



First Women Bank Ltd.

World's only bank for women



Mohtarma Benazir Bhutto (Shaheed) - The First Woman Premier of the Islamic World

Honoring the memory of a visionary leader

Transforming the status of women from passive beneficiaries to dynamic agents of change



Collaboration With Ministry of Women Development "JAFKASH AURAT"

The Ministry of Women Development collaborated with First Women Bank Ltd., for economic empowerment of rural women. Rs. 35 Million has been allocated for the pilot project which would span over 3 years, with a

revolving credit line of Rs. 20 Million.

The major objective of the project is to enable the poorest of the poor women in rural areas to supplement their livelihood by supporting micro enterprise development, through strong linkage between micro-credit and skill development, thus leading to their economic empowerment.

NATIONAL RURAL SUPPORT PROGRAMME

(A credit line to NRSP for onward disbursement of micro credit loans).

The National Rural Support Program (NRSP), a non governmental organization, was established on the 2nd of November 1991 with the objective of developing the rural areas by providing support to income generating projects/businesses, drinking water supply, communication, vocational training, community schools, micro finance schemes, etc.



An account was opened with FWBL in 1996 for the purpose of funding this project. The current limit provided to NRSP is Rs. 209.70 million, which has been borrowed from 11 branches of the bank across the country i.e. Blue Area Islamabad, Murree Road, Al-Amin Rawalpindi, Faisalabad, Multan, M.B. Lahore, Clifton Karachi, Sargodha, Gujranwala, Sialkot and A.I. Town Lahore.

With the assistance of FWBL, NRSP has been extending micro-credit loans to women in rural areas for embroidery, stitching, running small schools and other entrepreneurial programs that can help them become financially self-sufficient.



Giving women the power to succeed

FWBL's most enterprising clients have multiple careers - from dawn to dusk they are simultaneously home-makers, professionals or businesswomen. The success of FWBL lies in the economic independence achieved by its customers. Here, are some examples of their unique and inspiring stories:

NASIM BIBI

Runner-up of Global Micro Entrepreneurship Award 2005



Nasim Bibi, a mother of 4 children is a resident of Farooqabad. Her husband's daily wages were not enough to meet the family's needs. Ten years ago he started making cushions and foam pillows at a very low scale to make ends meet. But due to insufficient working capital he wasn't able to expand his business. Nasim, shelving aside all her inhibitions regarding credit financing, sought a loan of Rs. 10,000 from First Women Bank Limited and used it to purchase raw material for her husband's business.

As a result their monthly income rose by Rs. 2,000 a month. Upon repayment of the first loan, she availed a second loan of Rs. 20,000, which the couple used to rent out a three Marla house for expanding their business. Their trade has flourished since then and they have started making Rs. 12,000 a month. Three of their children are enrolled in school while the other one is helping them in their business.

In 2005, Nasim Bibi was among 16 successful micro-entrepreneurs who were conferred "Global Micro-Entrepreneurship Award" organized by the UN Capital Development Fund in collaboration with CITI Group Foundation, Harvard Business School and Pakistan Poverty Alleviation Fund.

KUBRA ASGHAR

Recipient of Citi PPAF Micro-Entrepreneurship Award 2008



Kubra Asghar comes from a family of 2 brothers and 2 sisters. Her parents lived in Farooqabad, where her father is an agriculturist. He always encouraged his daughters as much as his sons to pursue a career of their choice.

In 1997, she did her Lady Health Worker course after completing matriculation. During her field visits she saw the potential for embroidery done by the women at household level. She recommended few alterations in design to one of the middle women, who eventually proved to be her mentor. This lady gave her 5 suits to design as a challenge and hence began the journey. She was directly introduced to the buyers of the Sheikhupura and Lahore markets for whom she continued work for 2 years until she got married and moved with her in-laws. Initially her husband, who is in the Merchant Navy and lives in Karachi, was opposed to the idea of her work but later allowed her to pursue her interest. As her business grew, so did her husband's encouragement.

Kubra believes in constant learning of new trends and designs. Coming from a rural area she aims to give competition to the high-class designers of Lahore and Karachi. Kubra's innovative and business mindedness can be gauged from the fact that she rents out bridal dress on Rs. 2000/- per day, and charges

for any extra day. On average Kubra's work generates revenues of Rs. 125,000/- per month and her profit margin on average is 35%.

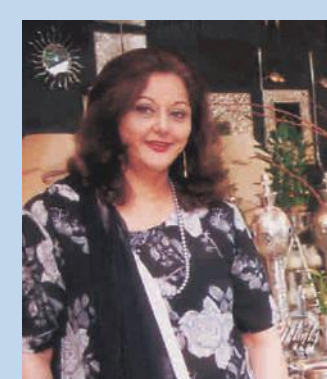
After availing 2 loans in the Microfinance category to meet specific client orders from Karachi and Lahore, Kubra is now negotiating an SME loan with FWBL.

with style, and has a considerably large market for its products nationwide.

Zeenat Saeed has ambitious plans to expand her business in Pakistan as well as export to other countries. She has outlets in Karachi & Lahore.

TANEZ

Zeenat Saeed



Zeenat Saeed is one such person who made a success story from her passion for creating stylised silverware.

It all started from a simple exhibition in her home of cushion covers, waste paper baskets, mounted paintings and lampshades - all unique and meticulously executed. The sales and the acclamations from her clients gave her the confidence to think in terms of developing it into a serious business. Later, she managed to get a shop at Park Towers, Karachi, but was afraid she wouldn't be able to keep paying the rentals. When she first approached FWBL, the Bank believed and welcomed her initiatives and approved the loan amount desired by her. Within three months the Bank saw the signs of success in her business. The sales increased by 100 percent every year. And the Bank continued to extend her financial support as and when it was required.

Taneez is now a name synonymous

DHA EARLY LEARNING CENTER

Perveen Hilaluddin



Mrs. Perveen Hilaluddin established the DHA Early Learning Center in 2002. Using the capital provided to her by FWBL, she has managed to build one of the finest purpose-built schools, aimed at providing quality education to young children.

The school was inaugurated in August 2002, completed in a record time of 6 months. The response was overwhelming. Very soon the school gained immense popularity and recognition, thus necessitating the need to triple the capacity. Again, it was FWBL whose invaluable assistance was sought.

Along with its parent institution, the DA Public School "O and A" Levels, the DHA Early Learning Center has earned the reputation of one of the best schooling systems of the country.

Mrs. Hilaluddin terms the financing provided to her by FWBL as "fair to the lender and borrower, practicable, apt and meeting our needs perfectly". 5 years down the line, she looks forward to continuing this association for many, many years to come.

Credit Products of FWBL



BUSINESS LOANS FOR WOMEN

FWBL extends loans to businesswomen for 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.

FIRST CHOICE



First Women Bank Ltd. proudly presents loans for buying home and kitchen electrical appliances through 'First Choice' scheme. Through this scheme, women can buy electrical appliances for the home and kitchen with the convenience of paying on a monthly basis.

This scheme facilitates women in buying home and kitchen appliances instantly, which they otherwise could not afford due to budgetary constraints.

PERSONAL LOANS FOR WOMEN

Providing women 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.



EDUCATION LOANS FOR WOMEN

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

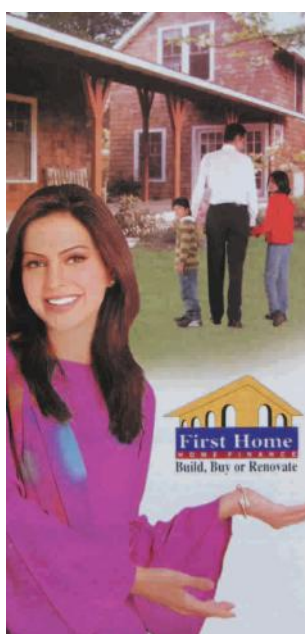
The scheme "First Car" is designed to assist women from all walks of life to conveniently avail car loan facility from the bank on low mark-up rates. The scheme is specifically



designed for working women who often face problems in commuting to their workplace.

FWBL's 'First Car' offers competitive financing rates, low down payment, flexible repayment option, quick processing and insurance coverage from reputable companies.

FIRST HOME



First Women Bank Ltd. offers home loans under the brand "First Home". Women can get a loan 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 spouse or a male earning member of the family.

Our mission & our vision: the economic empowerment of women

FWBL offers Business Loans for women of up to **Rs. 2 Million** with free financial services...



- Fast-track processing
- Competitive mark-up rates
- Comprehensive support through all 3 Financial Services Desks at Karachi, Lahore and Islamabad

Apply at any of our 38 branches in 23 cities. For more information, call toll free 0800-67676

Enjoy the true sense of Empowerment, with FWBL.

World's only bank for women

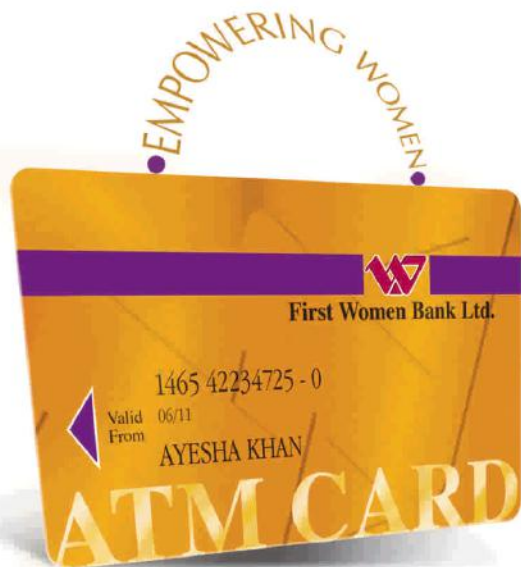


First Women Bank Ltd.

HEAD OFFICE: S.T.S.M Foundation Building, CL-10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi. Tel 565 7684-9 Fax 565 7756 UAN 111 676 767 Toll Free 0800 67676 Email president@fwbl.com.pk, info@fwbl.com.pk

In their struggle for economic independence, Pakistani women have a dynamic partner.

For some, a small step... For us, a big leap forward



Introducing FWBL ATM and Online Banking

Withdraw cash from any ATM across Pakistan

Karachi Imperial Court Branch Dr. Ziauddin Ahmed Road.

Lahore Main Boulevard 131-A, E/1, Gulberg III.

Islamabad Blue Area Branch State Life Building #2, 7 Blue Area

World's only bank for women



First Women Bank Ltd.

HEAD OFFICE: S. T. S. M. Foundation Building, CL-10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi. Ph: 5657684-9 FAX: 5657756 UAN: 111 676 767, Toll Free # 0800-67676, e-mail: info@fwbl.com.pk