



# FWBL NEWS

Issue: Oct - Dec 2012

## HAZRAT KHADIJA TUL KUBRA GOLD MEDAL AWARDED TO MRS. SHAFQAT SULTANA, PRESIDENT FWBL



The Pakistan Federation of Business & Professional Women Organization (BPW) conferred the Hazrat Khadija Tul Kubra Gold Medal on Mrs. Shafqat Sultana, President/CEO and Chairperson of FWBL, for her outstanding performance in the field of banking. The ceremony was held in Lahore recently. Mrs. Shafqat Sultana, President/CEO and

Chairperson of the Board of Directors of FWBL, is a prudent banker and achiever par excellence. She has about 37 years of banking service to her credit, out of which she has dedicated 22 long years to First Women Bank Ltd.

She was appointed as the President of First Women Bank Ltd. in the year 2009. Soon after taking charge, Mrs. Sultana made every effort to restore the public sector status of the Bank. In the same year, she succeeded in her mission when the Government decided to keep FWBL as a public sector bank.

Having done her Master's in Political Science from the University of Peshawar, Mrs. Sultana started her banking career as an Officer at United Bank Ltd. in 1975. She was designated the first Lady Manager at the PC branch Rawalpindi in 1988.

She joined First Women Bank Ltd. in 1990 as a Branch Manager in the AVP cadre, and was awarded the best Branch Manager award for two consecutive years. Besides this, she used her expertise in the training & development of

women entrepreneurs and served as the National Project Director - Women in Urban Credit, a joint project of UNDP and FWBL. She was eventually promoted to the rank of EVP in 2002 and then President of the Bank.

She has been a keynote speaker at numerous national and international forums. Mrs. Sultana has been the recipient of the Best Sector Executive Award, Excellence Award from Laurels of Honor - 2009, Woman of the Year Award - 2009, Lifetime Achievement Award - 2010 and Wonder Woman of the Year Award - 2011, etc. She also holds to her credit many publications as well.

In 2011, Newsweek Pakistan included her name in the list of top 100 women who shake Pakistan.

Every two years BPW (Business Professional Women) awards deserving women for their achievements in the name of Hazrat Khadija Tul Kubra, the revered first wife of the Holy Prophet (PBUH) who herself was a working woman and a role model for all womenfolk.

## STRENGTHENING THE BOND OF EMPOWERMENT



### FWBL Celebrates 23 Years of Women's Economic Empowerment

First Women Bank Ltd. celebrated its 23rd anniversary at a local hotel. Great tribute was paid to Mohtarma Benazir Bhutto (Shaheed) for her vision of economic empowerment of women, which has helped them a great deal. Her creation can now be seen establishing its position as the only bank for women, run and managed by women in the country. The function was attended by customers, prominent personalities and the Bank's senior executives.

(Details inside)

## FWBL CELEBRATES 23 YEARS OF WOMEN'S ECONOMIC EMPOWERMENT



The ceremony started off with the recitation of the Holy Quran by Ms. Sarah Moeen. Mrs. Shafqat Sultana, President, in her welcoming speech said that First Women Bank Ltd. has a mandate for improving the socio-economic condition of women by providing employment opportunities to women of low and middle income groups.

She said that since its inception, the Bank had been concerned about the fact that operational results should meet the aspirations of entrepreneurs and national objectives. "We currently have 600 employees and in 1989 we were only 30. Our Deposit base was Rs. 79 million and today our Deposits have touched Rs. 15 billion. In 1989, Advances were Rs. 5 million and today they have crossed Rs. 10 billion. In 1989, women entrepreneurs were few in number and mostly associated with traditional business - today a number of our customers have graduated from running small to medium enterprises and the growth continues," she underlined.

She further stated that in the year 1989 women bankers were 1% of the total bankers, and today the percentage has significantly increased to 10%. Mrs. Sultana said that FWBL has 41 branches in 24 cities across Pakistan, adding that more

branches will be opened in more cities.

The FWBL model has been replicated in Tanzania, Iran, Iraq and other parts of the world, saying that big players of the banking industry in Pakistan were also implementing the idea by opening women branches and women empowerment cells in their institutions. She thanked the Government of Pakistan, State Bank of Pakistan and FWBL's Board of Directors for their continued support and guidance.

Begum Salma Ahmed, Vice President FPCCI, Mr. Majyd Aziz, Chairman, SME Bank and noted writer Haseena Moin in their speeches appreciated the role of the Bank. Mr. Sameer Zaheer, a valued FWBL customer also shared his experience with the Bank. The program was conducted by Ms. Shaheen Zamir, Head of Marketing, PR & Entrepreneurship Development.

### GLIMPSES



Mrs. Shafqat Sultana



Begum Salma Ahmed



Mr. Majyd Aziz



Ms. Shaheen Zamir



Ms. Haseena Moin



Mr. Sameer Zaheer Khan



Mrs. Shafqat Sultana, Mr. Majyd Aziz, Mr. Ishtiaq Baig, Ms. Charmaine Hidayatullah along with FWBL executives and guests



Mrs. Shafqat Sultana, Ms. Tasnim Rizvi, Ms. Farida Nigar, Ms. Sabiha Zafar, Ms. Fauzia Janjua, Ms. Parvin Khan



Ms. Fauzia Janjua, Dr. Beenish, Dr. Ayesha with a guest.



Mr. Shahid Mughal, Col. ( R ) Tanvir, Ms. Farida Nigar, Ms. Tasnim Rizvi, Ms. Fauzia Janjua, Mrs. Shafqat Sultana, Dr. Beenish, Ms. Shaheen Zamir, Ms. Parvin Khan, Ms. Kausar Safdar and Ms. Uzma Humayun



Mr. Ishtiaq Baig and Mrs. Usman Farooqui

## PRODUCTS AND SERVICES

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

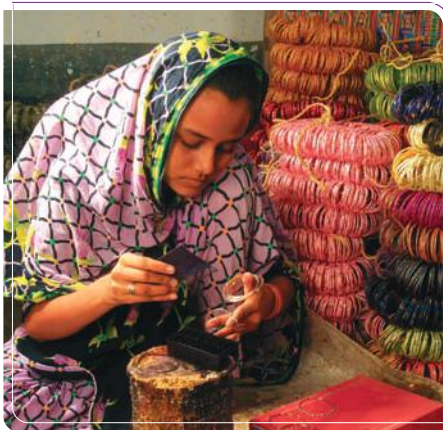
### MICRO-FINANCE

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 businesses, 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. 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 a 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.

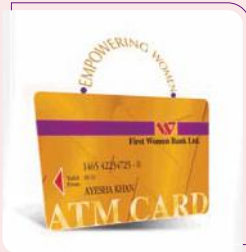
Another great advantage that only FWBL offers is that these home loans can be availed singly or jointly, i.e. with a spouse or a male earning member of the family.

## PRODUCTS AND SERVICES

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

### 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 at a branch by debiting the customer's account at another branch.



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

### ATM CARD WITH MULTIPLE BENEFITS

With the First Women Bank Ltd. ATM Card, customers

can access their Savings and Current accounts through all ATMs 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 the 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 customers.

### LOCKER FACILITY

Locker facility is available at all branches of the Bank.



### UTILITY BILLS COLLECTION

FWBL is equally participating in making Utility bill payment services available to the entire public.



## PRESIDENT'S VISIT TO SIALKOT REGION



Mrs. Shafqat Sultana, President/CEO, First Women Bank Ltd. visited the Sialkot Region recently. She visited the Regional Office and Sialkot Branch and had a meeting with the

customers, specially the exporters of the Branch, including the leading female businesswomen of Sialkot and the Chairperson of 'SOS Children's Village'.

Ms. Bushra Ahsan, Regional Head Business, Lahore & Ms. Sabiha Zafar, Regional Head Business, Sialkot, welcomed the President.

Later, the President had a meeting with the Officers and Staff members of the Sialkot Region. She expressed her satisfaction over the performance of the region and hoped that they will keep on fulfilling the needs of women and



assist them in enhancing their access to entrepreneurial activities and formal employment.

## FWBL FAMILY

### ONE DAY COURSE ON EFFECTIVE MANAGERS

Any business can achieve higher and better performance when the development of effective managers is made a top priority. To improve the managers' capability, capacity and performance, a day-long course on 'Effective Managers' was organized in FWBL - Business Development & Training Centre Islamabad. Mr. Rahat M. Khan was the course facilitator. Altogether 14 participants of different cadres attended the course.

### OBITUARY

The following FWBL family members lost their

loved ones during the past few months.

- Husband of Ms. Shabih-e-Zehra, Regional Audit Chief, Central, died on Monday, October 22, 2012.
- Mother of Ms. Sana Shakeel, Officer Regional Office, Islamabad, left for eternal abode on Wednesday, October 24, 2012.
- Brother of Ms. Attiya Zehra, Regional Head Compliance, Central, passed away on Friday, November 9, 2012.
- Sister of Mr. Khalid Ali, Senior Officer, Information Technology, Head Office, died on

Wednesday, November 14, 2012.

- Father of Ms. Riffat Hamid, AVP Regional Office, Islamabad, passed away on Wednesday, December 21, 2012.
- Mother of Ms. Azmat Bibi, Manager Gujrat Branch, expired on Monday, December 24, 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

Destiny is not a matter of chance, it is a matter of choice; it is not a thing to be waited for, it is a thing to be achieved. Bryan William Jennings

### BD & TC KARACHI FWBL - GEP

Centre (BD & TC) Karachi. During the visit, they had a meeting with President FWBL, Mrs. Shafqat



USAID Grants Administrator Ms. Catherine Pierce, accompanied by Ms. Humaira Ashraf Kiani and Aurat Foundation GEP team members Ms. Shahida Sajid Ali and Ms. Shafaq Yaqoob paid a visit to FWBL Head Office and Business Development and Training

Sultana. Ms. Shaheen Zamir, Head of Marketing & Women Entrepreneurship Development (WED), briefed the delegation on the progress of the project. Ms. Charmaine Hidayatullah, Head Legal and Chairperson (WED) and Ms. Shagufta Alizai, Senior



Technical Adviser on Development, were also present during the meeting.

Later they visited FWBL's BD & TC Karachi and met with the FWBL - GEP Trainees and lauded the role of FWBL - WED team for achieving the project objectives.

### VISITOR'S DIARY

"I am very happy to discover this great project and to know that we contributed to a worthwhile cause. Have a good business career!"

Catherine Pierce  
Grants Administrator USAID,  
US Embassy, Islamabad

"It was a great experience interacting with the trainees. First Women Bank is doing a marvelous job of creating confident, independent womenfolk in society. Wish them the best for their future endeavors."

Humaira Ashraf Kiani  
Program Management Specialist USAID,  
US Embassy, Islamabad



### SUPPLEMENTARY TRAINING

FWBL, in collaboration with SMEDA, organized a Supplementary Training Program on Marketing for FWBL - GEP trainees. The topic of the course was "Increasing Profits Through Better Marketing". The purpose was to enhance the marketing



skills of the trainees. Mr. S.M. Saeed, faculty member, Department of Marketing, Institute of Business Administration (IBA), Karachi was the course facilitator. 22 trainees attended the program.

## ENTREPRENEURSHIP DEVELOPMENT

WOMEN ECONOMIC EMPOWERMENT THROUGH CAPACITY BUILDING AND SKILL DEVELOPMENT

### BD & TC LAHORE

Under the FWBL - GEP, a tailoring course was held at TUSDEC. The female candidates have been apprised with expert fabric cutting and tailoring skills, so that they can emerge as competent earners not only for themselves but also for their families. Students exhibited their work and assignments on the final day of the course and showed great enthusiasm in using their newly acquired skills as their formal occupation.



Computer and Product Packaging courses were also held at BD & TC Lahore and with this, eight Capacity Building and Skill Development training courses, as planned for Year 1 were successfully concluded.

### BUSINESS DEVELOPMENT & TRAINING CENTRE ISLAMABAD

#### FWBL BD & TC Islamabad Organized a Two-Day Exhibition

FWBL BD & TC Islamabad organized a two-day exhibition with the aim to promote self-reliance and economic prosperity of women. Ms. Farida Rashid, President, Islamabad Women's Chamber of Commerce & Industry (IWCCI) inaugurated the exhibition. Speaking at the occasion, she said 'FWBL has been rendering invaluable services by promoting education, self-reliance and economic prosperity.' Lauding the initiative of holding expos for women, the IWCCI President said that the economic empowerment of women through capacity building, skill development, provision of information and networking is imperative for national development.

Earlier Ms. Parvin Khan, Regional Head (WED), said that the Bank will continue to strive for economic empowerment of women by applying all available resources to enhance their capacity and make the economy more productive.

Former President IWCCI, Ms. Alia Ikram, office bearing members of IWCCI, Ms. Parvin Khan and other prominent guests attended the exhibition and visited different stalls set there by the trainees.

### FWBL-UNIDO LAUNCH PAKISTAN'S FIRST-EVER BUSINESS GROWTH CENTRE



In 2010, United Nations Industrial Development Organization (UNIDO) became the strategic partner of FWBL for the implementation of the Women Entrepreneurship Development Program (WED). The WED program focuses on expanding self-employment and creating livelihood opportunities for women through productive work and income generating activities as one of the most effective ways to alleviate poverty and promote female socio-economic empowerment.

Recently UNIDO, in collaboration with FWBL, inaugurated the first-ever Business Growth Centre (BGC) of Pakistan at FWBL's Islamabad BD & TC to enhance the ability, mobility, visibility and connectivity of women entrepreneurs.

The broader aim of the BGC is to deliver improved Business Development and Competitiveness Services (BDCS) for women entrepreneurs in selected sectors by providing access to information, market intelligence, business intelligence, counseling and capacity building support.

Ms. Inez Wijngaarde, Project Manager, UNIDO-WED inaugurated the Centre. Ms. Shahina Waheed, National Programme Coordinator, UNIDO, Ms. Samina Fazel,

Founder President Islamabad Women Chamber of Commerce & Industry and Ms. Parvin Khan, Regional Head BD & TC Islamabad were also present at the occasion.

### TWO-DAY ENTREPRENEURIAL EXHIBITION

FWBL Business Development and Training Centre (BD & TC) Islamabad had organized a two-day entrepreneurial exhibition where women entrepreneurs from different walks of life set up their stalls of Winter Collections, Formal/Casual Wear, Bed Linen, Designer Jewellery, Cosmetics and much more. The purpose of organizing such events is to provide the women buyers' a one-window shopping facility under one roof in a family atmosphere, so they can select the best for their loved ones; secondly to promote businesses of women entrepreneurs and provide them a platform to get market exposure.

### ENTREPRENEURSHIP QUOTES

- 'It's all to do with the training: you can do a lot if you're properly trained.' - **Queen Elizabeth II**
- 'Excellence is an art won only by training.' - **Aristotle**
- 'Knowing is not enough; we must apply, willing is not enough, we must do.' - **Goethe**
- 'An entrepreneur continues the climb. It is possible for him to do whatever he chooses, he knows who he is and is willing to work with a power that is greater than him to do it.' - **Ella Wheeler Wilcox**
- 'Entrepreneurs' courage always roars. Sometimes it is the quiet voice at the end of the day saying, 'I will try again tomorrow.' - **Mary Anne Radmacher**
- 'Everything started as nothing; it's entrepreneurs' powers which make nothing to something.' - **Ben Weissenstein**
- 'Entrepreneurship is the creation of the new or the re-arranging of the old in a new way.' - **Michael Vance**
- 'Entrepreneurs do not wait to strike until the iron is hot; but they make it hot by striking.' - **William B. Sprague**

### 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

## HAPPENINGS

### 23RD ANNIVERSARY OF FWBL

To mark the 23rd Anniversary of FWBL, a cake cutting ceremony was also held at the Head Office wherein Mrs. Shafqat Sultana, President/CEO FWBL, cut the cake



along with senior executives and FWBL staff. Addressing the gathering, she lauded the untiring efforts of the FWBL family towards the fulfillment of FWBL's vision & mission.

### FWBL SPONSORS THE 'LAUNCH OF THE ROTARACT IOBM CLUB'

FWBL sponsored the ceremony of the 'Launch of the Rotaract IoBM Club'. The Rotaract is an international service organization for young men and women. The main objective of the Rotaract IoBM Club launch was to attract students towards the society and create awareness about its emergence to work towards the betterment and development of the nation.

The 200,000 members of Rotaract throughout the world, practice high ethical standards in all humanitarian services and are ambassadors of peace in the world.

FWBL's posters & banners were displayed in the event which created awareness about the products & services of the Bank.

### FWBL SPONSORS PDC'S BOWLING CHAMPIONSHIP

FWBL sponsored the Pakistan Dental Community's Bowling Championship, which was organized for dentists to provide them with relaxation away from their tedious daily routine.

## ON THE LIGHTER SIDE

### PEPPERONI PIZZA

An American businessman goes to Japan on a business trip, but he hates Japanese food, so he asks the gatekeeper at his hotel if there's any place around where he can get American food.

The gatekeeper tells him about a pizza place that just opened, and that they also deliver. The businessman gets the number and orders a pepperoni pizza.

Thirty minutes later, the delivery guy shows up to the door.

As soon as the businessman takes the pizza, he starts sneezing uncontrollably.

He asks the delivery man, "What did you put on the pizza?"

The delivery man bows deeply and says, "We put on the pizza what you ordered: pepper only."

### WE ARE THE BEST OF FRIENDS

The patient shook his doctor's hand in gratitude and said, "Since we are the best of friends, I would not want to insult you by offering payment. But I would like for you to know that I have mentioned you in my will."

"That is very kind of you," said the doctor emotionally, and then added, "Can I see that prescription I just gave you? I'd like to make a little change."

### FIXING BROKEN COMPUTERS

An office technician got a call from a user. The user told the technician that his computer was not working. He described the problem and the technician concluded that the computer needed to be brought in and serviced.

He told him to unplug the power cord and bring it up here, he will fix it.

About fifteen minutes later, the customer shows up at the technician's door with the power cord in his hand.

## QUOTES

- 'Leadership is the capacity to translate vision into reality.' - Warren Bennis
- 'A leader is a dealer in hope.' - Napoleon Bonaparte
- 'Effective leadership is not about making speeches or

being liked; leadership is defined by results not attributes.' - Peter Drucker

- 'The key to successful leadership today is influence, not authority.' - Kenneth Blanchard
- 'Leaders think and talk about the solutions. Followers think and talk about the problems.' - Brian Tracy
- 'Education is the mother of leadership.' - Wendell Willkie
- 'The final test of a leader is that he leaves behind him in other men, the conviction and the will to carry on.' - Walter Lippman

### Concept, Coordination & Editing by:

Shaheen Zamir (Head of Marketing, PR & Entrepreneurship Development)

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Designed by: Spectrum Y&R



# Let a new hope bloom!

**FWBL and Pink Ribbon provide a new hope to the women of Pakistan against Breast Cancer.**

Did you know that breast cancer is the most common cancer for women in the world?  
But what you may not know is that for 90% of breast cancer, there is a cure that practically leaves no marks. And that cure is Early Diagnosis.

FWBL has always been looking out for the best interest of women across Pakistan. Taking another step towards reinforcing their commitment, FWBL has joined hands with Pink Ribbon Pakistan in an effort to provide free screening services through Pink Ribbon partner hospitals.

**Get free screening against breast cancer and live a carefree life!**



*Giving women the power to succeed*



**First Women Bank Ltd.**

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