



FWBL NEWS

Issue: Jan - Mar 2012

ECONOMIC EMPOWERMENT OF WOMEN KEY TO STABILITY OF NATIONS, SAYS FIZZA GILANI

Ms. Fizza Batool Gilani, the Goodwill Ambassador for Women Empowerment, said that the economic empowerment of women plays a key role in the economic stability and prosperity of nations, and expressed her pleasure at the role played by First Women Bank in

the opportunity to create better lives for themselves because of this vision.

She appreciated the unique models of Micro, SME and Corporate Financing designed by FWBL, which are contributing toward economically empowering the women of Pakistan. She further emphasized extending outreach, especially to women in the rural areas of Pakistan, through FWBL's innovative micro-credit programs in the future. She assured her full support in resolving all the issues hindering FWBL's development.

was initiated with the opening remarks of Special Secretary Finance, Mr. Rana Asad Amin.

The briefing was attended by Ms. Nazrat Bashir, Additional Finance Secretary (IF), Ms. Nyla Qureshi, Joint Secretary PM Secretariat, Mr. Shafqat ur Rehman Ranjha, Joint Secretary (IF), Mr. Suhbat Ali Talpur, Deputy Secretary (Bkg), Mr. Abdul Hameed Ch., Section Officer, Mr. M. Waqar Anwar, PR Officer to the Goodwill Ambassador for Women Empowerment and from FWBL's side, Ms. Fouzia Janjua, SVP/Regional Head Business North.



women's economic empowerment. Ms. Gilani expressed these views during a briefing given to her by the President of FWBL, Mrs. Shafqat Sultana, at the Ministry of Finance, Islamabad.

Ms. Gilani paid a tribute to Mohtarma Benazir Bhutto Shaheed, and said Mohtarma Shaheed was the true icon of the empowerment of women in Pakistan. Today, because of her leadership and vision, millions of women have taken charge of their own financial future and millions in the future will be able to say that they had

presented the financial performance, future initiatives, support needed and challenges faced by FWBL to the Goodwill Ambassador, Ms. Fizza Batool Gilani.

Ms. Shahnaz Wazir Ali, Special Assistant to the PM in the social sector, appreciated FWBL's overall performance and congratulated Mrs. Shafqat Sultana and her team for setting new trends in the financial sector, proving to be one of the most successful banks, just as the great leader Mohtarma Benazir Bhutto Shaheed aimed it to be a true platform for empowering women. The briefing

Earlier, Mrs. Shafqat Sultana, President/CEO First Women Bank Limited,

FWBL POSTED RECORD PERFORMANCE IN 2011

The Board of Directors met under the Chairmanship of Mrs. Shafqat Sultana in Karachi to review the annual performance of the Bank and approved the financial statements for the year ended December 31, 2011.

The financial year 2011 proved to be a year of record performance for FWBL, as it posted PKR 400 million profits as compared to PKR 54.7 million in 2010. Deposits were PKR 13,815 million as compared to PKR 10,195 million last year. Advances were PKR 7,901 million at December 31, 2011, showing an increase of PKR 1,365 million. Shareholders' Equity has increased to PKR 1,720 million as compared to PKR 1,106 million in 2010. Earnings Per Share (EPS) as of December 31, 2011 came to PKR 0.30 for the last year.

FWBL OPENS TWO NEW BRANCHES IN TWIN CITIES

FWBL has opened two new branches in the twin cities of Rawalpindi & Islamabad. Now FWBL's network, located in 23 cities across the country, has increased from 38 to 40.

Continued to Page 6



SUCCESS STORIES

MADNI FUMIGATION



Madni Fumigation Services, established in the early 90's, started its business with a mission to provide high quality pest control and fumigation services to its residential & commercial clients.

Its services extend to the country's leading oil and gas exploration companies, refineries and power generation companies such as BHP Petroleum (Pakistan), Pak Arab Refinery Ltd., Engro Energy Ltd., Liberty Power Ltd., etc. under the adroit management and direction of Chief Executive Officer (CEO), Mrs. Humaira Mateen, who has vast entrepreneurial experience in running the business.

Madni Fumigation started its banking relationship with FWBL in 1991, when it availed its first financing facility at the Gulshan-e-Iqbal branch. Thereafter, several fund based and non-fund based facilities were availed, which



strengthened the scope of business activities and scale of operations.

The services offered by Madni Fumigation are based on Integrated Pest Management (IPM), right from the survey stage to implementation and execution. Staff members of the company are well equipped with all the requisite knowledge, expertise and rules of HSE (Health, Safety & Environment). The company uses the latest chemicals and equipment to ensure that the premises and environment are free from pests. Services offered include fumigation, termite proofing, rodent control, snake control, bed bugs, garden spray and water tank cleaning with imported chemicals (certified by WHO). Madni Fumigation Services has emerged as one of the

leading companies in Pakistan, offering the best pest control & fumigation services. The company has been able to expand the business operations successfully with financial assistance from FWBL.



FATIMA IQBAL

Ms. Fatima Iqbal started her business career when she completed her Masters in Business Administration.

Fatima's initiative not only utilized her academic qualifications, but also brought great improvement to her family's economic condition. To optimize her trade potential and strengthen her business, she contacted FWBL and obtained financial assistance from the Bank.

Initially, Fatima started with the distribution of baby diapers in the local market. Now her distribution set-up includes mineral water, juices, beverages, confectionaries and sweets from multinational and national companies. Currently, she caters to the local market of Lahore and has ambitious plans to expand her business in Multan and other big cities of Pakistan.

KOHSAR HYDRO (PVT) LTD.

M/s Kohsar Hydro Power (Pvt) Ltd. was established exclusively to carry on the business of electric power generation, its transmission to the ultimate consumer, establishment of electric furnaces and re-rolling mills.

It is pertinent to mention that M/s Kohsar Hydro Power (Pvt) Ltd. is a unique segment and project wherein the Bank has extended its finance facility in order to encourage females entering industries previously dominated by men. This finance facility has enabled the management of the Hydro Project to add items to their project in order to improve efficiency, maintain safety standards and ensure smooth operations of the power house.

The Government has given the company the right to utilize the maximum water discharge from the Mangla reservoir released through the

Khari irrigation valve to generate electricity. In lieu of this, WAPDA has advised the company to install some extra parts and equipment to mitigate the water hammer and stress in the Jari tunnel, which is their main water source for which they had approached FWBL for a finance facility for a 6 year duration. This finance facility has enabled them to successfully achieve their desired purpose, that is the generation of electricity, and has supported their associated project, Mangla Metals (Pvt) Ltd.

MAHRAJA ENTERPRISE (PVT) LTD.



Mrs. Nighat Perveen & Raja Khan Nawab opened an account in FWBL's G-9 Markaz branch in 2009 by the name of M/s Maharaja Enterprises (Pvt) Ltd.; both the partners have vast experience in dealing in Property and Construction. They have applied for a running finance facility of Rs. 10 million. Maharaja Enterprise was established in 1990 at Said Pur Road, Rawalpindi, which is the boundary line of the twin cities of Rawalpindi and Islamabad.

The business initially focused on the rent and sale of property, and later expanded to include the construction of residential and commercial property. One of their mega projects, Zaman Center, is a symbol of success for Maharaja Enterprise. Zaman Center consists of four floors. The shops in the basement are rented out, the ground floor is dedicated to a private bank, the third and fourth floor have a separate entrance and consist of 30 rooms which are used as a boys hostel. According to Mr. and Mrs. Nawab, the financing provided by FWBL has strengthened their business entity, Maharaja Enterprise, to continue and maintain its success in the coming years.

PRODUCTS AND SERVICES

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

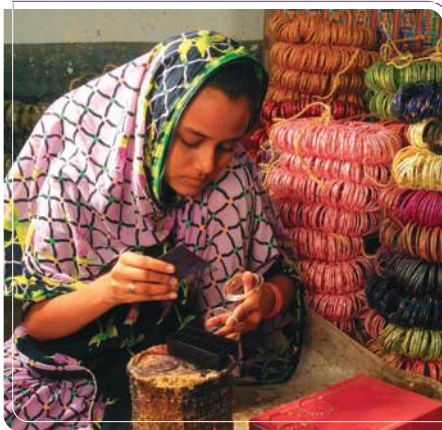
MICRO-FINANCE

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.



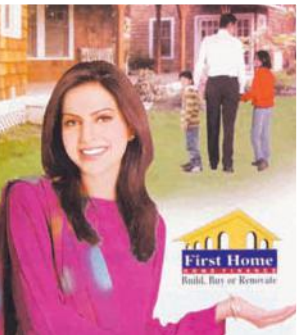
PERSONAL LOANS FOR WOMEN



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



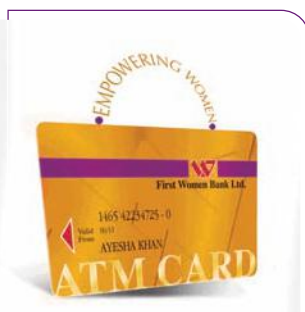
First Women Bank Ltd. offers home loans under the brand "First Home". Women can get a loan of up to Rs. 7.5 million from the Bank.

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.

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 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

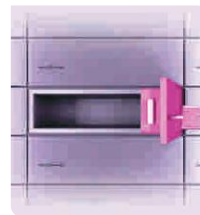
FWBL branches also provide services to pensioners.

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.



CUSTOMER'S CORNER



RUTH PAUL

Ms. Ruth Paul, a valued customer of FWBL & renowned beauty and hair expert, died in Karachi recently after a short illness.

Ms. Paul was a foreign qualified beautician. She had a very long relationship with FWBL. The FWBL family extends its heartfelt sorrow to Ms. Ruth Paul's family - may God give them the courage to bear this irreparable loss.

CORPORATE SOCIAL RESPONSIBILITY



Fatima Jinnah Women University (FJWU) is a center of excellence with an exclusive commitment to offer multifaceted venues of education to the women in Pakistan. FWBL, being in resonance to elevate Pakistani women through financial support and advice, is serving FJWU since its inception. As a token of recognition of excellence in studies, FWBL has been awarding Gold Medals and cash prizes to outstanding students in MSC Economics since 2002. Recently, the award giving ceremony was held at the Jinnah Convention Center, Islamabad. Governor Punjab, Sardar Latif Khosa was the Chief Guest, while President FWBL, Mrs. Shafqat Sultana graced the occasion with her presence as the Guest of Honour. Mrs. Fouzia Janjua, SVP/Regional Business Head North and Ms. Farzana Jabeen Manager, Al-Amin branch Rawalpindi also attended the ceremony.

Courtesy of Afsheen Akhtar

HAPPENINGS

FWBL Family

OBITUARY

Brig. (Retd.) Atta Mohammad Khan Malik, SI (M), senior-most Alamgarian & father of President of First Women Bank Limited, Mrs. Shafqat Sultana, passed away after a short illness. The FWBL family expressed heartfelt condolences to Mrs. Sultana and her bereaved family. May Allah give them the courage to bear this irreparable loss and pray to Almighty Allah to rest the departed soul in eternal peace (Ameen).

IBP EXAMINATION

The following members of the FWBL family succeeded in the ISQ (IBP Superior Qualification) Banking Examination (Winter) 2011.

STAGE I:

- Ms. Ammarah Ismail (Faisalabad)
- Ms. Maliha Hassan (Karachi)

STAGE II:

- Ms. Rehana Sheikh (Karachi)
- Ms. Aliza Hassan (Sukkur)

STAGE III:

- Ms. Farah Mubarak (Karachi)
- Ms. Amna Wahab (Lahore)
- Ms. Riffat Shaheen (Islamabad)
- Ms. Ayesha Usman (Lahore)

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

MEHFIL-E-MILAD-UN-NABI (SAWW)

FWBL arranged a Mehfil-e-Milad-un-Nabi (SAWW) for its customers and employees at Hotel Marriot, Karachi. Ms. Samina Kamal, Ms. Ghazala Arif, Ms. Tabinda Lari, Ms. Sherin Shahzad, Ms. Dilshad Mirza, Ms. Sarah Moen, Ms. Farheen Qaiser, Ms. Ruby Alvi, Ms. Tajjali Zaheer and Ms. Omaira Aadil recited the Naats & Durood.



Dr. Sabiha Qadri & Prof. Sajida Saleem, in their speeches, highlighted the role of women in Islam. Mrs. Shafqat Sultana, President/CEO & Chairperson of FWBL, along with other women from all walks of life attended the Mehfil-e-Milad.

It was a well organized program which was highly praised by the participants. Ms. Shaheen Zamir, Head of Marketing Division, PR and Entrepreneurship Development, conducted the program.

The Milad was aired on Geo & QTV on 12th of Rabi-ul-Awal.

FWBL SPONSORED WOMEN IN BUSINESS CONFERENCE - WIBCON

The 4th Women in Business Conference (WIBCON), held in Karachi, was organized by the Pakistan Society for Training and Development (PSTD). FWBL was one of the sponsors of the event.

GRAND TRADE FESTIVAL HELD AT SHAHI MEHMAN KHANA PESHAWAR

The FWBL Peshawar office, headed by Ms. Nusrat Begum, Area Head KPK, participated in a two day exhibition titled "Grand Trade Festival 2012" at Shahi Mehman

Khana, Peshawar. The event was organized by the Women Chamber of Commerce & Industry, Peshawar. The purpose of the exhibition was to boost trade activities in the province. Mian Iftikhar Hussain, Minister for Information & Public Relations, Khyber Pakhtunkhwa visited the FWBL stall and, talking to FWBL officials, lauded the role of FWBL bringing women to the mainstream of economic development.



Concept, Coordination & Editing by:

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

First Women Bank Ltd.

Head Office, S.T.S.M. Foundation Building, Beaumont Road, Civil Lines, Karachi.

Ph: 92-21-35657630, PABX: 92-21-35657684-9,

Fax: 92-21-35657756, UAN: 111-676-767

E-mail: shaheen.zamir@fwbl.com.pk

Designed by: Spectrum Y&R



RED FAIR HELD AT ROYAL PALM & COUNTRY CLUB, LAHORE

Central & North Punjab Women Chamber of Commerce & Industry organized a women's lifestyle exhibition 'Red Fair' in Lahore. Red Fair was modeled on the concept of Prêt à Porter, Paris. FWBL Regional Office, Lahore, headed by Ms. Bushra Ahsan, Regional Head Business, held a stall at the exhibition.

Continued from Page 1

'FWBL OPENS TWO NEW BRANCHES IN TWIN CITIES'



The International Islamic University Branch, Islamabad was inaugurated by Dr. Fateh Muhammad Malik, Rector International Islamic University, while the Fatima Jinnah University Branch, Rawalpindi was inaugurated by Prof. Dr. Samina Amin Qadir, V.C. Fatima Jinnah University.

ON THE LIGHTER SIDE

QUALIFIED ACCOUNTANT

The company personnel department had carefully interviewed thirty-eight people for the position 'Assistant to the Financial Director'.

The Chief Executive thought that one candidate - Charles - seemed ideal. Charles had been to a major public school. Not only was he a qualified accountant, but Charles also had a Master's Degree in Business Administration. He seemed fully aware of the latest creative accountancy techniques.

'Charles,' said the Chief Executive, 'we've decided to offer you the job'. And as you're so well qualified, we've decided to start you off on a slightly higher salary than the one advertised. We'll pay you 36,000 pounds a year. 'Thank you,' replied Charles, 'but how much is that per month?'

SHORT ARMY JOKES

Q: Did you hear about the accident at the army base?
A: A jeep ran over a box of popcorn & killed 2 kernels

FIVE SURGEONS

Five surgeons were taking a coffee break and were discussing their work. The first said, "I think Accountants are the easiest to operate on. You open them up and

everything inside is numbered."

The second said, "I think Librarians are the easiest to operate on. You open them up and everything inside is in alphabetical order."

The third said, "I like to operate on Electricians. You open them up and everything inside is color-coded."

The fourth one said, "I like to operate on Lawyers. They're heartless, spineless, gutless and their heads are interchangeable."

The fifth surgeon said, "I like Engineers...they always understand when you have a few parts left over at the end."

FLORIST'S MISTAKE

On opening his new store, a man received a bouquet of flowers. He became dismayed on reading the enclosed card, which said "Deepest Sympathy". While puzzling over the message, his telephone rang. It was the florist, apologizing for having sent the wrong card. "Oh, it's alright," said the storekeeper, "I'm a businessman and I understand how these things can happen." "But", added the florist, "I accidentally sent your card to a funeral party." "Well, what did it say?" asked the storekeeper. "Congratulations on your new location," was the reply.

“QUOTES”

- Victory is not the property of the brilliant. It is a crown for those who believe in hard work because winners never quit & quitters never win.
- You can be happy if you avoid just two things in life:
 1. Comparing yourself with others
 2. Having expectations from others
- In three words I can sum up everything I've learned about life: it goes on.
- Life never provides warranties & guarantees for success. It will provide possibilities & opportunities to convert them into success.
- Life is like riding a bicycle. To keep your balance, you must keep moving.
- Life isn't about finding yourself. Life is about creating yourself.

ENTREPRENEURSHIP DEVELOPMENT

“If you want one year of prosperity, grow grain. If you want ten years of prosperity, grow trees. If you want one hundred years of prosperity, grow people.”

BD & TC ISLAMABAD FWBL & UNIDO PARTNERSHIP



BD & TC Islamabad organized the 2nd session of technical training in the innovative designing of home textile products. During the training, participants were given opportunities to visit outlets and markets to gain exposure of home textile products. They visited Kohinoor Textile Mills for awareness of product development. The training was also conducted by ECI at Fatima Jinnah Women University Rawalpindi and Iqra University. Like the first session, which was conducted by international consultant Olimpia Newman from New Mexico, the second session was also successful.

Now the trainees will display their products (a complete range of bedroom and dining sets), at the Women Expo, 2012 in April this year.

It is the aim of the FWBL Business Development & Training Program to link its trainees to larger markets. All this was made possible with the tremendous support of UNIDO, the main sponsor of the training program.



BD & TC KARACHI & LAHORE FWBL - GEP (Gender Equity Program) Women's Economic Empowerment through Capacity Building & Skill Development

FWBL is committed to the goal of realizing the potential of women who require assistance in enhancing their access to entrepreneurial activities and formal employment. It is also committed to Pakistan's national and international commitments, highlighted in the Beijing Platform for Action, 1995; the National Plan of Action for Women, 1998 and the National Policy for the Development & Empowerment of Women.

The Bank is implementing a two year pilot program through its Business Development & Training Centers (BD & TC) located in Karachi & Lahore, under the Gender Equity Program (GEP) of the Aurat Foundation, supported by the American people through USAID. Under this program, the Aurat Foundation has awarded a grant of Rs. 13.8 million to First Women Bank Ltd. for a period of 2 years. GEP is a 5 year program, implemented in Pakistan by the Aurat Foundation in collaboration with 'The Asia Foundation', to serve the cause of women's empowerment and advancement in the country.

The main objectives of the Program are:

1. To enhance women's entrepreneurial development and employability through capacity building and skill development
2. To provide trainings in core subjects related to women's entrepreneurship/employment
3. To facilitate access to loans through FWBL to successful trainees for initiating entrepreneurial activity

Free training will be given to women of low income groups in traditional & non-traditional areas, including Multimedia Graphic Design, Hair & Beauty, Fashion Design, Embroidery Design using CAD, House Keeping, Cookery, etc. BD & TC has designed a Market Survey Form to get feedback from women to improve and enhance its areas of training.

The Bank has made arrangements with top institutes of the country to achieve its objectives. Advertisements will be placed in the newspaper and on the website of the Bank. BD & TC are also inviting applications through NGOs. A transparent program is being adopted by the Bank with an aim to provide quality education to the most deserving women.

Expected Deliverables:

- Approximately 640 women will acquire entrepreneurial skills
- Nearly 320 women will set-up and run their own businesses
- All 640 women will be facilitated and made probable to access loans through FWBL
- Employability of trained women will be facilitated
- Trained women entrepreneurs will be connected to the Women's Chamber of Commerce/Chambers of Commerce, SMEDA, TDAP, etc.



- We make a living by what we get, but we make a life by what we give.
- Entrepreneur is not a job title. It is a state of mind of people who want to alter the future.
- Entrepreneurship is neither a science nor an art. It is a practice.
- Entrepreneurship is the ability to create and build from a vision of practically nothing: fundamentally it is a human, creative act.
- The entrepreneur all too frequently tends to forget that marketing is key to the success of most businesses.

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 Financial Services Desks
at Karachi, Lahore and Islamabad

Apply at any of our 40 branches in 23 cities.
For more information, call toll free 0800-67676

Enjoy the true sense of Empowerment,
with FVBL.



Giving women the power to succeed



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: 021-35657684-9, Fax: 021-35657756, UAN: 111-676-767, Toll Free: 0800-67676, Website: www.fwbl.com.pk