperated doctor turned to the lawyer and said, "Tell me, what do you do to stop people from asking you for legal advice when you're out of the office?"

"When they ask, I give them advice", replied the lawyer, "and then I send them a bill in the morning."

The doctor decided to take the lawyer's advice and for the rest of the evening wrote down the names and addresses of everyone who approached him for advice.

The next morning he took out the list, and just then his secretary walked into his office and handed him a bill from the lawyer.

"QUOTES"

- A market is never saturated with a good product, but it is very quickly saturated with a bad one - Henry Ford

- The aim of marketing is to know and understand the customer so well the product or service fits him and sells itself - Peter F. Drucker
- If you do build a great experience, customers tell each other about that. Word of mouth is very powerful - Jeff Bezos
- Think like a customer
- Don't find customers for your products; find products for your customers - Seth Godin

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